



An integrative approach to the nexus of brand loyalty and corporate social responsibility

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Abstract

Corporate social responsibility (CSR) is a strategic tool that empowers competitive differentiation through coagulation of societal and business objectives. Against this context, it has been proposed that rational and emotional factors can develop a mechanism that can elucidate consumers' reaction towards CSR. To date, literature that evaluates the role of rational and emotional variables in this realm is practically nonexistent. The objective of the current study is to develop a parsimonious model to analyze the inter-relationship of CSR and loyalty by incorporating mediators, rational (customer satisfaction) and emotional (brand affect), in the low-involvement product category. The information provided by 294 valid responses was analyzed using structural equation modelling and the PROCESS method. The finding supported the hierarchical chain of effects of CSR practices influencing customer satisfaction (rational variable), which further impacts brand trust and brand affect (emotional variable) and finally paves its way for brand loyalty in the low-involvement product category.

Keywords Corporate social responsibility · Brand loyalty · Customer satisfaction · Brand trust and brand affect

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1 Introduction

Today's business environment is plagued with high product proliferations, marketing communication clutter and buyer enchantment. Organizations are trying to create a long-lasting relationship with customers for ensuring sustainable success. Corporate social responsibility (CSR) is a strategic technique that often enables highly competitive distinction through the coagulation of market and societal objectives. CSR is a strategic tool for the marketers because of its twin fold benefits. First, it helps in gaining a competitive edge mostly by fixating on non-economic factors. CSR is a strategic investment that facilitates in developing consumers' positive attitude and building brand image ((Berné-Manero et al. 2017; Porter and Kramer 2006). Secondly, customers not only want high-quality products, at a competitive price, rather they tend to support socially responsible brands (He and Lai 2014). Consumers also believe that an organization's CSR history plays a significant role in the purchase. As a result, most organizations envision CSR as a strategic factor for brand promotion (Morsing 2006).

The development of information and communication technology has enhanced accessibility, providing consumers with faster and more accurate information on issues. Scarcity of resources, company misconduct or business scams have encouraged customers to incorporate the firm's CSR affiliation into their purchase decision (Kitchin 2003). Several surveys suggest that consumers are more specifically influenced by a company's CSR reputation (Smith 2003). Furthermore, the literature approves of CSR's affiliations with a positive customer response and attitude as well as the higher market valuation of the organization (Castaldo et al. 2009). CSR policies also significantly influence customer satisfaction (Luo and Bhattacharya 2006). Therefore, companies are integrating CSR practices into their business strategies as a part of the brand building manoeuvre (Fan 2005).

Although the strategic relevance of CSR in the consumer decision-making cycle is widely known, the central position of the CSR programme in corporate branding practices is still largely unexplored (Yan 2003). First of all, extant literature offers numerous perspectives on this topic. An agreement on CSR's direct relationship with brand loyalty has not been achieved yet. Werther and Chandler (2005) in their study concluded that CSR has a significant direct impact on loyalty; on the contrary, Crespo and del Bosque (2005) found no significant direct relationship between CSR and brand loyalty. Moreover, Beckmann (2007) stated that customers purchase products based on personal preferred criteria such as price, quality and familiarity with the brand rather than social factors like socially responsible initiatives undertaken by the firm. These fairly contradictory results require further investigation on this subject. Therefore, there is a scope for greater understanding on this topic. Thus, in this study, we delve deeper into the question of whether CSR connects to loyalty. Second, brand affect and trust with CSR have been integrated in very few established frameworks. A majority of the work focused on brand image and CSR (Quester and Lim 2003), despite the fact that the brand affect and trust are the primary variables in relational marketing as well as the main predictor of loyalty (Chaudhuri and Holbrook 2001; Lee and Heo 2009). CSR has indeed been incorporated in recent studies which empirically illustrates a positive relationship between CSR and brand loyalty but without any mediating variable (Pérez and Bosque 2013). An integration approach will be able to provide a holistic conceptualization for the issue. Third, the majority of CSR literature has concentrated

