



## Corporate Social Responsibility and Brand Loyalty in Punjab's Banking Sector: Exploring the Mediating Role of Corporate Branding

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### ABSTRACT

The purpose of this research paper is to find out the impact of Corporate Social Responsibility (CSR) on brand loyalty with the mediating role of corporate branding from the customers of the retail banking sector of Punjab, Pakistan. The current study uses the structured survey data collection technique consisting of 5-Likert scale points while collecting the data from 335 individual customers of retail banking sectors of Dera Ghazi Khan city, Punjab, Pakistan. Further, data was analyzed through SEM (structural equation modeling) using SmartPLS (Smart Partial Least Square) software. The study's results suggest a significant positive impact of corporate social responsibility (CSR) on brand loyalty; other developments suggest the positive mediating role between CSR and brand loyalty. Further, the study uses the auxiliary hypothesis, showing a significant positive impact on brand loyalty. Additionally, the study has substantial implications for the managers of banking sectors. This will help managers promote CSR in their banking sectors to increase sustainability and profitability and provide an edge in the market.

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## 1. Introduction

CSR is a business strategy tool enabling distinctiveness and competitive advantage by merging educational and financial aims (Shafique, Kalyar, & Mehwish, 2021). CSR is a management discipline that usually allows exceptionally competitive uniqueness by integrating business and humanistic objectives (Ali & Kaur, 2021). CSR is a crucial engine for developing nations' growth since it supports alleviating poverty, fosters instruction, and learning, and promotes equality and long-term development. Medina-Muñoz and Medina-Muñoz (2020), even though the matter is complex and has been debated recently, CSR is frequently investigated in academic papers, with topics ranging from improved stakeholder help and guidance to Ogunfowora, Stackhouse, and Oh (2018) company success stems from their use of the same for branding reasons. As an outcome, institutions are introducing environmentally conscious business policies and procedures (Aramburu & Pescador, 2019; Jaiyeoba, Adewale, & Quadry, 2018). Numerous writers for example, Pérez and Rodríguez del Bosque (2015b); Wang (2020) have begun to look for substantial assets in socially responsible behaviors and have identified important CSR initiatives that might help society and consumers. While scholars have researched the impact of CSR efforts on corporation marketing operations, there is still some study vacuum in the banking system Pérez and Rodríguez del Bosque (2015b).

The idea of corporate social responsibility is widespread in many industrial sectors, and it is vital to the firm because of the complicated character of the goods and services it delivers. Therefore, determining how customers consider CSR initiatives in the banking industry is

challenging. CSR initiatives must be responsive and vital to influence customer impression of the banking system since they have a significant connection to the standards and identity of the services (Genedy & Sakr, 2017). M. Kim, Yin, and Lee (2020) state that CSR must comprehend consumers' perspectives of upcoming company performance. Furthermore, such actions aren't just performed to incorporate corporate citizenship commitments but are also viewed as strategic parts of the industry's sustained development. They are regarded as a crucial aspect of the conversation among corporations and their customers H. Kim, Youn, and Lee (2019) and Servera-Francés and Piqueras-Tomás (2019).

Corporate branding is a complete brand development technique firms utilize to establish a unique corporate image (Balmer, 2017). In the fast-growing business world, brand loyalty and corporate branding are significant factors that are means of getting higher returns and sustainability, and for increasing these two factors study has shown the positive impact of CSR on these two factors (Nguyen, Barrett, & Miller, 2011). Branding, in general terms, is the combination of functional and emotional values, the psychological needs of the consumer and their insights. Taylor et al. (2020) corporate branding has always played a significant role in achieving consumer insight and grabbing more outstanding market share. Much research has been done on the single factor that has shown the significant importance of branding in the corporate world.

