

Newsletter



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Corporate Social Responsibility in the Credit Servicing Sector The Empirical Phase Begins

Following the conceptual and analytical work presented earlier this year, [Newsletter 16 May 2025](#), doctoral research on Corporate Social Responsibility (CSR) in the Credit Servicing Sector has now progressed to its quantitative phase. This new stage focuses on measuring, through structured data, how CSR principles are understood, implemented, and perceived within credit-servicing operations and in their interaction with borrowers.



From Concept to Measurement

The study builds on the initial exploration of CSR as both a legal expectation and a strategic enabler in financial services. Whereas the earlier analysis examined regulatory frameworks and governance standards, the current phase seeks to identify how these ideas translate into measurable practice.

The empirical research uses a structured questionnaire designed to capture multiple perspectives, from Credit Servicing Firms (CSFs) professionals and borrowers engaged in restructuring or real-estate recovery processes. It examines factors such as transparency, fairness, ethical asset management, and stakeholder engagement, aiming to evaluate their connection with performance, trust, and long-term resilience.

Objectives and Methodology

The questionnaire forms part of an evidence-based approach that aligns with contemporary academic and policy priorities on sustainable finance. Responses will be collected anonymously and voluntarily, in full compliance with data-protection and academic-ethics standards (GDPR).



The goal is to develop a reliable dataset that reflects the realities of CSR implementation in Greece's credit-servicing ecosystem.

This stage represents an important milestone in bridging theory and practice. By quantifying attitudes and practices around responsibility, governance, and social impact, the research aims to produce insights that are both academically valid and practically useful for institutions, regulators, and market participants.

Why It Matters

CSR is increasingly recognised as integral to sustainable credit management. Understanding how ethical principles and social awareness affect borrower relations, portfolio quality, and public trust is essential for shaping future regulation and strengthening institutional credibility.

For Credit Servicing Firms, the outcomes of this study will help identify operational strengths and areas for improvement, demonstrating how corporate responsible conduct can enhance efficiency and reputation simultaneously. For policymakers and investors, the findings will provide empirical evidence to support informed decision-making and to encourage socially responsible business models.

Looking Ahead

The survey will open shortly, with invitations distributed to selected participants across the sector. The resulting analysis will form the first empirical dataset of its kind in Greece, contributing to both academic research and professional best practice in the fields of CSR, ESG, and responsible finance.



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