Impact of CSR on Customer Loyalty: Putting Customer Trust, Customer Identification, Customer Satisfaction and Customer Commitment into Equation-A study on the Banking Sector of Pakistan

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Abstract

The main objective of an organization is to turning potential customers into loyal customers as loyal customers gives competitive edge to the organization in the market. Thus, this study is designed to investigate the key antecedents of customer loyalty and impact of CSR on customer loyalty when customer trust, customer identification, customer satisfaction and customer commitment mediate in their relationship in the context of banking sector of Pakistan. The data were collected from the customers of different banks across the Gujranwala Pakistan by using convenient sampling, a type of non-probability sampling. The findings indicate that CSR has direct and greater impact on customer loyalty, the total effect of CSR confirms when customer trust, customer identification with the company, customer satisfaction and customer commitment mediate in their relationship. This study founds customer trust, customer identification with the company, customer satisfaction and customer commitment as the key antecedents (drivers) of customer loyalty.

Keywords: Corporate social responsibility, Customer trust, Customer Identification, Customer satisfaction, Customer commitment and Banking industry

1. Introduction

All the service industries aim to provide "perfect services" to the customers but it's tough to attain this aim. In this highly complex and competitive environment, banking sector rapidly rising in all over the market. Banks are competing each other by providing excellence financial services in the Pakistan as it is a developing country. Through this, the banks significantly influence to the economy of the country by providing loans. The banks are not for providing loans to the business but to the government too. That has greater influence on the economy of the country as well as on the behavior of their customers. The banks can survive in long-run by their excellency and can compete their competitors by attaining competitive edge, that competitive edge can be quality services or loyalty of the customers.

Customer loyalty is one of the most under-study construct from past decade just because of its role in creation of successful business (Dick & Basu, 1994; Jacoby & Kyner, 1973; Lewis & Soureli, 2006a; Oliver, 2010; Reichheld, 2000). One of the main reason behind growing of banking industry is; corporate social responsibility has

greater influence on customer loyalty. In the past period, monetary services segment has been suffered due to the changing situation of the market, increasing competition, little market growth and increased deregulation (Chaudhuri and Halbrook, 2002). Banking sector is highly trying to loyal their customer from satisfaction. Loyalty can be measure through customers account used over the time and by noting their continually backup. In today's marketing situations, banks attempt many strategies to remain customers. Banks introduced many new products and services that assist the consumers to persist loyal with the financial institute (Alam & Khokhar, 2006).

An organization is successful when it clearly satisfy their potential customers and then make them to be the loyal customer (Dekimpe, Steenkamp, Mellens, & Abeele, n.d. 1997), as a loyal customer is one the intangible asset of the organization, that can be made through delivering valuable quality services and products (Haigh, 2004). From the field of marketing, many researchers devote a lot of time in measuring the antecedents of customer reliability. Kracklauer, Mills *et al.*, (2004) observed customer loyalty as per the combination of satisfaction and trust on the organization. When the organization do CSR activities and something for the betterment of the

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society, their customer will recognize the organization in positive perception, that lead them to trust on the organization, when customers have trust then their satisfaction level will be high, when customers are satisfied from the organization, this will encourage them to be remain committed with the organization as a loyal customer. Thus, we found customer trust, customer identification, satisfaction and commitment as key antecedents of customer loyalty. So, this study is designed to measure the power of CSR association on customer loyalty and also to examine the mediation of customer trust, customer identification, satisfaction and commitment in the relationship of CSR association and customer loyalty.

2. Literature Review

2.1 Corporate Social Responsibility

Corporate social responsibility often abbreviated CSR which shows organization's responsibility toward environment and social wellbeing. The concept of CSR is often used as compatible such as; expansion, communal nationality, communal presentation and communal integrities (Vitezic *et al.*, 2012). CSR growing at fast rate in recent years. Many theories and definitions has been used to describe CSR (Vlachos, Tsamakos, Vrechopoulos, & Avramidis, 2009). Bowen, (1953) firstly, contemporary classification of CSR has been defined. According to judgement, the key obligation of the organization is to be responsible for their actions in a broader area than that enclosed by their incomes testimonials. CSR association shows the position, performance and actions of the organization regarding to their public obligation (Brown & Dacin, 1997a). Baron (2007) suggested that CSR was an important factor in organization's strategies that leads to grow number of the organizations in international market. In the market, organization's performance directly influenced by market strategies and non-market strategies too (Nakayama, 2007). It means an organization should develop organizational goals as well as social and environmental goals. However, Dahlsrud (2008) reveals the five dimensions of CSR namely; communal, eco-friendly, sponsors, pecuniary and volunteer. Communal dimension apprehension with organizations and the societal relationship while eco-friendly apprehension with organization's activities that are not harmful for the environment. On the other hand, sponsor dimension apprehension with the organization's way in which organization keep their relationship with their employees, suppliers and customers.