on laboratory experiments, where fictitious brands and their socially responsible practices were designed for examining and measuring the consumer's perception of a company's socially responsible behaviour and its influence on consumer responses (Khan and Fatma 2019; Swaen and Chumpitaz 2008). The fact remains that the response of real consumers' with real CSR practices and true brand may significantly differ from that in experiments (He and Lai 2014). Finally, few studies are available that offer a conceptual framework related to the effect of CSR on loyalty for low-involvement products. A majority of the research pertains to high-involvement products (Ferreira and Coelho 2015). The literature has supported the product involvement as a significant precedent for brand loyalty, specifically the high-involvement product category (Iwasaki and Havitz 1998). However, Martin (2004) proposed that customers could have strong brand loyalty even for low-involvement product category as customers purchase goods due to attached attributes rather than habits. Even though other researchers also empirically supported this relationship, the character and extent of this relationship is still unclear and needs to be investigated further (Mishra et al. 2016). Further introspection of low-involvement product category revealed that limited research has examined the relative influence of rational and emotional factors on CSR and loyalty (Castro-González and Bande Videla 2016; Xie et al. 2015; Leahy 2008). Concurrently analyzing customers' evaluations in a single study allows determining the relative importance of the antecedents on subsequent outcome variables, thereby enhancing the knowledge of the consumer decision-making process (Iacobucci et al. 1995). Thus it would be, therefore, fruitful to explore approaches to enhance customer loyalty based on an understanding of how the rational responses of consumer further influence emotional responses. In the low-involvement product category, where both cognitive and affective variables significantly influence brand loyalty (Leahy 2008), an integrative model that reflect the interrelationships between constructs is required.

To address these crucial but under-researched and unanswered questions, the current study proposes a model to explore the impact of CSR initiatives on engendering brand loyalty. In addition, we further analyzed the mediating role of customer satisfaction, brand trust and brand affect in the relationship between CSR initiative and brand loyalty using structural equation modelling to test the hypothesized relationships and the PROCESS method (Hayes 2013) to analyze the mediation effects.

2 Literature review

2.1 Brand resonance model

Keller et al. (2013) is attributed for developing a model whereby the cognitive and affective (emotional) aspects of brand assessments are incorporated. Brand resonance is considered important as it has been at the forefront of the 'brand building process' and reflects a profound relationship that consumers have developed with the brand (Badrinarayanan et al. 2016). With the underpinning of the brand resonance theory, brand loyalty can be attained via two routes viz. cognitive and affective path (Keller et al. 2013). The cognitive route involves variables like 'performance (like price, efficiency, durability, reliability) and judgment (e.g. quality, credibility), while emotional one includes those such as imagery and feelings' (Keller et al. 2013). Several reasons facilitated the

evaluation of customer satisfaction for the cognitive route while brand trust and brand affect selection for the affective route. Transactional relationship includes economic factors and primarily focuses on utilitarian benefits. These relationships are quid-pro-quo i.e. customers care about how much they receive for what they are giving; if there is no comparable reward, a customer is likely to be less responsive. The key result of an exchange relationship is satisfaction. Henceforth, customer satisfaction can be considered as a cognitive assessment of whether or not the exchange relationship with the brand is enriching. (Esch et al. 2006). On the contrary, brand trust and brand affect are higher order complex feelings. In previous research, both in psychology and marketing, brand trust and brand affect are demonstrated as the cornerstone in close relationship (Chaudhuri and Holbrook 2001; Sung and Kim 2010). Moreover, brand trust is emotion based, referring to a feeling based on the relationship with the brand. Therefore, the following mediators (customer satisfaction, brand trust and brand affect) represent the rational and emotional component respectively, in brand relationship quality (BRQ) (Fournier 1998).

