

PROPOSAL OF A SOCIAL MARKETING INDEX FOR BANKING INDUSTRY; A PILOT STUDY FROM TURKEY

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ABSTRACT

Undoubtedly, COVID-19 taught that all organizations worldwide should seriously reconsider sustainability once more since many people either died or became sick during the pandemic. Thus, everyone tried to make people stay safe and well during this unprecedented time. In addition, protecting the environment and contributing to the communities were also significant. Thus, the most critical question that could be raised in this environment would be, “*who is doing what to influence behavior changer societal gain together with financial gain?*” The question could be customized to industries, sectors, or a specific company or corporation.

Keywords: Social Marketing, Sustainability Reporting, Disclosure Measurement

INTRODUCTION

In the last decade of the 20th century, sustainable development emerged due to increasing pressure for more information, accountability, and transparency (Ballou et al., 2006; Hedberg & von Malmborg, 2003). Sustainability accounting, reporting, and standardization are followed by employee reporting, social, environmental, triple-bottom-line reporting, and sustainability reporting (Joseph & Taplin, 2011). Sustainability reporting (Gray, 2010) has also been called CSR reporting (Bebbington et al., 2008) in the literature. It can be genuinely observed that CSR reporting has emerged and has received valuable attention from even profit-purpose public and private entities such as large-scale, small, and medium-sized enterprises. Annual financial reports of profit-purpose entities have included CSR (Bebbington et al., 2008) or sustainability information (Gray, 2010), or those entities prepared and published their separate CSR reports. Also, such information has been disclosed on websites, media releases, or independent news articles. There have been such initiatives to extend and standardize the reporting of CSR information; the Global Reporting Initiative (GRI) G3 guidelines and AccountAbility’s AA1000 standards have sought such forms of presenting CSR information to stakeholders (De Villiers & van Staden, 2011).

Integrated reporting has been one of the ultimate developments in CSR reporting (Pistoni et al., 2018). Integrated reporting is a journey that began in 1994 in South Africa as part of the Code of Corporate Governance Principles. It has been named and known as King I since Mervyn King developed and disseminated a report (Dumaya et al., 2016). Then in 2002, The King II report followed just after the Johannesburg Earth Summit (Gleeson-White, 2014) and introduced “Integrated Sustainability Reporting” (ISR) as a concept. After global accounting and auditing scandals like Enron and WorldCom, New York Stock Exchange adopted the King II report into the Sarbanes-Oxley Act (Gleeson-White, 2014). It followed in 2009 and advocated ISR as a holistic and integrated representation of the reporting entity’s financial and non-financial performance, including sustainability (Manian, 2009).

Some scholars recently focused on the relations between integrated reporting and CSR or sustainability reporting (Adams et al., 2016; Maas et al., 2016; Martinez-Ferrero et al., 2016; Sierra-Garcia et al., 2013). CSR reporting or ISR is also a management concept or philosophy whereby profit and not purpose entities integrate social and environmental concerns in their

business operations and interactions with their stakeholders. CSR is generally understood as being the way through which an entity achieves a balance of economic, environmental, and social imperatives (“Triple-Bottom-Line- Approach”) (Elkington, 1997) while at the same time addressing the expectations of shareholders and stakeholders. This Triple-Bottom-Line Approach of CSR has three pillars of the philosophy: people (social), planet (environment), and profit (governance).

Measuring and reporting activities related to CSR or sustainability have been voluntary in many countries and jurisdictions (Cowen et al., 1987; Hackston & Milne, 1996; Robertson & Nicholson, 1996; Vountisjarvi, 2006; Clarkson et al., 2008). So far, these activities have two aspects social and environmental (Gray, 2006). Social activities can be extended to individuals, organizations, and society in nature and could be classified into different categories. Undoubtedly, there would be distinct *social marketing activities* mainly realized for human beings, people, or society.