Hypotheses Development

2.2 CSR and Customer Trust

In support of CSR, socially responsible organizations gain benefits from their stakeholders (Donaldson & Preston 1995). In general, customers are more satisfied when organization does something in favor of the society. It clearly reflects, CSR and customer trust (CT) are interrelated with each other. CT the fundamental construct in every organizational and non-organizational relationship.(Ball, Coelho, & Machás, 2004; Kennedy, Ferrell, & LeClair, 2001; Swaen & Chumpitaz, 2008) suggested that CT and CSR are positively and significantly carry their relationship. Trust is crucial ingredient for extensive term affiliation amid consumer and organization (Berry, 1995; Dwyer, Moorman, Deshpande and Zaltman 1993 Schurr, & Oh, 1987). Moreover, their research shown that customers are committed with the organization and trust on it when it is socially responsible. Customer trust can define as the provided services of an organization in term of attaining long term attraction the customers(Crosby, Evans, & Cowles, 1990). CT is influenced by values that a company share with its customers (Morgan & Hunt, 1994a). Thus, H_1: Customer trust is positively influenced by CSR association

2.3 CSR and Customer Satisfaction

Strong CSR helps to create favorable context that positively influence on customer evaluation and attitude toward the organization. Mutually organized philosophy (Scott 1987) and sponsor philosophy (Maignan, Ferrell, & Ferrell, 2005) divulges that an organization's arrangements are not only related to economic but also with the household members, municipal and realm (Handelman & Arnold, 1999). Based on this, (Daub & Ergenzinger, 2005) anticipated the construct "generalized customer" to provide folks who are not solitary the shopper of the organization but also authentic and latent stakeholders of various organizations. Though, general shoppers are supplementary gratified by utilizing the amenities that offers by informally answerable organization.

Same as Customer trust, CSR is also influenced on customer satisfaction (He & Li, 2011; Bigné *et al.*, 2011; Luo & Bhattacharya, 2006). Customers compares one organization with other organizations for healthier professed worth and judge sophisticated gratification from the merchandise that finished by informally answerable organization (Luo & Bhattacharya, 2006). though, this investigation claims that nearby affiliation amid CSR and customer satisfaction. According to stakeholder theory (Freeman, 1984), CSR activities can build positive brand image, not for the customers but also for the employees and stakeholders of the organization. Thus, such activities can enhance customer satisfaction, employee morale, retention rate and relationship with government. In services organizations, when an organization deliver high valuable services and do something ethically that is favor of society and environment, then customers are more satisfied with that organization. The idea behind our investigation is to check the tier of customer satisfaction when organization

delivers services ethically. Thus, H_2: Customer satisfaction is positively influenced by CSR association

2.4 CSR and Customer Identification (CCI)

CCI is the most imperative and under study concept. On the base of "social identity theory" (Stets & Burke, 2000; Tafjel & Turner, 1979) and "self-categorization theory" (Hornsey, 2008; Turner *et al.*, 1987), CCI elucidate the explanations and motivation that helps to encourage individuals to connect with the organization. This can be happened through cognitive categorization process, where individuals position their self as a participant of such association via ornamental likenesses with their coworkers and by differentiating with other organizations followers. A positive social identity can be achieved by individuals only when they aware to social belonging and connection with the organization (Kreiner & Ashforth, 2004). Customer Identification defined by (Du, Bhattacharya, & Sen, 2007) as, Customer Identification is a spiritual contract between the customers and the organization and that can increase the perception of the customers related to their self-esteem. CSR association is a key element that allows the regulars to categorize and progress a long-term identification with the organization (Bhattacharya & Sen, 2003; Marin, Ruiz, & Rubio, 2009). CSR association reflect the image of the organization's responsiveness that relate to the needs of society (Marin *et al.*, 2009). (Bhattacharya & Sen, 2003; Marin *et al.*, 2009) submit that CSR association is a crucial division that allows regulars to build corporate identity and logic of joining with the business. Further specifically, (Lichtenstein, Drumwright, & Braig, 2004) suggested that "the way that CSR initiatives create benefits for companies appears to be by increasing consumer's identification with the company". Because of this, folks whose are knows socially responsible organization, develop the sophisticated phases of documentation with the organization than those folks who are not conscious of the organization(Bhattacharya & Sen, 2003). Thus, H_3: C-C identification is positively direct influence by CSR

2.5 CSR and Customer Commitment

Customer commitment defined by Moorman, Zaltman, & Deshpandé, (1992) "commitment represents a long-term wish to maintain a valuable relationship". It openly illustrates the three ideas of Commitment, firstly commitment must be long term, so the customers and the organizations can make transaction other than current transaction (Dwyer *et al.*, 1987). Secondly, commitment reveals the wish, so customers and organizations can build a relationship with the legal obligations. Thirdly customers must achieve high level of satisfaction through commitment. Both parties, customers and organizations will continue their relationship only when they belief, they are achieving maximum benefits from each other through this relationship (Dwyer *et al.*, 1987; Morgan & Hunt, 1994a). CSR association helps organization to improve shopper

commitment, this is possible only when organization succeeded to develop customer's interest, emotions and feelings toward their products and services (Brammer, Millington, & Rayton, 2007; Bravo, Matute, & Pina, 2011; N'Goala, 2007). Thus, H_4: Customer commitment is positively influenced by CSR