This investigation aims to comprehend the connection among customer views of CSR in the banking industry. This research empirically attempts to learn the essential considerations: (1) Does perceived CSR affect customer brand loyalty? (2) What actions contribute to customers' perceptions of CSR? (3) What role do brand credibility and identity play in mediating the connection between corporate social responsibility and brand loyalty? Whereas numerous studies have researched the link between corporate social responsibility and brand loyalty, Aljarah and Ibrahim (2020) found that a comprehensive examination of the impact of perceived CSR on brand loyalty via brand credibility and brand recognition is comparatively lower than Fatma and Khan (2023), mainly in the financial sector (Osakwe & Yusuf, 2021; Vafeiadis, Harrison, Diddi, Dardis, & Buckley, 2021).

This study will create awareness specifically for the banking sector. This will help managers encourage corporate social responsibility in their banking sectors to improve efficiency and sustainability and provide an edge in the market. They can also stick their customers with their firm. If banking implements CSR, the deprived people will be significantly helped through social services provided by banking sectors, which will help reduce poverty and unemployment and boost the country's economy. This study will contribute to the literature on "corporate branding". This study has yet to be done in Pakistan and is contributing contextually.

## **2. Literature Review**

### **2.1. CSR and Brand Loyalty**

According to social exchange theory, when enterprises are active in societal welfare, such as charitable contributions, environmental preservation, respecting the rules, moral employment practices, and so on, it benefits them in recruiting and maintaining customers. According to fairness standards, the customer benefits from such advantages as a part of the community. Several people react favorably by spreading favorable feedback about such businesses. According to prior research, socially conscious actions are essential to a brand image that can attract more clients (H. Kim et al., 2019). Presenting CSR actions effectively to customers aids them in creating a powerful connection with the organization or brand García-Sánchez, Martínez-Ferrero, and García-Meca (2018), which adds to the company's brand loyalty (Kumar, Khan, Fatma, & Singh, 2022).

Furthermore, customer perception of CSR practices increases the brand's reputation, contributing to brand loyalty (Fatma & Khan, 2023). According to the available evidence, environmental and social CSR elements significantly impact consumers perceived trust and happiness with a business (Liu, Bao, & Zheng, 2019; Martínez, Pérez, & Del Bosque, 2014). According to Graci and Dodds (2008), employing environmentally friendly practices to boost individual engagement in linked strategies can boost organization loyalty, assessment, and service standards. While economic obligations remain paramount in wealthy nations and Carroll's initial work, philanthropy has become the second most significant concern in emerging markets,

followed by the legal component and moral behavior (Planken, Sahu, & Nickerson, 2010; Visser, 2008). Also, it is found that economic CSR has a favorable influence on consumer Loyalty (Onlaor & Rotchanakitumnuai, 2010; Visser, 2008). In emerging nations, economic and ethical duties are more important than just adhering to rules and legislation (Abd Rahim, Jalaludin, & Tajuddin, 2011). Conversely, consumers frequently make moral decisions when the items or assistance go above and beyond fundamental necessities or have various replacements (Carrigan & Attalla, 2001). According to research conducted in emerging nations, the legal duties of businesses are as essential as the ethical requirements (Šimić & Štimac, 2010). However, among the four pillars of CSR, legal duties are highlighted more in industrialized regions (Abd Rahim et al., 2011). Legal duties describe a poor link with Brand Loyalty.

In contrast, legal duties in underdeveloped nations show a poor link with customer Loyalty (Nareeman & Hassan, 2013). In underdeveloped nations, philanthropic responsibility is essential for customer decision-making after cost and value (i.e., economic responsibility) (Cone Communications, 2013; Flandez, 2013). Research on corporate philanthropic gifts has been discovered in this regard (Brammer & Millington, 2005). Philanthropic actions improve businesses' reputations through a lengthy partnership between consumers and other parties (Saiia, 2001). Considering into mind the above arguments, we suggest the following assumption.

H<sub>1</sub>: CSR (Economic responsibility, Legal responsibility, Ethical responsibility, philanthropic responsibility) has significant impact on brand loyalty.