On the other hand, stakeholders worldwide have become aware and sensitive to social problems. Particularly institutional investors could play a pivotal role and affect the strategic developments of profit-purpose companies. They could be caring about social justice and well-being and requiring more disclosures about environmental and social improvements. Thus, companies seeking external funds from financial and money markets should engage in social and environmental issues to get some funds from sustainable or socially responsible investors. Therefore, the most critical question that could be raised in the capitalistic environment would be, “*who is doing what to influence behavior changer societal gain together with financial gain?*” The question could be customized to industries, sectors, or a specific company or corporation. For instance, profit-purpose entities target current or potential clients to earn more financial gains. Besides this common target, it could be argued that raising such questions below could help to understand better the attitudes and behaviors of the profit-purpose business environment:

- *While conducting traditional marketing activities to target financial gain, do profit-purpose entities also engage in social marketing activities?*
- *While trying to earn a financial gain, do profit-purpose entities try or contribute to improve public health, protect the environment, increase involvement in the community, enhance economic well-being, etc.?*
- *If profit-purpose entities have such social marketing activities, what audiences do they target: midstream (clients, families, health care providers, teachers, pharmacists, community leaders, etc.) or upstream ones (policymakers, prominent corporation executives, media, nonprofit organizations, celebrities, etc.)?*

The paper has a threefold purpose: (1) to identify social marketing activities in general, (2) to develop a measurement framework for the financial and non-financial information of the social marketing activities that profit purpose entities might be involved (3) to examine social marketing activities of a profit purpose entity (a private banking corporation of Turkey) as a pilot study using its annual reports or separate corporate social responsibility (CSR) reports.

SOCIAL MARKETING ACTIVITIES

Every year many people are killed by traffic accidents worldwide; more than half of those accidents have been estimated as alcohol involved. According to the General Directorate of Police data in Turkey, more than ten thousand traffic accidents occur, and more than a hundred

people die every month (TUIK, 2022). No doubt some amount of those was from drunk driving. Of course, driving while intoxicated in Turkey has also been forbidden. One of the people who died from drunk driving caused a traffic accident in 1980 in the U.S. was Cari, the teenage daughter of a Californian mother, Candace Lighter (biography.com, 2022). This case was a trigger to create awareness of drunk driving. Candace Lighter and her friends started a movement and founded Mothers Against Drunk Driving (MADD) (madd.org, 2022). This movement spread, and local, regional, national, and international organizations appeared worldwide. These are non-profit purpose organizations that governmental and non-governmental institutions should support. For instance, profit-purpose entities can allocate or donate some funds for such activities around the world.

Drunk driving is a social problem for human beings, and it should be changed so that lives can be saved. There have existed many social problems and issues in every society that has been seeking change and seeking ways to overcome those. Social issues can vary from community to culture; some of those could be seen in developing countries only; contrary, some of those in developed countries. However, common social problems such as child abuse, drug use, racism, men supremacy, road rage, etc., could exist worldwide.

All organizations, profit or non-profit purpose entities, can contribute directly or indirectly to societies to cope with such social problems. For instance, the banking industry or financial institutions in Turkey and worldwide would be operating to satisfy their clients and make the company profitable for their stockholders. *Besides their main activities, are they doing something to create a better world for human beings? Or are they doing anything for social good or well-being?*

Understanding Social Marketing

What is social marketing? What makes marketing social? Who is a social marketer? Andreasen (2006) describes that “social marketing is about making the world better for everyone – not just for investors and foundation executives.” Rangun and Karim (1991) argue that social marketing involves: “(a) changing attitudes, beliefs, and behaviors of individuals or organizations for a social benefit, and (b) the social change is to be primary (rather than secondary) purpose of the campaign.” The ultimate bottom line of social marketing would be behavior change. Thus, some processes and principles could be used to influence individuals and communities for social good, well-being, societal gain, and a better world. One could argue that social marketing may need a paradigm shift that whoever can do social marketing should deal with social issues and problems worldwide. We have been the witnesses to disease (COVID-19) spread and affect all over the world. Human beings have witnessed such diseases in near and far history as well. Some other bad habits, such as drug use, child abuse, men’s supremacy over women, racism, road rage, etc., could be raised as social problems that should be addressed globally.