2.2 Corporate social responsibility: Independent variable

2.2.1 Definitions and dimensions

CSR is a well-established term in management science that brings together business objectives and social values. CSR itself is not a novel idea but its imperativeness has been recognized in recent years (Déjean and Gond 2004). In 1953, Bowen and Johnson coined the term ‘corporate social responsibility’. The World Business Council for Sustainable Development (WBCSD 2004) described CSR as, ‘continued commitment by companies to contribute to economic growth while maintaining ethical codes and improving community and society’s quality of life’. Thus, providing a wider perspective including all parties affected directly or indirectly. Kotler and Lee (2005a, 2005b) illustrated that CSR is a voluntary approach undertaken by a company, resulting notably from the company’s self-interest. Some researchers have portrayed CSR as an obligation rather than a voluntary act (Jones 1980), while others presented it as a reaction to various customers’ demand (Maignan et al. 1999). Moreover, CSR dimensions may also vary for the concerned groups: shareholders (Friedman 1970), various stakeholders (Maignan et al. 1999) or the society according to a broader perspective (Carroll 1979). CSR is a multi-dimensional concept having many typologies and has evolved to the point where it can be ambiguous and complex.

Past literature presented two schools of managerial thoughts on CSR viz. corporate social responsiveness and stakeholder approach. The first approach was illustrated by Carroll (1991), who developed a four-tier pyramid model of CSR viz. economic, ethical, legal and philanthropic. Many typologies differentiate CSR behaviour by prioritizing creditors, workers, consumers or natural environment (Swaen and Vanhamme 2004). The second approach is based on the ‘Theory of Stakeholder’ (Freeman 1984), which suggests that companies have a responsibility for all parties involved in their activities directly or indirectly.

2.2.2 CSR and consumers

CSR activities influence various consumer behavioural outcomes like brand preference, purchase intention, new products, recommendations and brand equity (He and Lai

2014; Werther and Chandler 2005). CSR may also have a significant influence on market valuations, particularly by affecting customer satisfaction, even though this is also affected by the company's innovation capacity as well as product quality (Luo and Bhattacharya 2006). On similar lines, Sen and Bhattacharya (2001) propagated that strong corporate credibility (environmental contributions, positive reputation and community initiatives) results in a favourable attitude towards the brand that eventually has a positive impact on the customer's purchase intentions. A discourse analysis by Bhattacharya in 2017 also supported CSR policies' contribution towards social transformation, brand-social linkages and consumer brand engagement which further facilitates snowballing brand equity. In general, the final decision of consumer brand selection is less affected by the basic human needs and requirements or the core value of products, whereas significantly influenced by brands' psychological and perceptual components (Werther and Chandler 2005). The following sets of real-time corporate instances exemplify an aspect of CSR initiative to associate with consumers and society at large, thereby putting effort into developing relationship and emotional benefit-sharing. On 7 November 2019, Colgate, in association with Indian Association of Public Health Dentistry, sets a Guinness world record by making more than twenty six thousand people brush their teeth together to raise awareness for oral care hygiene. In addition to this, Colgate has been running a campaign viz. 'Bright Smiles, Bright Future' since 1976 to provide oral care education to school children in India. Another such example is Procter and Gamble's Shiksha campaign, a brand with a soul, working extensively towards empowering disadvantaged girls through education and improving children's learning outcome through constructive learning and early childhood programmes.

However, several studies have shown that companies' CSR policies are not so relevant in customer purchase decisions, and sometimes customers may not even notice or consider a company's unethical (socially degrading) activities when purchasing a particular product (Castaldo et al. 2009). CSR activities and customer behaviour relationship, in reality, is therefore, more complex and complicated (He and Lai 2014). Hence, more introspection is required through theoretical and empirical studies for a greater understanding of the influence of a company's CSR practices (Kumar and Christodouloupoulou 2014).

2.3 Brand loyalty: Dependent variable

Brand loyalty is an occurrence of persistent and repetitive behaviour for a particular brand. The concept of brand loyalty is implicit in its complexity and it includes cognitive, emotional and behavioural dimensions (Dapena-Baron et al. 2020). As defined by Oliver (1999), brand loyalty is 'a strongly held desire to regularly repatronize a preferred product in the future, resulting in repeated purchases of the same brand from a given product category, despite situational pressures and marketing strategies with the potential to trigger switching behaviour'. He further elucidated that repeat purchase may happen due to various situational factors like stock out, lack of preference by purchasing unit and lack of availability of alternatives, convenience and habits. This notion was further supported by Dick and Basu (1994) who described this type of behaviour as spurious or even disloyal. This happens when repurchase takes place even if the company does not have a positive image.