## **2.2. CSR and Corporate Branding**

For some time, developing a successful corporate brand has been assessed as part of the growth or decline of practically all firms (Worcester, 2009). CSR has lately been identified among the most significant components of establishing a corporate brand. Furthermore, over the last decades, buyers have placed a greater emphasis on the social integrity of corporate brands rather than only the operational and technical aspects of the item (Fatma, Khan, & Rahman, 2016; Gugler & Shi, 2009; Öberseder, Schlegelmilch, & Murphy, 2013; Papasolomou & Vrontis, 2006). As its importance develops, CSR is becoming a company priority in management and marketing. Furthermore, because functional components of item differences are simple to duplicate, doubts emerge about whether CSR can provide lengthy, consistent uniqueness (Vallaster, Lindgreen, & Maon, 2012). When firms disclose their CSR-related value propositions, they are quickly investigated and draw the attention of activists and interest groups who expressly seek to challenge their marketing techniques.

Marketing overall, and branding in particular, may instill a considerable level of distrust and is frequently used by businesses to offer false assurances, misleading statements, and misleading information (Jahdi & Acikdilli, 2009; Parguel, Benoît-Moreau, & Larceneux, 2011). As a result, there may be differences between the company's current CSR-related characteristics and beliefs (i.e., actual identification), what is conveyed about the bank's CSR programs (i.e., expressed identification), and how its stakeholders perceive the company's CSR agreements, efforts, and CSR conversations (i.e., conceived identity) (Van de Ven, 2008). As a result, enterprises' engagement in developing diverse CSR initiatives is an intrinsic aspect of their corporate-level strategy, which aids them in improving their competitiveness (Pérez & Rodríguez Del Bosque, 2015a, 2015b; Piercy & Lane, 2009; Vallaster et al., 2012).

H<sub>2</sub>: CSR (Economic responsibility, Legal responsibility, Ethical responsibility, philanthropic responsibility) has significant impact on Corporate branding (Corporate value, corporate association, corporate performance, corporate emotional benefits, corporate symbolic benefits, and corporate functional benefits).

## **2.3. Corporate Branding and Brand Loyalty**

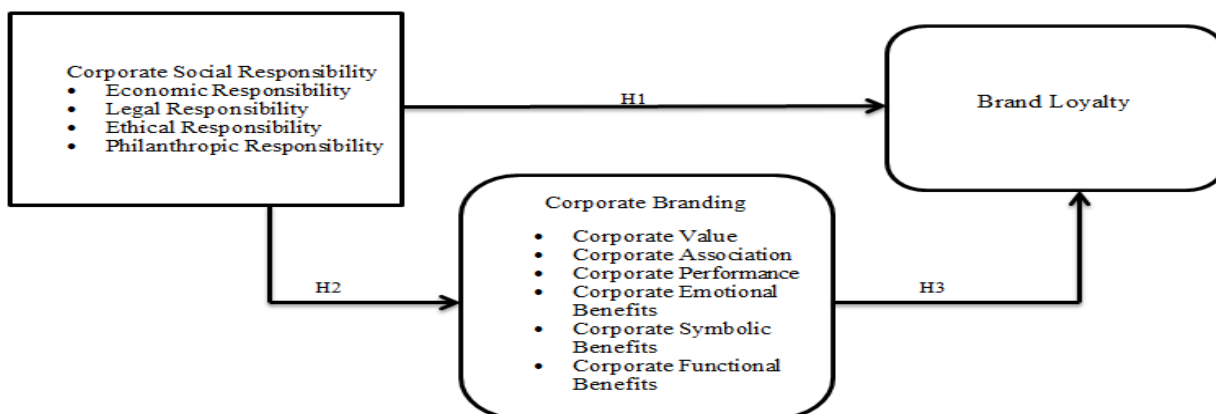
Establishing an effective corporate brand leads to consumer choice and loyalty, allowing organizations to acquire long-term competitiveness (Anatolevena Anisimova, 2007; Theng So, Grant Parsons, & Yap, 2013). Nonetheless, the critical study on corporate brand management pushed the notion that creating an effective corporate brand is a strategic problem and the responsibility of the administration Balmer (2012), especially given the dynamics of the service industry (Punjaisri & Wilson, 2017). A consumer behavioral approach to brand loyalty illustrates that consumers' perceptions of corporate brands significantly impact buying decisions (Anatolevena Anisimova, 2007). Al-Hawari (2015) investigated the characteristics of retail

banking consumers. He discovered that personality features had a detrimental impact on client loyalty.