Andreasen (2002) stated that social marketing was initially stimulated by an article by a sociologist, Wiebe (1951) and Elliott (1991) argued that social marketing’s intellectual roots within the marketing field were found in the studies of Kotler and Levy (1969) and Kotler and Zaltman (1971). Meanwhile, one could argue that social marketing activities might have been still a mystery to some or misunderstood by others conceptually (Lee & Kotler, 2020). In the 2017th version, American Marketing Association (AMA) (2020) defines marketing as “the activity, set of institutions and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. Social marketing has been a distinct marketing discipline, one that has been labeled as such since the early 1970s (Kotler & Zaltman, 1971). International Social Marketing Association (ISMA)

(2020) describes social marketing in a distinctive manner “social marketing seeks to develop and integrate marketing concepts with other approaches to influence behaviors that benefit individuals and communities for the greater social good. It seeks to integrate research, best practice, theory, audience, and partnership insight, to inform the delivery of competition-sensitive and segmented social programs that are effective, efficient, equitable, and sustainable.” Lee and Kotler (2020) stated that “social marketing is about (a) influencing behavior change, (b) utilizing a systematic planning process that applies marketing principles and techniques, (c) focusing on priority audience segments, and (d) delivering a positive benefit for individuals and society.” Whereas an organization focuses on these activities entirely, that organization would be distinct as a social organization with specific missions. The most important thing is whether profit-purpose entities involve these activities besides their primary profit-making efforts.

According to Lee and Kotler (2020), considering freeing slaves, abolishing child labor, influencing women’s right to vote, etc., social marketing as “behavior change for social good” is not new. Social marketing activities (Truong, 2014) mainly focus on influencing some priority audiences to do social marketing (Lee & Kotler, 2020) rather than making a financial gain for the business organizations. Social marketers are people engaging and doing social marketing activities. They lead to behavior change (Andreasen, 1994) and develop more social marketing activities (Wymer, 2011). They work to address the wicked problems of human beings (Andreasen, 1995). Some do these activities as a profession; others voluntarily engage with them while pursuing their own career.

Stakeholders of the listed companies would ask for more detailed financial and non-financial information about expected social responsibilities. Institutional investors have played a pivotal role in corporate governance (Ferreira & Matos, 2008; Aggarwal et al., 2011) of listed companies in the global financial markets. Furthermore, institutional investors have been impacting the developments and improvements of large corporations' environmental and social disclosures (Dimson et al., 2011). A recent survey by the World Bank (2019) indicates that more than 80% of investors think that investment related to environmental, social, and governance (ESG) aspects would become increasingly significant.

FULL DISCLOSURE; MEASUREMENT AND REPORTING

Full disclosure has been required in many jurisdictions and countries (European Commission, 2014) for over two decades and has been a crucial principle for financial reporting. This principle calls for any financial facts significant enough to influence the judgment of an informed reader who might be one of the stakeholders of the reporting entities. One could argue that all activities of business organizations should be identified, measured, and communicated/reported to the interest groups or the stakeholders because any activity of business organizations is planned as a decision and implemented by consuming financial or non-financial resources. Meanwhile, there is no doubt that marketing activities of profit-purpose entities are crucial for value creation (McAlister et al., 2007), so financial reporting may reflect the value implications of these activities (Mizik & Nissim, 2011). Furthermore, social marketing activities for the societal gain of profit-purpose entities should be identified, measured, and communicated/reported as well to the interest groups or the stakeholders as the annex of whole financial reporting activities.

ISR or CSR reporting as disclosures or narratives has gained significant prominence and popularity worldwide (KPMG, 2011). So, CSR or integrated sustainability that social

accounting scholars studied CSR or integrated sustainability disclosures in different dimensions. They proposed CSR or integrated sustainability disclosures as a mechanism by which accountability duties may be discharged since they could inform stakeholders regarding the reporting entities' social and environmental responsibilities (O'Dwyer & Gray, 1998; Unerman, 2000; Adams, 2004; O'Dwyer et al., 2005). Some academic study papers examined whether CSR or integrated sustainability disclosures are qualitative or quantitative (Cormier et al., 2005; Al-Tuwaijri et al., 2004; Gray et al., 1995; Wiseman, 1982). De Villiers & Alexander (2014) examined CSR reporting or ISR structures by comparing the disclosures in two countries (Australia & South Africa) having different social issues and then suggested institutionalized reporting patterns as a reflection of global templates on the matter. On the other hand, Joseph and Taplin (2011) argued that the measurement of CSR or integrated sustainability disclosures has been relatively unexplored.