Extant literature has studied loyalty in the sense of two concepts viz. behavioural and attitudinal loyalty. The stochastic view, defined brand loyalty from behavioural perspective, refers to a repeat purchase by the consumer in a specific period of time, whereas the deterministic view defined loyalty as consumer's psychological connection accompanied with a positive outlook to a brand that often engenders true loyalty. This is also an active loyalty which, in addition to repurchase, also includes a favourable word of mouth, devotion to a brand, and suggestion and inspiration to others to purchase (He et al. 2012). This research adopts a multi-dimensional stance by modelling both the attitudinal and behavioural approach as the dimension of loyalty.

2.4 Customer satisfaction: Mediating variable

Customer satisfaction is an attribute of business strategy as well as a primary driver of sustainability, profitability and market valuation (Fornell et al. 2006). It is an emotional reaction because of a particular transaction resulting from a comparison of the product outcome with a certain set norm leading up to the purchase. Roth and Bösener (2015) classified customer satisfaction into two categories viz. transaction-specific and overall satisfaction. Transaction-specific satisfaction implies consumer assessment after a single transaction while overall satisfaction is a wider concept as it is cumulative in nature where the customer evaluates the product on the basis of full experience. The present study uses overall satisfaction as a significantly stronger predictor of long-term loyalty since its assessment relies on every encounter with the brand.

Previous studies have always debated on the imperative of customer satisfaction for brand loyalty. As early as 1973, Newman and Werbungl established a direct relationship between customer satisfaction and loyalty. Later, it was deduced that the correlation is indeed not direct i.e. not all consumers who seem to be satisfied will be loyal to the brand. Likewise, not every consumer who tends to be dissatisfied will be disloyal (Gommans et al. 2001). Moving ahead in time, contemporary studies supported that customer satisfaction, sooner or later, will lead to brand loyalty and repeat purchase (Ahmed et al. 2014). Brakus et al. (2009) empirically supported that satisfied customers will not only repurchase, but also recommend the brands to others which will further influence both the market share and relative pricing. Further introspection is thus needed to understand the multi-dimensionality of customer satisfaction, brand loyalty and CSR.

2.5 Brand trust: Mediating variable

In accordance with commitment-trust theory, trust is an essential prerequisite for a long-lasting relationship with consumers (Morgan and Hunt 1994). The ultimate goal of marketers is to generate an intense bond with the consumers, and trust is the basic ingredient for achieving this objective. Chaudhuri and Holbrook (2001) defined trust on the basis of technical aspects where the brand is expected to perform the desired function as per its capability and capacity, further paving way for commitment and loyalty.

Researchers seem to have different opinions regarding the dimensions of trust. Few researchers argued that trust is a multi-dimensional concept and focused on motivational aspect of trust and included honesty, benevolence, reliability and sincerity as the

facets of trust which evolve over time among two transacting parties (Morgan and Hunt 1994). On similar lines, Gefen et al. (2003), defined trust as a set of specific dimensions viz. benevolence, integrity and competence as well as predictability. The current study builds on the multi-dimensions of trust inspired from Sirdeshmukh et al. (2002) including performance and benevolence aspect. Performance-based trust suggests proficiency of the company to produce high-quality products and function efficiently (McKnight et al. 2002), whereas benevolence trust refers to consumers' belief that a company really cares about social welfare and well-being of society.