2.6 Customer Trust and Customer Loyalty

In the past decade trust is a construct that gets much attraction of the researchers in different fields, particularly in organizational theory and marketing (Garbarino & Johnson, 1999; Schoorman, Mayer and Davis, 2007). In marketing, trust plays a vital part in building and upholding bond between those who take part in exchange process (Geyskens, Steenkamp, & Kumar, 1998; Morgan & Hunt, 1994a), particularly with the buyer seller relationship in exchange of products or services (Moorman *et al.*, 1992).

Customer trust is a belief that allows to the customers to behave in a way, so the long-term relationship can be build (Crosby *et al.*, 1990). Actually, trust is relation that bound the customers to remain committed with the organization. Customer trust is the reason for formation and maintenance of the long-term rapport amid the customers and the association (Morgan & Hunt, 1994a). Reichheld and Schefter, 2000) suggested, "To gain the loyalty of customers, you must first gain their trust". Individuals build their trust on the organization with the experience. Therefore, experience attribute will be influenced and evaluate by consumers with slightly straight or unintended interaction with the organization (Keller, 1993; Krishnan, 1996).

When customers have trust on the product and services of the organization then it leads to CL (Ribbink, Liljander, & Streukens, 2004). Trust is the combination of two mechanisms "(1) performance or credibility trust and (2) benevolence trust" (Sirdeshmukh, Singh, & Sabol, 2002). Within Banking Organizations Capacity trust reveals that customers believe capability, infrastructure of the organization, assistances and acquaintance of the organization's workforces and aptitude of the organization to deliver projected quality of the goods or services to the regulars. On the other hand, "benevolence trust" is the shopper's trust upon the upkeep, apprehension, goodness and generosity publicized by banking organizations. Moreover, trust has a greater impact on the loyalty, when the customers are satisfied and has trust on the organization, they will build long term relationship with the organization and made repurchase by increasing commitment (Rauyruen & Miller, 2007). Basically, organization's success depends on customer loyalty and that allegiance stretches the benefits of holding in the system of continues addon of the customers with the association. Thus, H_5: Customer loyalty is positively influenced by customer trust

2.7 Customer identification with the company (CCI) and Customer Loyalty (CL)

CCI is significant but under working concept. Bhattacharya & Sen, (2003) studied on why and what kind

of things allowed to customers to remain steadfast and build long-term meaning affiliation with organization. Based on "social identity and organizational identification" theories, they reveal that durable relationship between the corporation and the customer grounded on CCI which satisfy their numerous personal wishes (Bhattacharya & Sen, 2003).

On the base of "Social Identity Theory" (Stets & Burke, 2000; Tafjel & Turner, 1979) and "Self-Categorization Theory" (Hornsey, 2008; Turner *et al*., 1987), CCI explicate the motives of enthusiasms that cheer folks to create long term relationship with the organization. This can be happened only when individuals consider him/herself as a part of the organization and compare him/herself with the other employees of the organization. By the awareness of belonging with the organizations, individuals accomplish optimistic communal character (Kreiner & Ashforth, 2004). Same like to trust, CCI has too impact on CL (Bhattacharya & Sen, 2003; Marin *et al*., 2009; Pérez, Salmones, & Bosque, 2013). C-C identification encourage the individuals to psychologically attach with the organization (Bhattacharya & Sen, 2003), which certainly increase the CL (Marin *et al*., 2009; Pérez *et al*., 2013). Additionally, Bhattacharya & Sen, (2003) suggested that CL is ordinary import of CCI. It means that CCI takes influence on CL. So, based on these verdicts about CCI, we hypothesize, H_6: Customer loyalty is positively influenced by C-C identification

2.8 Customer satisfaction (CS) and Customer Loyalty (CL)

CS is brashness which is grounded on the practice that comes from later using the products or services offered by company and after pay for them (Fornell, 1992). "*A customer who continues to buy is a loyal customer*" (Buttle & Burton, 2002). Various researcher defined customer satisfaction in different ways. The two widely used definitions are "transaction-specific and cumulative or overall satisfaction". The "transaction-specific approach" states CS is an emotive reaction of customers toward the product or service of an organization, this reaction may be positive or negative (Oliver, 2010). On the other hand, "overall satisfaction or cumulative satisfaction" is "an overall evaluation base on total consumption and consumption experience with a good or service over time" (Anderson, Fornell, & Lehmann, 1994). The academic literature reveals that if a customer satisfied with an organization, it leads to higher level of loyalty with the organization. CS takes an optimistic influence on CL (Verhoef, 2003). If a customer dissatisfied at once with the service provider, then he/she will switch to other services providers. A few dissatisfied customers will complain to service provider; however, a countless disappointed customer drive not to criticize but modification mutely and will produce damaging words of mouth (Lewis & Soureli, 2006b). So, if a purchaser takes a upright practice of utilizing product or service of an organization then he will be more satisfied and it leads to

higher level of loyalty with the organization. Satisfaction may not be always a single reason for the CL. Though it can be whispered that CL is allied with gratified regulars. Gratification comes later utilizing the goods or amenities which the result of goods or services performance (Khokhar *et al*., 2011). Thus, H_7: Customer loyalty is positively influenced by customer satisfaction