While disclosure studies mainly rely on researcher preference, in the literature, there have been many different integrated disclosure measurement techniques utilizing different aspects of various disclosure, two of which have been widely used by the researchers: disclosure abundance and disclosure occurrence (Joseph & Taplin, 2011). Both begin with a checklist of disclosure items that anything not covered by this list would be ignored.

In the literature, disclosure abundance is also referred to as content analysis and disclosure volume, which seeks and counts the disclosures' words, sentences, etc., codes. Disclosure occurrence seeks the number of items in a checklist or disclosure index with at least some disclosure. In exposure words, it could be said that disclosure abundance represents volume, and disclosure occurrence represents diversity.

Content analysis or disclosure abundance aims to quantify the extent of disclosure in texts such as annual reports, web pages, or special reports for particular subjects. Weber (1990) defined content analysis as a method of codifying text into different groups depending on selected criteria. After codifying and quantifying the disclosure, numerical values could be analyzed statistically. This method is frequently used to understand and describe the patterns in narratives or disclosures (Guthrie & Abeysekera, 2006). In addition, content analysis or disclosure abundance has been used broadly for the studies of content communication (Jose & Lee, 2007; Gray et al., 1995; Guthrie & Parker, 1990). Also, it has been used in a narrow sense of counting the number of words or sentences (themes and codes) on a particular subject (Gao et al., 2005; Wilmshurst & Frost, 2000; Deegan & Gordon, 1996).

Disclosure occurrence or disclosure index can be used for analyzing some types of disclosures. Beattie et al. (2004) and Bozzolan et al. (2003) reward disclosures, including quantified statements above those that do not, by assigning scores of 2 for a quantitative disclosure and 1 for a qualitative and 0 for no disclosure. Similarly, Robb et al. (2001) had three distinguished categories as extensive disclosure, some disclosure, and no disclosure. Meanwhile, Al-Tuwaijri et al. (2004) distinguished qualitative disclosures and four possible quality scores that they focused on environmental indicators.

As seen above, disclosures of reporting entities could be classified and measured by different dimensions of the subjects. The paper attempts to develop and apply a framework to measure and evaluate the social marketing activities of profit-purpose entities.

Assessing the Disclosures and Evaluating for Stakeholders

Several indices for measuring sustainability have existed during the last three decades (Salvado et al., 2015), such as (i) Indicators of the Commission on Sustainable Development (Commission on Sustainable Development, 2022); (ii) Global Reporting Initiative (GRI, 2022);

Dow Jones Sustainability Index (DJSI, 2022); (iv) Triple Bottom Line (TBL); (v) ETHOS indicators; (vi) Ecoinvent 2000; (vii) ISO 14301 indicators (ISO, 2022); etc. United Nations (UN) (1995) suggested the Commission on Sustainable Development index of indicators for sustainable development. Explaining its methodologies, it aims to become the indicators of sustainable development accessible to the public and stakeholders. UN's framework has four main indicators social (equity, health, education, habitation, security, population), environmental (atmosphere, earth, oceans-seas, and coasts, fresh water, biodiversity), economic (economic structure, patterns of consumption, and production), and institutional (institutional framework, institutional capacity).

There is no doubt that there has been a significant impact of the Global Reporting Initiative (GRI) (Globalreporting.org, 2022) on the profit purpose and non-profit purpose organizations to be transparent and take responsibility for creating a sustainable future. GRI was founded in 1997 following a public outcry over the environmental damage of the Exxon Valdez oil spill (History.com, 2022). GRI's roots lie in the non-profit organization (Ceres.org, 2022), which is a non-profit organization to transform the economy to build a just and sustainable future for people and the planet. In addition, the United Nations Environment Programme (UNIDO, 2020) played a crucial role in establishing GRI as an independent global standard setter for impact reporting for a sustainable future. It aims to help business organizations understand and report sustainable development worldwide through the quality and usefulness of sustainability information. GRI has maintained the most comprehensive sustainability reporting standards available for a free public good worldwide. Focusing on the Triple Bottom Line concept (GRI Guideline, 2022), the structure of the GRI Indicators has three dimensions: economic, environmental, and social. The economic dimension has four components: Economic performance, presence in the market, indirect economic impact, and practice of contracts. The environmental dimension has twelve components: Materials, energy, water, biodiversity, emissions, effluents and waste, products and services, compliance, transport, global, environmental assessment of suppliers, and environmental complaint mechanisms. The social dimension has four sub-categories: Labor practices, human rights, society, and product responsibility. Labor practices have eight components: Labor relations, occupational safety and health, training and education, diversity and equal opportunities, equal pay for men and women, evaluation of suppliers for labor practices, labor practices complaint mechanisms, and employment. Human rights have ten components: Investment, non-discrimination, freedom of association and collective bargaining, child labor, forced or compulsory labor, regarding safety practices, indigenous rights, evaluation, human rights assessment of the supplier, and human rights compliant mechanisms. Society has seven components: Local communities, anti-corruption, public policy, anti-competitive behavior, supplier assessment for impact on society, compliance, and complaint mechanisms for impact on society. Product responsibility has five components: Customer health and safety, products and labeling services, marketing communications, customer privacy, and compliance.