John, Larke, and Kilgour (2018) found that the trustworthiness and engagement of customers result in brand loyalty. They found the positive impact of customer trustworthiness and engagement on brand loyalty. In contrast, Jones and Dawes Farquhar (2007) studied the loyalty behaviors of customers in the UK banking sectors. They argued that service recovery causes loyalty behaviors among the customer and found a positive impact of service recovery on customer intention. Another study conducted by Kosiba, Boateng, Okoe Amartey, Boakye, and Hinson (2018) argued that trustworthiness derives from customer engagement and hence results in brand loyalty of customers. Furthermore, they concluded that trustworthiness has a significant positive impact on customer engagement and brand loyalty. Nowadays, an increasing number of customer loyalty schemes have benefited organizations at large. Similarly, a study conducted by Fatma and Rahman (2017) found the positive influence of consumer-perceived ethicality on the brand loyalty of hotel customers. O'Malley (1998) found that the service quality of banking sectors affects the loyalty of customers.

Brand loyalty has been a primary factor for any company's growth and sustainability. Brand loyalty has also determined the market share. Nguyen et al. (2011) found the impact of brand loyalty and expectations of customers on profitability in the Vietnamese market. Further, the study suggests a positive relationship between brand loyalty, customer expectations and profitability. Kuikka and Laukkanen (2012) studied brand loyalty with brand satisfaction followed by brand equity and value. They have found that brand trust is the least important factor for brand loyalty, whereas brand satisfaction is the decisive determinant of brand loyalty. Brand loyalty has been an essential factor in the literature and contributing for more than a decade. Similarly, another study conducted by Ha, John, Janda, and Muthaly (2011) examined the significant but complex relationship between advertising spending and brand loyalty while keeping store image, customer expectations and customer satisfaction as mediating variables. Huang (2017) stated that love of the brand is an essential determinant of consumer behavioral loyalty. He further argued that sensory experience mainly derives the brand trust of customers. In contrast, intellectual experience does not affect brand trust, and he concluded that brand trust and love mediate the relationship between brand loyalty.

**Figure 1: Research Model**



Quality plays a role in having high-profile personality traits of customers. Theng So et al. (2013) found that brand loyalty and customers' emotional attachment to the brands significantly affect cooperative branding. They defined the emotional attachment with the symbolic benefits, functional benefits and corporate association. Fatma and Rahman (2017) researched the retail banking sectors of India and examined the cooperative association with customers' brand loyalty. They found that corporate association and corporate social responsibility positively and indirectly influence consumer brand loyalty and identification. Harris and Cheranatomy (2001) researched cooperative branding and cooperative brand performance. Moreover, they concluded that cooperative branding plays a vital role in paying necessary attention to employees in brand building. Hence, based on the above literature, the current study derives the following hypothesis and research model.

H<sub>3</sub>: Corporate branding (Corporate value, Corporate association, Corporate performance, Corporate emotional benefits, Corporate symbolic benefits, and Corporate functional benefits) has impact on brand loyalty.

### 3. Methodology

The study employs quantitative methodologies, including reliability and correlation analysis. This quantitative research technique employs pathway investigation and data examination with SPSS 26 and PLS 4. A Likert scale questionnaire posted online in university groups was used to collect research information. This study utilizes the questionnaire approach or distributes questionnaires to items with features chosen by the researcher. All items on the survey will be assessed using a Likert scale, whereas 1 stand for strongly disagree and 5 stands for strongly agree.