2.9 Customer Commitment (CC) and Customer Loyalty (CL)

Commitment has been defined as "an implicit or explicit pledge of relational continuity between exchange partners" (Dwyer *et al*., 1987). A yearning to uphold a long-term bond with the organization (Moorman *et al*., 1992; Morgan & Hunt, 1994a). The desire in term of psychological attachment, identification and affiliation (Allen & Meyer, 1990; O'Reilly and Chatman 1986). Around the three categories of CC, namely, continuance or calculative commitment and affective commitment and normative commitment. Firstly, continuance or calculative commitment is a way to force the customers to remain attach the organization (Ruyter, Wetzels, & Bloemer, 1998). In Continuance commitment regulars are highly steadfast with the association as they think that the affiliation can be end with a social or economic sacrifice (Fullerton, 2005). Conversely, secondly, affective commitment shows customer's perception toward engagement and involvement with the organization (Fullerton, 2005; Rhoades, Eisenberger, & Armeli, 2001). CC has optimistic upshot on CL (Verhoef, 2003). Thirdly, in normative commitment regulars are psychologically bounded to remain with the organization due to their intellect of requirement (Gruen, Summers, & Acito, 2000). The regulars that are supplementary steadfast with an association are supplementary possible to repurchase its products and services, this leads them to increase their loyalty with the organization. Thus, H_8: Customer loyalty is positively influenced by customer commitment
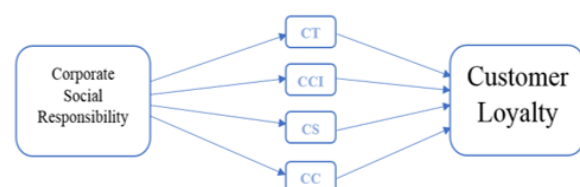
Theoretical Framework

Figure 1

3. Methodology

3.1 Sample & Design

This is cross sectional study among the customers of various banks of Gujranwala Pakistan by using nonprobability sampling snowball sampling. Total 61 banks are running their operation in Pakistan with many of their branches, which of them 53 are running business in Gujranwala. During the period of 10 April to 16 April

2017, the data were collected from customers of various banks which include HBL, MCB, Punjab bank and Askari bank etc. Total 400 Questionnaires were distributed by hand and 100 through online, 370 respondents filled out the questionnaire, out of which 318 questionnaires were valid and usable. The whole population consist of 131 (41.2%) male respondents and 187 (58.8%) female respondents.

3.2 Measures

The Questionnaire consist of 32 items and data were collected on 7-point likert scale fluctuating from 7 strongly agree on the way to 1 strongly disagree. CSR association has been measured by three items and scale were adopted from Brown & Dacin, (1997). Customer identification with the company (CCI) measured by 4 items and scale adopted from (Mael & Ashforth, 1992). Customer satisfaction measured by 6 item and scale adopted from (Cronin, Brady, & Hult, 2000). Customer trust measured by 5 items and scale adopted from (Morgan & Hunt, 1994b; Sirdeshmukh *et al*., 2002). Customer loyalty measured by 4 items and scale adopted from Sirdeshmukh *et al*., (2002) and Zeithaml *et al*. (1996). The final measures are provided in the appendix. Before collection of data and locating respondents, it is request to 3 scholars and some postgraduate students to check the questionnaire and give valuable feedback that helps us to determine the validation of the questionnaire. Some grammar changes were made to avoid from unambiguity. Nevertheless, none of item was deleted in respect to experienced comments because all items met the criteria of the item analysis.