2.6 Brand affect :Mediating variable

Chaudhari and Holbrook (Chaudhuri and Holbrook 2002) defined brand affect as 'the ability of a brand to produce a positive emotional response in the average customer after its use'. Past literature has ignored the emotional component of brands and a majority of research has focused upon the rational and cognitive components (Shaw and Ivens 2002). Gundlach et al. (1995a, 1995b) suggested that favourable emotions towards a particular brand may prevent consumers from exploring more options in market thus leading to a lasting relationship. Matzler et al. (2008) propounded the notion that brand affect serves as an incremental and/or primary predictor of consumers' behaviour. They further elucidated that brands that make buyers happy, joyous and delighted result in higher brand affect and loyalty. Dick and Basu (1994) also stated that high level of brand affect will result in a higher quotient of brand loyalty. Positive and emotional notion prompts customers to have a positive attitude towards a particular brand. Other studies have also supported the ensuring role of brand affect in fostering behavioural, as well as attitudinal loyalty (Sung and Kim 2010).

2.7 Theoretical framework and hypothesis development

2.8 Research model

The proposed model checks the relationship between CSR and brand loyalty, mediated by the rational variables (customer satisfaction) and the emotional variables (brand trust and/or brand affect) for the low-involvement product category (oral care segment). Academicians and practitioners have overlooked the imperativeness of affective and emotional elements of brands and instead concentrated on the rational and functional components only (Shaw and Ivens 2002). The current study adopts a combined view and incorporates both the rational and emotional variables as a mediator to fill this void. The research model in Fig. 1 depicts the serial mediator model, CSR (X) which is modelled as impacting brand loyalty (Y) through seven pathways (i.e. a1b1, a2b2, a3b3, a1d21b2, a2d22b3, a1d23b3, a1d21d22b3, c'). The arrows in Fig. 1 display the paths of the tested model, and a1, a2, a3, b1, b2, b3, d21, d22, c, c' indicate the path coefficients.

2.9 CSR and brand loyalty

CSR as a psychological dimension of brand loyalty is becoming a crucial source of competitive advantages (Martínez and Del Bosque 2013). Past literature has supported

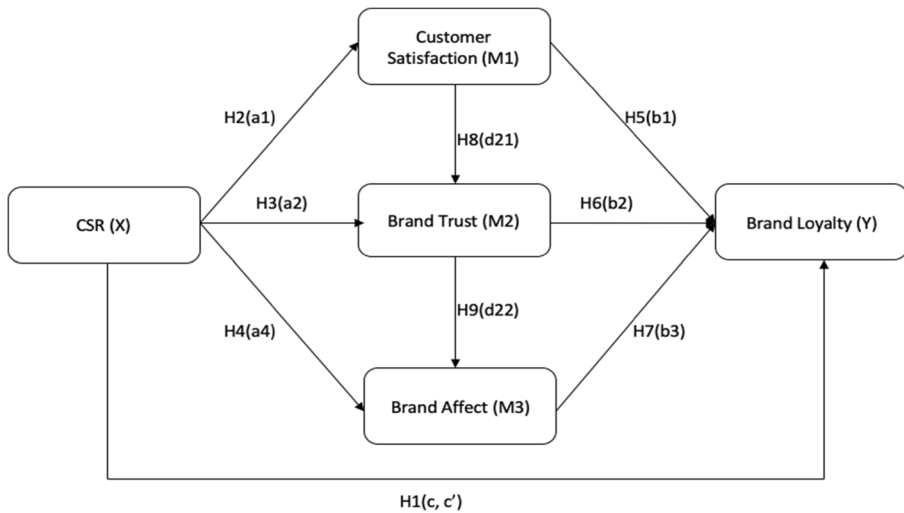


Fig. 1 Theoretical model

that a significant number of consumers are keen on purchasing goods from businesses that indulge in socially responsible practices. Consumers have indicated an inclination to prefer quality products which are consistent with environmental and societal values (Chang and Fong 2010). Eisend and Stokburger-Sauer (2013) enumerated that customers are more likely to prefer a brand which practices sustainable marketing. Other studies have also empirically supported that CSR affiliation influences brand loyalty (He and Lai 2014; Kuchinka et al. 2018). Customers tend to favour companies that are perceived to be socially and environmentally responsible and thus play a major role in developing loyalty (Werther and Chandler 2005). Based on the above discussion, we propose our next research hypothesis:

Hypothesis 1: CSR has a positive effect on Brand Loyalty.