#### 3.1. Sample and Data Collection

We conducted this study from university students and employees of Ghazi University Dera Ghazi Khan who use the banking services of sampling frame HBL, UBL, MCB, NBP, State bank, ABL and others. In total, 335 individuals were targeted using the non-probability sampling technique, of which 238 participated in the survey. The data were acquired using a planned questionnaire survey in paper form, with participants' voluntary and tremendous attention and assistance. The investigation will be done using a survey that contains two components. The first section represents consumer demographic data, while the second section represents the significant variables: The questionnaire's independent and dependent variables.

#### 3.2. Instrument Development

Further, items of CSR also borrowed from Pratihari and Uzma (2018), which is further divided into four sub-factors: economic, legal, ethical, and philanthropic responsibility. Corporate branding has been measured by assessing corporate association, corporate value, corporate value, corporate performance, and emotional and symbolic benefits of banks. Items of corporate branding divided into six sub-factor: corporate value, corporate association, corporate performance, corporate emotional benefits, corporate symbolic benefits, and corporate functional benefits have been borrowed from (Anatolevena Anisimova, 2007). Brand loyalty (dependent variable) has been measured by using the six items from the scale of (Pratihari & Uzma, 2018; Zeithaml, Berry, & Parasuraman, 1996).

### 4. Analysis

SEM structural equation modeling (Hair, Ringle, & Sarstedt, 2012) was used to test the hypothesized relationships. The Partial least square (PLS) approach was used for data processing with smart PLS 4 software (Ringle, Da Silva, & Bido, 2015). Bootstrapping strategies underline the importance of loadings and path coefficients for tested correlations. The demographic Analysis is given in table 1.

**Table 1: Descriptive Data**

Demographical Variable	Categories	Frequency	Percentages
Age	18-30	218	0.91
	31-40	15	0.06
	41-50	05	0.021
Education	Bachelors	194	0.81
	Masters	39	0.16
	MS/M.Phil.	05	0.021
Gender	Male	137	0.575
	Female	101	0.424
Marital Status	Married	33	0.138
	Unmarried	305	0.861
Occupation	Student	216	0.90
	Employee	22	0.092
Monthly income	10000-20000PKR	155	0.65
	200001-40000PKR	40	0.16
	400001-50000PKR	25	0.10
	above 50000PKR	18	0.07

#### 4.1 Factor Loading and Reliability Analysis

Before investigating the hypothesized correlations, reliability and convergent validity were evaluated. Table 2 provides more information in this respect, demonstrating that all loads were immediately more excellent than the nominal criterion of 0.5 and that all constructions' average variance extracted (AVE) is above the suggested threshold of 0.5 stated in the table. Similarly, values for composition reliability CR were more significant than the specified threshold of 0.70 in the table. These values are primarily used to ensure convergent validity, and the findings have confirmed its achievement. The investigation utilized a considerable scale of validity and CR convergent reliability, as shown in Table 2.

The 7 variables in this research were examined for reliability analysis and dependability. As per the results, Cronbach's alpha for CSR is 0.874 overall, legal responsibilities 0.850, economic responsibility 0.706, philanthropic responsibility 0.755, ethical responsibility with 0.765, corporate branding with 0.810, corporate association with 0.776, corporate value with 0.834, corporate performance with 0.722, corporate functional benefits with 0.762, corporate emotional benefits with 0.740, corporate symbolic benefits with 0.729 and 0.850 for brand loyalty.