4. Results

4.1 Demographic Information

Table 1: Respondents Profile

Name of Demographic	Demographic Features	Frequency	Percentage
Gender	Male	131	41.2%
	Female	187	58.8%
	Total	318	100%
Age	Below 18 Years	76	23.9%
	18 to 21 years	145	45.6%
	22 to 24 years	68	21.4%
	Above 24 years	28	9.1%
	Total	318	100%
Education	Intermediate	106	33.3%
	Graduation	133	41.8%
	Masters	68	21.4%
	Above Masters	11	3.5%
	Total	318	100%
Department	Business	118	37.1%
	Non-Business	200	62.9%
	Total	318	100%
Occupation	Student	236	74.2%
	Self-employed	40	12.6%
	Worker	42	13.2%
	Total	318	100%

The table shown that, our majority of respondents are female 58.8% and male respondents are 41.22%. 23.9% respondents are under 18 years of age while majority of respondents 45.6% are from the age set of 18 to 21 years. 21.4% are from age group of 22 to 24 and 9.1% are above 24 years of age. The qualification of respondents is intermediate, graduation, master and above master 33.3%, 41.8%, 21.4% and 3.5% respectively. 37.1% respondents are from business department while remaining 62.9% are from other departments. 74.2% of the respondents are students while 12.6% respondents are self-employed and 13.2% respondents are workers.

4.2 Confirmatory Factor Analysis

Table 2: CFA

Factor	Item	Std. lambda	Cronbach's α	CR	Goodness of Fit
CSR Association	CSR1	0.57	0.69	0.82	S-B
	CSR2	0.78			X^2=886.352
	CSR3	0.58			df=410
					(P=0.000)
Customer Identification	CCI1	0.58	0.70	0.72	X^2/df=2.16
	CCI2	0.55			CMIN/DF=2.16
	CCI3	0.65			GFI=0.93
	CCI4	0.76			AGFI=0.91
Customer Satisfaction	CSAT1	0.65	0.83	0.83	TLI=0.93
	CSAT2	0.62			CFI=0.92
	CSAT3	0.73			RMSEA=0.061
	CSAT4	0.72			
	CSAT5	0.65			
	CSAT6	0.68			
Customer Trust	CT1	0.63	0.75	0.73	
	CT2	0.55			
	CT3	0.61			
	CT4	0.63			
	CT5	0.55			
Customer Loyalty	CL1	0.58	0.85	0.81	
	CL2	0.66			
	CL3	0.58			
	CL4	0.62			
Customer Commitment	AC1	0.59	0.81	0.80	
	AC2	0.69			
	AC3	0.54			
	NC1	0.54			
	NC2	0.68			
	NC3	0.59			
	CC1	0.72			
	CC2	0.74			
	CC3	0.59			
	CC4	0.64			

For the purification of data, we analyze the CFA analysis. CFA analysis indicates, this investigation's framework delivers good model fit indices based on fit statistics values. For the core reliability and steadiness of data, we use Cronbach's alpha by following Anderson and Gerbing (1988) and for the validity of data composite reliability were applied. The table shown that all the values of items (Value of standard Lambda coefficient) exceed the minimum requirement of and 0.5 (Skeenkamp and van Trijp, 1991) also entirely substances are weighty (P<0.05). The goodness of fir indicates that the proposed model is correct as the analysis verified by Satorra-Bentler X^2(S-B X^2) (P<0.05). The values of GFI (Bollen, 1989), AGFI (Bollen, 1989), TLI (Bentler and Bonnett, 1980) and CFI (Bentler, 1988) are greater than 0.9 (Bentler, 1992),

worth of CMIN/DF below as compare to the recommended worth of 3, the value of RMSEA less than the 0.08 while the ratio of S-B X^2 statistics to degree of freedom ($X^2/df=2.16$) beneath than the indorsed value of 3 (Bagozzi & Youjae Yi, 1988), all above mentioned values portrayed the virtuous fitness of model.

4.3 Correlation

Table 3: Correlation Analysis

Variables	Mean	SD	CSR	CCI	SAT	TRU	LOY	CC
CSR	5.46	1.10	1					
CCI	5.58	1.12	.43**	1				
SAT	5.56	1.03	.59**	.53**	1			
TRU	5.50	1.02	.49**	.52*	.58**	1		
LOY	5.20	1.08	.44**	.42**	.56**	.60**	1	
CC	5.26	.97	.44**	.51**	.62**	.65**	.72**	1

**P<.01; N= number of participants; SD= standard deviation; CSR= Corporate Social Responsibility; CCI= Customer Identification with the company; SAT= Satisfaction; TRU= Customer Trust; LOY= Loyalty; CC= Customer Commitment

The mean of CSR is 5.46, which is near to 6, it means that most of the respondents are agreed and standard deviation is 1.10. Furthermore, CSR is positively and significantly correlated (r=.43**, .59**, .49**, .44**, .44**) with CCI, CSAT, CT, CL and CC at P<1 respectively. CCI's mean 5.58, which is close to 6, it reflects that majority of respondents are agreed and standard deviation is 1.12. Moreover, customer identification with the company is positively and significantly correlated (r-.53**, .52**, .42**, .51**) with the CSAT, CT, CL and CC at P<1 respectively. The mean worth of CSAT 5.56 which is nearby to 6, it showed that most respondents are agreed and value of standard deviation is 1.03. Furthermore, customer satisfaction is positively and significantly correlated (r=.58**, .56**, .62**) with customer trust, customer loyalty and customer commitment at P<1 respectively. The Mean of customer trust is 5.50 that showed most people are agreed and value of standard deviation is 1.02. Furthermore, CT is positively and significantly correlated (r=.60**, .65**) with CL and CC at P<1 respectively. Mean value of customer loyalty is 5.20 which showed that majority of people are agreed and value of standard deviation is 1.08. Furthermore, customer loyalty certainly and knowingly allied (r=.72**) with customer commitment at P<1, on the hand, the mean value customer commitment is 5.26 which reveals that most of respondents are agreed and value of standard deviation is .97.