2.10 CSR and mediators (customer satisfaction, brand trust and brand affect)

There are several reasons to endorse the affiliation between CSR and customer satisfaction i.e. CSR results in significantly higher customer satisfaction. First, the Institutional theory (Scott 1987), as well as the Stakeholder theory (Maignan et al. 2005), accepted that an organization's actions concern the multi-dimensionality of customers not just as an economic entity but also as a family member, society and nation (Handelman and Arnold 1999). With the underpinning of this theory, Polonsky et al. (2005) suggested the phrase 'generalized customer', who is not only interested in his/her purchasing experience but is also an actual or prospective representative of specific stakeholders, that companies need to recognize. Building on this, generalized customers will become reasonably satisfied with the products offered by socially responsible companies than with their irresponsible counterparts. Secondly, a good CSR record contributes to preferential background that encourages a positive customer feedback and a favourable attitude towards business (Luo and Bhattacharya 2006; Sen

and Bhattacharya 2001). Thirdly, CSR promotes fairness and justice and may enhance customer satisfaction (Schwartz and Carroll 2003). Fourthly, indulging in CSR activities will benefit the firm by a better understanding of generalized customers and improving customer specific knowledge (Sen and Bhattacharya 2001), as it is, indeed, a predicate that improves customer satisfaction (Jayachandran et al. 2005). Therefore, on the basis of above discussion, we posit:

Hypothesis 2: CSR association has a positive effect on Customer Satisfaction.

Morgan and Hunt (1994) specified that trust is influenced by the values shared by the company and the consumers. Consumers consider a company to be more reliable and dependable when its brand identity is closer with their own choices and opinions. Socially responsible initiatives carried out by corporates provide details about their character, as well as principles, which in turn enhance the trust towards the company as a whole (Swaen and Chumpitaz 2008). As suggested by Hosmer (1994) by incorporating ethical and transparent values into the strategic decision-making processes of businesses, companies will increase the stakeholders' trust. CSR activities have a significant positive influence on consumers who are aware of these social issues, as personal trust is established and the customer perceive lower risk in making a purchase decision (Webb et al. 2008). Some findings have, indeed, endorsed this perspective and have also shown that CSR has a significant positive impact on trust (Janney and Gove 2011). Therefore, we posit the following hypothesis:

Hypothesis 3: CSR association has a positive effect on Brand trust.

Actions benefiting others have a favourable influence on the emotional state, indicating that philanthropic and considerate actions are accompanied by an improved positive affect (Glomb et al. 2011). Extending this logic to consumer research literature, a brand that is engaged in socially responsible behaviour will be able to elicit a positive emotional response from customers i.e. it will be reflected in an improved level of brand affect. A plausible explanation is the deontological congruence of the ethical conduct of the brand with its moral identity as well as its belief, and sometimes represents a teleological point of view that assesses the existence of an overall good which gives a sense of satisfaction in promoting a just cause. Ethical behaviour of a brand is likely to have a favourable emotional response towards the brand (Glomb et al. 2011). Customers are therefore more inclined to repurchase and commit themselves to a particular brand (Ranganathan et al. 2013). Premised on this discussion, we recommend that:

Hypothesis 4: CSR association has a positive effect on brand affect.

2.11 Brand loyalty and mediators

Customer satisfaction has been recognized as a key antecedent for brand loyalty (Szymanski and Henard 2001). Kataria and Saini (2019) supported this view and stated that customer satisfaction has a favourable connection with brand loyalty. Thereby,

enhancing the level of satisfaction would lead to increased brand loyalty. Satisfied customers are more inclined to make frequent purchases, and prefer to have a much greater intention of buying back and recommending the brand to their acquaintances (Zeithaml et al. 1996). Moreover, a satisfied customer does not pay attention to the product of the competitor. Other researchers also supported the substantial and positive effect of customer satisfaction on loyalty (Brakus et al. 2009; Al-Msallam 2015). Jaiswal and Niraj (2007) stated that not only customer satisfaction has a positive association with attitudinal loyalty; however, a satisfied customer is likely to spend more for the preferred brand. Thus, this proposes our next hypothesis:

Hypothesis 5: Customer satisfaction has a positive effect on brand loyalty

Loyalty towards a brand always involves trust as both are inter-connected for maintaining a valued relationship with the customers (O'Shaughnessy 1992). Hegner and Jevons (2016) proposed that trust assumes a crucial role in influencing behavioural and attitudinal loyalty, which further impacts market outcome i.e. market share and price elasticity, as trusted brands are purchased more often due to higher degree of attitudinal commitment. Trust is a cognitive process, which is further contemplated in customer repurchase intention (behavioural loyalty) and finally attitudinal loyalty would continue to grow, as their brand trust fosters (Gupta et al. 2017; Gecti and Zengin 2013; Chiou and Droge 2006). This led us to hypothesize that:

Hypothesis 6: Brands trust has a positive effect on brand loyalty.

As per the consumer relationship literature, brand affect is considered as a key variable for loyalty (Chaudhuri and Holbrook 2001). Dick and Basu (1994) affirm that positive emotional response or affect will result in higher loyalty. Chaudhuri and Holbrook (2001) concluded that even though the effect of trust and brand affect may vary in magnitude, both variables have a positive influence on loyalty. Other researchers (Matzler et al. 2008; Jahangir et al. 2009; Haijun 2014) also tend to concur with this argument and empirically supported the influence of brand affect on brand loyalty. Thus, a positive emotional response is indeed a precondition for developing brand loyalty. Consequently, the following hypothesis has been proposed:

Hypothesis 7: Brand affect has a positive effect on brand loyalty.

2.12 The mediating impact of customer satisfaction, brand trust and brand affect

It has been found that negative comments, either about a product or an organization, have a more lasting impact as compared to a positive comment (Richins 1984). Ha and Perks (2005), concur to this finding, further elucidated that disappointments or an unsatisfied customer may end up spreading negative word of mouth about the organization which will hamper the trustworthiness of the prospective customer towards the organization. If disappointment is related to breaking trust, would satisfaction lead to building trust and spreading positive word of mouth? Athanassopoulos et al. (2001) found this to be true, and proposed that customer satisfaction leads to positivity in the customers and ultimately, trust.

In the consumer durable product category, Lee et al. (2015) found a significant relationship between customer satisfaction and brand trust. Similar results were derived by Shirin and Puth (2011), wherein they found a positive relationship between customer satisfaction and brand trust to be antecedents of brand loyalty. Moreover, brand trust was found to mediate the relationship between customer satisfaction and brand loyalty (Malik et al. 2013). Zboja and Voorhees (2006) explained the relationship between satisfaction and brand trust by exhibiting a spill-over effect from satisfaction-trust in brand to satisfaction-trust in retailers, which ultimately leads to brand loyalty or repurchase intention. Thus, based on the previous findings, we hypothesize that:

Hypothesis 8: Customer satisfaction has a positive effect on brand trust.

Brand affect and trust act as a prerequisite for consumer brand relationships, promote lasting benefits, avoid big-risk actions (Morgan and Hunt 1994) and have been considered to be the foundation of strategic alliances. Brand affect is more of an impulsive feeling which is formed instantaneously and is realized with far less evaluation; trust towards the brand is a well-thought out and calculative process (Chaudhuri and Holbrook 2001). Although the two variables differ in the process, brand trust is considered to be one of the key variables that indeed has an impact on brand affect (Halim 2006; Sung and Kim 2010). Also, Gecti and Zengin (2013) further established a positive relationship between these two variables. Consequently, it has been proposed that:

Hypothesis 9: Brand trust has a positive effect on brand affect.