**Table 2: Factor loading**

Construct	Item	Loadings	Reliability	AVE	CR
Corporate Social Responsibility	CSR1	0.614	0.874	0.301	0.890
	ECR1	0.683			
Economic Responsibility	ECR2	0.694	0.706	0.480	0.821
	ECR3	0.763			
	ECR4	0.709			
	ECR5	0.616			
	ECR6	0.70			
Legal Responsibility	LER1	0.723	0.850	0.516	0.760
	LER2	0.796			
	LER3	0.629			
	ETR1	0.705			
	ETR2	0.685			
Ethical Responsibility	ETR3	0.745	0.765	0.488	0.826
	ETR4	0.712			
	ETR5	0.643			
	PHR1	0.704			
	PHR2	0.749			
Philanthropic Responsibility	PHR3	0.701	0.755	0.511	0.839
	PHR4	0.736			
	PHR5	0.682			
	CB1	0.563			
	CB2	0.806			
Corporate Branding	CB1	0.563	0.810	0.723	0.864
	CB2	0.806			
Corporate Association	CBCA1	0.871	0.776	0.853	0.823
	CBCA2	0.820			
Corporate Value	CBCV1	0.829	0.834	0.693	0.857
	CBCV2	0.853			
Corporate Performance	CBCP1	0.880	0.722	0.749	0.812
	CBCP2	0.824			
Corporate Functional Benefits	CBFB1	0.878	0.762	0.801	0.839
	CBFB2	0.891			
Corporate Emotional Benefits	CBEB1	0.823	0.740	0.683	0.733
Corporate Symbolic Benefits	CBSB1	0.835	0.729	0.699	0.765

	BL1	0.727			
	BL2	0.609			
Brand Loyalty	BL3	0.755	0.850	0.567	0.886
	BL4	0.814			
	BL5	0.764			
	BL6	0.828			

### 4.2 Discriminant Validity

As a result, Table 3 offers data regarding the current investigation's discriminant validity. According to Fornell and Larcker (1981), to determine discriminant validity, every concept should have a more extensive square root of AVE than the correlations within and across components. Table 3 reveals that all the notions satisfied the established requirement of discriminant validity.