4.4 Structural Equation Model

Table 4: Structural Equation Modeling

Hypotheses	Structural relationship	Standard coefficient (P-Value)	Results
H₁	CSR CT →	.61* (0.000)	Accepted
H₂	CSR CCI →	.54* (0.000)	Accepted
H₃	CSR CS →	.40* (0.000)	Accepted
H₄	CSR CC →	.51* (0.010)	Accepted
H₅	CT CL →	.59* (0.010)	Accepted
H₆	CCI CL →	.39* (0.020)	Accepted
H₇	CS CL →	.45* (0.003)	Accepted
H₈	CC CL →	.43* (0.000)	Accepted
TLI=0.92	CMIN/DF=2.32	X^2=965.213	
CFI=0.94	GFI=0.95	df=415	$X^2/df=2.32$
RMSEA=0.05	AGFI=0.91	P=0.000	
P<0.05			

H_1, H_2, H_3 and H_4 was formulated to measure the impact of CSR association on CT, CCI, CSAT and CC. Findings shown that these variables positively and significantly influenced by CSR association as β=0.61, 0.54, 0.40 and 0.51 respectively and P<0.05. On the other hand, H_5, H_6, H_7 and H_8 was formulated to scrutinize the power of CT, CCI, CSAT and CC on CL. Findings reveal that these variables have optimistic and weighty impact on CL as β=0.59, 0.39, 0.45 and 0.43 respectively and P<0.05. Furthermore, the model fit statistics indicates the good model fit as (X^2=965.213, df=415, X^2/df=2.32), worth of CMIND/DF (2.32) is less than the minimum acceptable value of 3. The values of GFI (0.95), AGFI (0.91), TLI (0.92) and CFI (0.94) are greater than the minimum acceptable value of 0.9. on the other hand, the value of RMSEA (0.05) is below to 0.08 which provides the propped model as good fit model. The Full SEM model shown in figure 2.
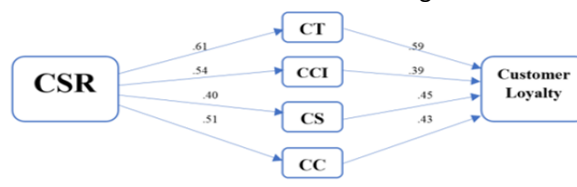
Figure 2

### 4.5 Mediation Testing

Table 5: Mediation Analysis

	X^2	df	X^2/df	CMIN/DF	AGFI	GFI	TLI	CFI	RMSEA
Model 1	353.7	157	2.25	.95	.93	.95	.91	.93	.05
Model 2	120.5	45	2.67	.97	.92	.96	.94	.95	.06
Model 3	453.5	160	2.83	.97	.93	.96	.95	.97	.05
Model 4	345.8	155	2.23	.96	.95	.95	.91	.92	.07

	Model 1	Model 2	Model 3	Model4
Path A	.49* (0.000)	.42* (0.000)	.59* (0.000)	.44* (0.000)
Path B	.51* (0.000)	.29* (0.000)	.47* (0.000)	.65* (0.000)
Path C	.20* (0.000)	.32* (0.000)	.17* (0.000)	.16* (0.000)
Path C'	.19* (0.000)	.33* (0.000)	.16* (0.005)	.15* (0.000)

For the testation of mediation, the whole framework was breakdown to 4 archetypal, as each of them are as follows:

4.5.1 Model 1

In the first archetype, the analysis is directed in four different phases. First phase indicates power of CSR

(independent variable) on CT (Mediator variable), it is shown as A path in table 4. Findings publicized, CSR has weighty impression on CL as β=.49 and P<0.01. In the second stage, it was presumed that customer trust (Mediator variable) has significant impact on customer loyalty (Independent variable), it is shown as path B in the table. The findings reveal that CT has weighty power on CL as β=0.51 and P<0.01. In the third stage, it is examined the direct impact of CSR (Independent variable) on CL (Dependent variable), as it shown by means of path C in the table. The results indicate that CSR has constructive and substantial power on CL without the presentation of CT (mediator variable) as β=0.20 and P<0.01. At the last stage, we examined total impression of CSR on CL while CT mediated. The findings portrayed that CSR has encouraging and momentous power on CL while CT mediated as β=0.19 and P<0.01, the coefficient of path C' decreased, hence it proved that partial mediation exited.