There have existed specific sustainability indices around the world. They are designed and built to provide people who value the importance of the companies' environmental and social responsibility and corporate governance in their everyday operating, investing, and financing decisions. Sustainability indices are developed and used for different purposes. International, national, regional, local, governmental, sectoral, etc., sustainability indices exist worldwide (Mori & Christodoulou, 2012; Salvado et al., 2015).

The Dow Jones Sustainability Index (S & P Global, 2022) has been the most significant for investors, investment funds, and other fund providers. This index means creating long-term

value for shareholders by embracing opportunities and managing risks deriving from social, environmental, and economic developments (Hawn et al., 2018). In social developments, four components are assessed: contribution of health outcomes, human capital development, practical work indicators, and contentious issues. In environmental developments, four components are assessed: biodiversity, climate strategy, environmental footprint, and environmental reports. Finally, in economic developments, only three components are assessed: brand management, risk and crisis management, and marketing practices.

On the other hand, sustainability is the balance between financial growth and ethics/fairness (Wang, 2005) by the Triple Bottom Line, an aggregated index to assess the reporting entities' performance. By the Triple Bottom Line, sustainability should consider social justice, environmental quality, and economic prosperity (Elkington, 1997; Willard, 2012). Examples of indicators for these three components of the Triple Bottom Line are the following:

Social Justice [Unemployment rate, Female labor participation ratio, Average household income, Percentage of the population with a post-secondary degree or certificate, Average time of journey, Violent crimes per capita, Health-adjusted life expectancy]

Environmental Quality [Concentration of sulfur dioxide, Selected priority pollutants, Excess nutrients, Electricity consumption, Fossil fuel consumption, Solid waste management, Hazardous waste management, Concentration of nitrogen dioxide]

Economic Prosperity [Personal income, Cost of underemployment, Size of establishment, Employment growth, Distribution of employment by sector, Percentage of firms in each sector, Revenue per sector contributing to gross state product]

As seen above, many indices exist around the world for different purposes to measure and evaluate the performances of business organizations regarding social responsibility and sustainability. Inspiring from those indices, one could argue that a social marketing index would be beneficial for stakeholders of business organizations since such an index could focus on only social marketing activities which do not bear return for profit purpose entities.

Content Analysis Framework of Bouten et al.

The paper is inspired by the study of Bouten et al. (2011), who developed a useful content analysis framework to assess the level of comprehensive reporting of business organizations. The framework (Figure 1) they developed could be conveniently used to understand and describe CSR or sustainability reporting patterns. Their coding structure consists of two dimensions content and information type. The content dimension has two levels of areas and items.

MEASURING AND REPORTING SOCIAL MARKETING INFORMATION

One could argue that there has been no specific report format developed/published or disseminated for social marketing activities of profit-purpose entities. However, during the last decade, some large international corporations have posted and shared their CSR or ISR activities, some of which have partial information that might be referred to as social marketing activities. On the other hand, such information, financial or non-financial related to their social marketing activities has been disclosed as supplementary information in their annual reports. Thus, this information has been part of narratives or disclosures that are fundamental aspects of today's global financial reporting environment. Both the Financial Accounting Standards Board (FASB) in the U.S. and the International Accounting Standards Board (IASB) based in London, U.K., have had disclosure requirements for such information needed by the stakeholders of the reporting entities.