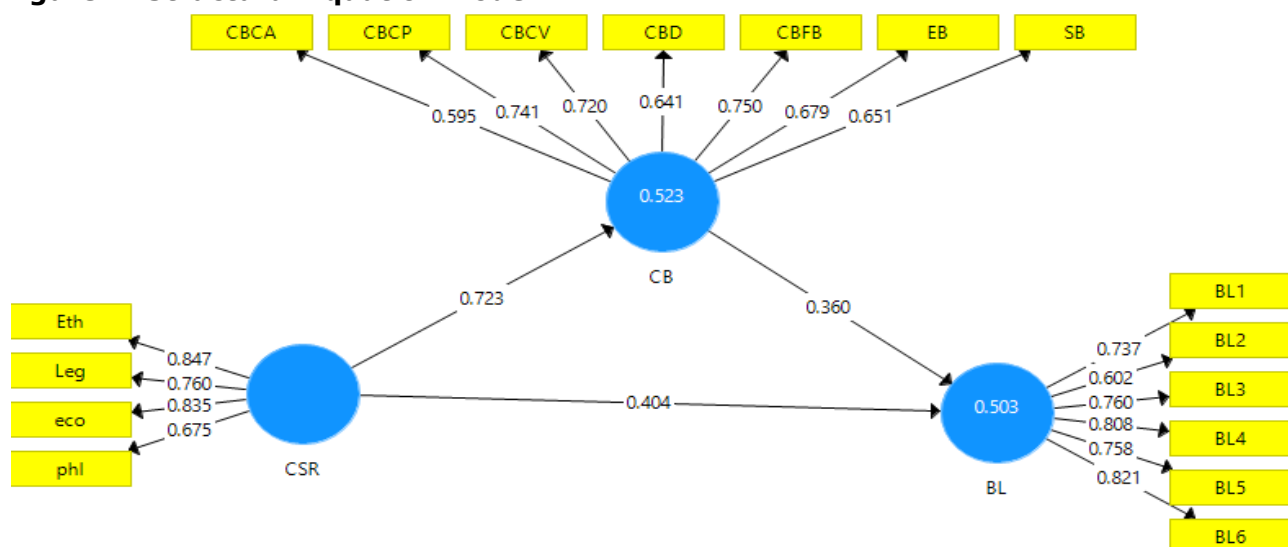
**Table 3: Discriminant Validity**

	BL	CB	CBCA	CBCP	CBCV	CBD	CBFB	CSR	CBEB	ETR	LER	CBSB	ECR	PHR
BL	0.753													
CB	0.630	0.594												
CBCA	0.311	0.620	0.436											
CBCP	0.442	0.767	0.328	0.651										
CBCV	0.446	0.733	0.393	0.508	0.526									
CBD	0.544	0.596	0.295	0.343	0.438	0.761								
CBFB	0.435	0.776	0.372	0.524	0.429	0.329	0.666							
CSR	0.680	0.772	0.429	0.501	0.541	0.545	0.539	0.548						
CBEB	0.416	0.661	0.306	0.422	0.366	0.282	0.485	0.434	0.593					
ETR	0.575	0.626	0.389	0.471	0.467	0.487	0.456	0.650	0.334	0.699				
LER	0.477	0.479	0.206	0.378	0.352	0.442	0.354	0.726	0.308	0.565	0.718			
CBSB	0.475	0.614	0.303	0.403	0.273	0.262	0.436	0.484	0.444	0.381	0.248	0.659		
ECR	0.542	0.595	0.302	0.375	0.498	0.470	0.468	0.643	0.369	0.589	0.579	0.371	0.693	
PHR	0.500	0.520	0.407	0.323	0.340	0.312	0.372	0.683	0.326	0.446	0.268	0.470	0.418	0.715

### 4.3 Structural Modeling

The structural model was evaluated after showing strong convergent reliability and validity. The t-values were calculated via bootstrapping over 1000 samples. CSR and corporate branding have a beneficial association, with the variance resulting in an R-square value of 0.523 supporting hypothesis 1. Corporate branding is treated as a mediatory construct; under the bootstrapping method, it showed a positive relation and direct effect on brand loyalty.

**Figure 2: Structural Equation Model**



**Table 4: Hypothesis Results**

Hypothesis	Relationship	Std. Beta	Std. Error	T-value	Lower bound CI	Upper bound CI	Decision
H1	CSR -> BL	0.403	0.077	5.187	0.245	0.551	Significant (accepted)
H2	CSR -> CB	0.723	0.035	20.46	0.650	0.790	Significant (accepted)
H3	CB -> BL	0.360	0.079	4.550	0.205	0.514	Significant (accepted)

Since the PLS technique provides the computed values, the critical value for t – statistics for H1 at 95 percent of confidence level t-stat is more significant than 1.96. We reject the null hypothesis that the BL coefficient is zero, which implies it is substantial. This means corporate branding has a positive impact on brand loyalty. By observing the H2, the critical value for t – statistics for H1 at 95 percent of confidence level t-stat is 5.18, which falls in the rejection region because it is more significant than 1.96, so we reject the null hypothesis that the BL coefficient is zero, which implies it is substantial. This means Corporate social responsibility influences brand loyalty positively. The third hypothesis has t-statistics of 20.46 at a 95 percent of confidence level, which falls in the rejection region because it is more significant than 1.96. Hence, we reject the null hypothesis that the CB coefficient is zero, which implies it is substantial. This means corporate social responsibility has a beneficial impact on corporate branding, so we accepted the hypothesis.

## 5. Conclusion

This investigation aims to determine the influence of corporate social responsibility on brand loyalty. Further, this study captures the new opportunities for managers and companies to achieve sustainability and profitability. This study has been conducted in the Pakistani context while charging the customers of banking sectors of Dera Ghazi Khan city of Punjab. A non-probability sampling design using a convenience sampling technique has been used while targeting the sample. The study uses the SmartPLS (Smart Partial Least Square) software in order to analyze the data. Further, table 01 shows the descriptive data of respondents. Further, results shows that majority of respondents having age between 18-40 and majority of customers use the services of retail banking sectors have bachelor education. Majority of respondents are female as compare to male respondents. Overall, the findings indicate a good influence of corporate social responsibility on brand loyalty and corporate branding positively mediates the relationship between CSR and brand loyalty.

Further, this study has been conducted in Dera Ghazi Khan City, which restricts the results to being generalizable. Additionally, the analysis can use different variables to define brand loyalty, such as corporate communication. The other research contributes to the “Branding” literature and helps the managers of banking sectors use CSR factors to enhance the brand loyalty of their sectors.

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