Figure 3
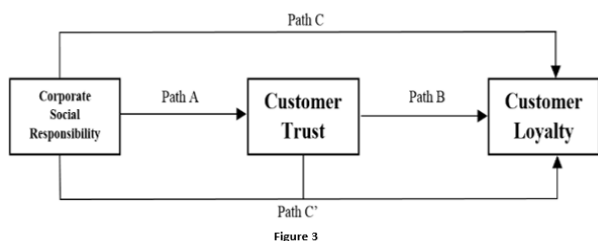
4.5.2 Model 2

The second model developed to analyze the impression of CSR on CL while CCI mediated. The model tested at four phases. In first phase, we surveyed the encouragement of CSR on CCI (Path A) and results shown that customer identification with the company has positively influenced by CSR as β=0.42 and P<0.01. In the second stage, the encouragement of CCI on CL was measured and the findings reveals that CL is firmly prejudiced by CCI (Path B) as β=0.29 and P<0.01. In the third stage, the power of CSR on CL was measured without presentation of CCI (mediator variable), (Path C), the results portrayed that CSR has constructive influence on CL as β=0.32 and P<0.01. At the last stage, the results shown that CSR has encouraging authority over CL with presentation of CCI as mediator (Path C')- as β=0.33 and P<0.01. The coefficient of C' is greater the C, thus, Full mediation existed.

Figure 4
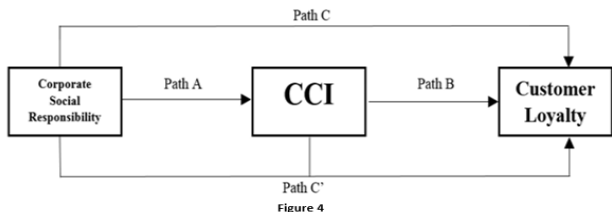
4.5.3 Model 3

The third model was developed to interpret the power of CSR on CL when CS mediated and when not mediated. From the table, Path A indicate that CSR takes greater influence on CS as β=0.59 and P<0.01. Path B indicated that CS has optimistic and substantial impact on CL as β=0.47 and P<0.01. Path C portrayed that CSR takes

weighty direct bearing on CL without presentation of CS as mediator as β=0.17 and P<0.01. Path C' reveals that CSR has optimistic and momentous total impression on CL when CS mediated as β=0.16 and P<0.01. The coefficient of C' decreased or Coefficient of C is greater than C', thus, it proves that partial mediation existed in the relationship.
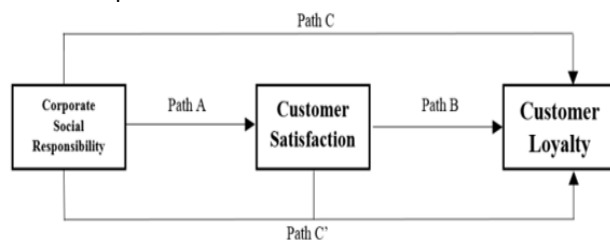

Figure 5

4.5.4 Model 4

The fourth archetypal was developed the measure the impression of CSR on CL when CC mediated in their relationship or when it not mediated. Path A signpost that CSR takes greater power on CC as β=0.44 and P<0.01. Path B portrayed that CC has positive impact on CL as β=0.65 and P<0.01. Path C indicate that CSR takes superior encouragement on CL without presentation of CC as mediator as β=0.16 and P<0.01. Path C' reveals that CS takes optimistic and weighty power on CL when CC mediates in their relationship as β=0.15 and P<0.01. The coefficient of C' is reduced or less than the coefficient of C, it proves that partial mediation exists in the relationship.
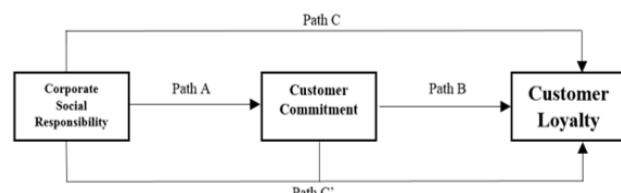

Figure 6

5. Discussion

The determination of this learning is to examine the mediation of customer trust (CT), customer identification with the company (CCI), customer satisfaction (CS) and customer commitment (CC) between the relationship of corporate social responsibility (CSR) and customer loyalty (CL) in context of Banking sector of Pakistan (Gujranwala). For the sake of simplicity and clarification of results, the theoretical framework breakdown into four models. The first model attempt to examine the mediation of customer trust amid CSR and CL, while second model attempt to identify the mediating effect of customer identification with the company amid CSR and CL. The third model attempt for measuring power of CSR on CL when customer satisfaction mediated in their relationship. furthermore, the fourth model attempt to interpret the bearing of CSR on CL when CS mediated in their relation.

In the first model two hypotheses H_1 and H_5 of this study were tested. The findings reveal that CSR has greater influence on CT, CT significantly influence on CL. To measure the mediation upshot of customer trust, mediation scrutiny was tested in four phases as shown in the table 5. The findings portrayed that customer trust positively and significantly mediate in the relationship of CSR and CL. It indicates that when Banks does CSR activities for the betterment of society it will increase the trust on their customers on institute and this will lead them to be loyal with the institute.