The paper utilizes two aspects of disclosure occurrence or disclosure index to develop a social marketing index to assess profit purpose business organizations' performance on the matter. For this purpose, the unweighted disclosure index is used to examine how the presence of disclosed items (disclosure index) and the volume of disclosure (content analysis) capture different aspects of disclosures for social marketing activities made by profit-purpose entities. It is because the unweighted disclosure index is widely used to measure the level of exposure due to its equal relevance to all profit-purpose entities and less subjectivity (Cooke, 1991; Craig and Diga, 1998; Marston & Shrives, 1991).

In the paper, a content analysis framework (Table 1/A-B-C-D) is developed and tested to examine how the presence of disclosed items (disclosure index) and the volume of disclosure (content analysis) capture different aspects of disclosures for social marketing activities made by profit-purpose entities and profit-purpose banking corporations in the paper. The proposal has a coding structure that consists of two dimensions: themes and codes adapted from the 50 Major Issues of Lee and Kotler (2020). They state that social marketing efforts can impact these 50 significant issues in the U.S. alone. The themes or areas are grouped into five categories: health-related behaviors to impact, injury prevention-related behaviors to impact, environmental behaviors to impact, community involvement to move, and financial behaviors to impact.

Turkish Banking Industry and Social Marketing Activities

It could be argued that the Turkish banking industry might be one of the most regulated ones in the world. Turkey has been a legal or code law country where the central government has strictly regulated many aspects of business life for years. There might exist many reasons to do so. Banking corporations in Turkey have been heterogenous in different terms such as ownership structure, size, age, organizational form, portfolio focusing, etc. The Turkish banking industry has been part of the global financial system that it has been part of the Basel Committee on Banking Supervision (BCBS) which is the primary global standard setter for the prudential regulation of banks and provides a forum for regular cooperation and collaboration on banking supervisory matters.

All activities, including social marketing of banking corporations in Turkey, should conform to the Turkish Banking Regulation and Supervision Board and the Capitals Market Board. One could argue that statutory obligations and sanctions over banking corporations in Turkey would also play a significant role in their social and environmental activities. In addition to the legal environment of the Turkish banking corporations, their size, public and private ownership structures, outstanding shares in different financial markets, and internationalization strategies would impact their social marketing activities.

On the other hand, the banking industry around the world has been considered a non-environmentally or socially sensitive one due to the non-polluting nature of their business (Chew et al., 2016) and not directly related to the social aspects. However, due to their intermediary financial role, banking corporations indirectly impact the environment and society. For example, banking corporations could significantly contribute to sustainable development and social change by facilitating green and social financial products (Scholtens, 2009). In addition, the World Business Council for Sustainable Development identified the financial sector as critical for social and environmental sustainability (Buranatrakul & Swierczek, 2018).

The paper addresses the question, "what is the extent of disclosures related to marketing social change as changing behavior to promote social good and well-being, any evidence from

the Turkish banking industry?” To address this question, the paper develops a framework used as an index for understanding and measuring the social marketing activities of banking corporations in Turkey. Thus, it could be aimed to compare the social marketing activities of various banking corporations in Turkey and the trend could be observed for years. One could argue that findings from such examinations could help regulatory authorities in the jurisdictions regulate the industry efficiently and effectively for social good and well-being.

Several scholarly studies related to sustainability or CSR were recently realized in the Turkish banking industry (Kılıç et al., 2015; Kılıç, 2016). The studies focused on sustainability and CSR dimensions such as environmental and energy, human resources, products and customers, and community involvement. These activities mainly aim to have some returns on investments. For instance, the objectives of these activities would be classified as either increasing possible returns or avoiding potential losses. Goals of environment and energy and human resources activities could prevent possible losses or save existing economic resources. Sustainability activities on products and customers of the banking industry could seek to increase return on investment. It could be argued that only community involvement activities could be for social good, social justice, well-being, etc., as objectives of social marketing activities. Including twenty-five of those, Kılıç (2016) stated that community involvement activities of banking corporations operating in Turkey are not satisfactory. The study has eight components to measure community involvement activities in the Turkish banking industry. *Donations to charitable bodies – 13/25, Student employment – 18/25, Support for help – 7/25, Support for education – 13/25, Funding scholarship programs or activities – 13/25, Sponsoring sporting or recreational projects - 14/25, Support for the arts and science – 16/25, Supporting the development of local industries or community programs and activities – 11/25*

The findings above show that only the student employment component of the community involvement activities that could be considered a social good, well-being, and social justice has more than 50% impact.

A Proposal for a Social Marketing Activities Disclosure Index

Sustainability or CSR disclosure may include additional information to the financial statements regarding a reporting entity’s activities and aspirations and its public image regarding environmental, community, employee, and consumer issues (Gray et al., 2001). Such disclosures are categorized into sub-themes for measurement purposes. Ernst and Ernst (1978) have environment, energy, fair business activities, human resources, products and customers, and community. Hackston and Milne (1996) have environment, energy, employee health and safety, products, and community involvement. Gao et al. (2005) have environment, energy, health and safety, outcomes, community involvement, and fair business practices. Branco and Rodrigues (2006) have environment, human resources, products and customers, and community involvement. These classifications inspire the author of the paper. However, the goal should focus mainly on social marketing activities, not return on investments. The coding structure of the paper (Table 1/A-B-C-D) that is partially adopted from Lee and Kotler (2020) has four main themes or areas as follows: *Health-related behaviors to impact, Injury prevention-related behaviors to impact, Environmental behaviors to impact, Community involvement behaviors to impact*

Each theme or area has a variety of sub-themes or codes (items) to impact social good, well-being, and social justice.

INSERT TABLE 1/A-B-C-D

Social marketing activities can be measured and understood through social marketing (SM) disclosures, which could be identified thru financial and non-financial disclosures as complementary information to the financial statements of the reporting entities. The content analysis method could be applied to measure the extent to which the Turkish banking corporations' SM disclosures level. A total of 42 items or sub-themes of SM information could be identified and divided into four categories mentioned. A dichotomous coding technique could be applied to analyze the existence or absence of items on the Turkish banking corporations' annual reports or separate sustainability reports. Consequently, a score of "1" could be assigned if an SM item is disclosed and "0" if it is not.

Pilot Study – Yapi ve Kredi Bankasi A.S. (Yapi Kredi)

Yapi ve Kredi Bankasi (bank) was selected for the pilot study. It was established in 1944 as the first private banking corporation in the Republic of Turkey (Yapi Kredi, 2022), it became later public company after the establishment of the Financial Markets in Turkey during the 1980s. At the beginning of the Millenium, it also became a joint venture of Koc Group from Turkey and Unicredito from Italy. Since its inception, it has been one of Turkey's nationwide pioneering commercial banks. Providing certain financial services, it was ranked as the fourth largest publicly owned bank in the country by its asset size. The bank published its first integrated report for the year 2019 that was prepared in compliance with the basic standards of the Global Reporting Initiatives (GRI) and the international framework of the International Integrated Reporting Council (IIRC) was utilized (Yapi Kredi, 2019).

INSERT TABLE 2

Findings (Table 2) from the pilot study on the bank's integrated report might be exciting and encouraging for some stakeholders. The bank realized five of eight (5/8) "community involvement behaviors to impact" and five of ten (5/10) of "environmental behaviors to impact." However, no evidence was found on the "health-related behaviors to impact" or "injury prevention-related behaviors to impact." It can be argued that the bank could allocate minimal resources for social marketing activities, whereas the regulations allow. One could argue that the bank can support raising awareness of health-related and injury prevention-related behaviors change. For instance, the Bank could put posters on the walls and windows of its branch offices so that clients and people around them could see them. In addition, the bank could support the production of very short commercials that could be seen on social media, TV, or in newspapers. These social marketing activities could have been needed for social good, well-being, and social justice for society. Thus, profit-purpose entities such as banking corporations might be involved in these social marketing activities. One could argue that such actions might soon be demandable from profit-purpose entities.

CONCLUSION

Globalization has been pervasively impacting every aspect of life worldwide. One could argue that the pandemic (COVID-19) helped the stakeholders of business organizations become aware and sensitive to all social problems throughout the world. Institutional investors started to play a pivotal role and affect strategic developments of profit-purpose companies. They began to care about social justice and well-being and demanded more disclosures about environmental and social improvements. Business organizations seeking external funds from

financial and money markets should engage in social and environmental issues to meet their needs from sustainable or socially responsible investors and stakeholders.