In the second model two hypotheses of study H_2 and H_6 were analyzed. The findings shown that CSR has direct impression on CCI and CCI directly influence on customer loyalty. Furthermore, for the testation of mediation effect of customer identification with the company, mediation test was analyzed and the findings portrayed that CCI positively and significantly mediate in relationship of CSR and CL as it shown in the table 5. It indicates that when Banking institute does CSR activities then customer will recognize the institute and build trust on the institute that will attract them to be remain loyal with the institute.

The third model was developed to test the two hypotheses H_3 and H_7 of this learning. The verdicts reveal that CSR has greater influence on CS and CS on CL. To testation of mediation effect of customer satisfaction, mediation test was analyzed. The results portrayed that customer satisfaction positively and significantly mediate in relationship of CSR and CL as it shown in the table 5. It indicates that CSR activities of the banking institute increase the satisfaction level of the customers and when customers are satisfied from the banking institute, it will encourage them to be loyal with the institute.

The fourth was developed to test the two hypotheses H_4 and H_8 of this learning. The verdicts reveal that CSR has greater influence on customer commitment and customer loyalty influenced by customer commitment. To rest the mediation effect, mediation test was analyzed. The results portrayed that customer commitment positively and significantly mediate in relationship of CSR and CL. In reveals that the CSR activities of banking institute encourage the customers to be remain committed with the institute and when customers are committed with banking institute, it directly increases the satisfaction level of the customers to be remain loyal with the institute.

5.1 Significance

Significance explained in two ways as:

5.1.1 Theoretical significance

Martínez and Bosque (2013) conducted study on CSR and CL: "The roles of trust, customer identification with the company and satisfaction in the context of hospitality of Spain". For future researchers, they suggested that the future researchers can study on these variables in the other context like education, airline and banking and also can add the mediating effect of customer commitment to study the more accurate results. Thus, on bases of these research this study has been conducted through adding customer commitment in the equation and in the context of banking sector especially in Gujranwala Pakistan.

5.1.2 Practical Significance

The verdicts of this learning have several managerial allegations for the executives of banks. Firstly, the results indicate that the organizations play a vital role to influence the daily lives of consumers. Precisely, when organizations do CSR based activities or for the betterment of society or does something to influence consumer behavior, then the managers can achieve desirable results from the consumers. Furthermore, the results suggest that the bank managers should invest on CSR base activities for the achievement of desirable consequences. The bank managers should invest in corporate image management as it plays an important role for the managers to relevance to their target market. With regard to this, the managers can enhance corporate association which in turn directly influence on the attitude of consumers. In the banking context, the banks can enhance stake holder's identification with the organization by doing CSR activities.

CSR activities has greater and significant impact on the satisfaction level of the consumers. Thus, the bank managers should do CSR activities to increase the satisfaction level of the consumers. Once the organization start doing CSR activities, it will increase the satisfaction level of the consumers, encourage them to trust on organization and stay committed with the organization and it will generate optimistic word of mouth in favor of association and that can give competitive edge to the organization in the market.

5.2 Limitation and Future Research

Though, wholly hypotheses of this learning have braced but then this learning has some boundaries which deliver prospects to the upcoming researchers. This investigation is cross sectional, future researchers should conduct longitudinal study in order to identify more accurate and specified results. The future researchers can also study on these variables in the other service context like education, airline and hospitals, especially in the context of Pakistan as few researchers conduct study on this framework in Asia. We only examine the mediating role of CT, CCI, CS and CC, future researchers should also test the inter-relation of these variable as CT on CCI, CCI on CS and CS on CC. We conduct this study on the sample of 318 respondents, the future researchers should also increase the number the sample to examine the authentic results

Conclusion

This study is designed to scrutinize relationship of CSR association and customer loyalty when customer trust, customer identification, satisfaction and commitment mediate in their relationship. Therefore, the framework breakdown into four archetypal. The first archetype measures the relationship of CSR association and customer loyalty when customer trust mediates into relationship. Consequences indicate the customer loyalty is directly influence by CSR association and its effect more strongly when customer trust mediates in the relationship. The second archetype measure the impact of CSR on customer loyalty when customer identification with the company mediates into relationship. Outcomes indicates: customer identification significantly mediate in their relationship. In the third and fourth archetypes, customer satisfaction and customer commitment also indicate the stronger impact of CSR on customer loyalty while their mediation respectively. Furthermore, it is concluded as, when banking organizations, does CSR activities, it encourages the consumers to trust on organization and can upsurge the satisfaction side by side of the consumer and encourage them to remain committed with the organization, all these constructs found as the key antecedents of customer loyalty as these constructs contribution encourage the consumers to remain loyal with the organization.

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