The paper could raise the most critical question in the capitalistic environment “who is doing what to influence behavior changer societal gain together with financial gain?” This could be customized to industries, sectors, or a specific company or corporation. For instance, profit-purpose entities target current or potential clients to earn more financial gains.

Further research studies might be needed. However, the paper attempts to contribute to the subject matters existing within the questions through a threefold purpose. The paper identifies social marketing activities in general; evolutions and background of social marketing are scanned on the existing literature. Social marketing activities that profit-purpose entities might be involved in were identified as “(a) changing attitudes, beliefs, and behaviors of individuals or organizations for a social benefit, and (b) the social change is to be primary (rather than secondary) purpose of the campaign.” The ultimate bottom line of social marketing would be *behavior change*. Profit-purpose business organizations do not have these activities on purpose since these activities could cause spend their economic resources. However, they could voluntarily engage in such activities to contribute to *the well-being and social justice*, which are significant worldwide sustainability components. **It could be argued that the social component of sustainability should be first; then, the economic and environmental components might be next.** The paper argues that *no one could do anything in this capitalistic world without surviving*. As a suggestion for future studies, the proposed index could also be applied to other industries.

Finally, let us have a dream for a future world where people are healthy and safe, protecting the environment, contributing to their communities, and enhancing their own financial well-being, as Lee and Kotler (2020) mentioned.

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Table 1/A

HRB – Health-related behaviors to impact	
HRB1	Tobacco use
HRB2	Heavy/binge drinking
HRB3	Fetal alcohol syndrome
HRB4	Obesity
HRB5	Teen pregnancy
HRB6	HIV/AIDS
HRB7	High cholesterol
HRB8	Breastfeeding
HRB9	Cancer diseases
HRB10	Congenital disabilities
HRB11	Immunizations
HRB12	Oral Health
HRB13	Diabetes
HRB14	Blood pressure

Table 1/B

IPRB – Injury prevention-related behaviors to impact	
IPRB1	Drunk driving
IPRB2	Texting or emailing while driving
IPRB3	Head injuries
IPRB4	Proper safety restraints for children in cars
IPRB5	Suicide and homicide due to traditions
IPRB6	Domestic violence
IPRB7	School violence
IPRB8	Fires
IPRB9	Falls
IPRB10	Household poisons

Table 1/C

EB – Environmental behaviors to impact	
EB1	Waste reduction
EB2	Wildlife habitat protection
EB3	Forest destruction
EB4	Toxic fertilizers and pesticides
EB5	Water conservation
EB6	Air pollution
EB7	Composting garbage and yard waste

EB8	Unintentional fires
EB9	Litter
EB10	Watershed production

Table 1/D

CIB - Community Involvement behaviors to impact	
CIB1	Organ and blood donation
CIB2	Donations to charitable bodies
CIB3	Support for help
CIB4	Support for education
CIB5	Funding scholarship programs or activities
CIB6	Sponsoring sporting or recreational projects
CIB7	Support for the arts and science
CIB8	Supporting the development of local industries or community programs and activities

Table 2

Yapi ve Kredi Bankasi A.S. - Social Marketing Activities - 2019							
HRB		IPRB		EB		CIB	
Codes	Yes = 1	Codes	Yes = 1	Codes	Yes = 1	Codes	Yes = 1
HRB1	0	IPRB1	0	EB1	1	CIB1	0
HRB2	0	IPRB2	0	EB2	1	CIB2	1
HRB3	0	IPRB3	0	EB3	0	CIB3	0
HRB4	0	IPRB4	0	EB4	0	CIB4	1
HRB5	0	IPRB5	0	EB5	1	CIB5	1
HRB6	0	IPRB6	0	EB6	1	CIB6	0
HRB7	0	IPRB7	0	EB7	0	CIB7	1
HRB8	0	IPRB8	0	EB8	0	CIB8	1
HRB9	0	IPRB9	0	EB9	1		
HRB10	0	IPRB10	0	EB10	0		
HRB11	0						
HRB12	0						
HRB13	0						
HRB14	0						
Total	0/14	Total	0/10	Total	5/10	Total	5/8