3 Methodology

3.1 Qualitative inquiry

The qualitative aspect of the study was conducted with the help of two pre-study focus group discussions (FGDs) with different cohorts, one each for the age group of 19–36 years and above 36 years. Each group started its session by defining the topic of discussion as corporate social responsibility. Participants were provided with appropriate guidance on the concept of CSR only when it was necessary to maintain the purpose of the discussion. This was supplemented by an individual written exercise on (i) what they understood by the term CSR and how they assess it, (ii) main elements or features of corporate social responsibility, (iii) explore brands that they perceive highly indulgent in socially responsible behaviour, (iv) decision-making criteria used in the store when buying oral care goods and (v) a conversation on the hierarchy of the buying criteria used. This helped to determine the CSR preferences and perceptions of customers and their responses to brands' CSR association across varied age groups. The findings revealed that consumers mainly assessed CSR association on the basis of the following activities, namely CSR to environment (efficient use of resources, use of green materials, recycling of waste), CSR to philanthropic activities (investment in good cause), CSR to consumers (accurate information, fulfilment of promises; guarantees and warranties) and CSR to employees (no racial discrimination, fair treatment to all).

3.2 Quantitative inquiry

On the basis of inputs from an exploratory study, the required changes were made in the measurement statements derived from the literature. The pretesting of the questionnaire was conducted on a sample of 60 respondents, which led to the removal of some items as well as the redefinition of ambiguous and unclear items. The target customers for this study were Indian consumers acquainted with oral care items (toothpaste, mouthwash, tooth powder) who had previously made purchase decisions related to the brand they had been consuming. The oral care sector has been selected as it has been on the Indian market for decades and will thus ensure that consumers can appreciate and discriminate between different brands in the category and express their loyalty based on the concern for corporate socially responsible behaviour. A total of 350 questionnaires were circulated, out of which 294 have been used for further analysis. In order to ensure a greater representation of the data, a multi-stage quota sampling was performed by characterizing the population according to two criteria relevant to the investigation: the respondent's sex and age. Data was collected with the help of research scholars enrolled in an Indian university. The mall intercept method was adopted for data collection, mostly including malls and shopping complexes in New Delhi and neighbouring areas. The data was collected during the six month period starting from May 2019 to October 2019. Nearly, 52% of the total respondents were female. The average age of the respondents was 32.4 and the median age was 34. Table 1 provides a detailed description of the respondents.

3.2.1 Measures

The constructs and their measurement instruments used have been adapted from their respective original studies and modified according to the requirements of the study i.e. CSR (Maignan et al. 1999; Sen and Bhattacharya 2001; Swaen and Chumpitaz 2008), brand trust (Sirdeshmukh et al. 2002), customer satisfaction (Spreng et al. 1996; Vanhamme 2002), brand affect (Chaudhuri and Holbrook 2001) and brand loyalty

Table 1 Herman single factor test

Model fit indices	Single factor model	Multi factor model	Difference
CMIN	4282.242	709.586	3572.656
DF	495	467	28
CMIN/Df	8.582	1.519	7.063
GFI	0.452	0.874	0.422
AGFI	0.378	0.849	0.471
IFI	0.373	0.960	0.587
NFI	0.344	0.890	0.546
CFI	0.369	0.959	0.59
RMR	0.289	0.076	-0.213
RMSEA	0.161	0.042	-0.119
ECVI	14.950	3.063	-11.887

(Chaudhuri and Holbrook 2001; Sirdeshmukh et al. 2002). Each item was assessed using a 7-point Likert scale with endpoints of 'strongly disagree (= 1)' and 'strongly agree (= 7)'.

3.2.2 Common method biasness

Behavioural research is subject to biasness because data was collected from a single respondent for all constructs (Rodríguez-Pinto et al. 2011). Herman's single factor test was used for assessing biasness in data. No dominant factor emerged as total variance explained by single factor was 27.232%, less than the cut-off criteria of 50% as suggested by Harman (1976). Confirmatory factor analysis (CFA) was also performed, the chi-square difference was significant and other fit indices difference was also more than cut-off difference criterion of 0.001 (Byrne 2013; Craighead et al. 2011). Thus, data is free from any biasness. Thereby, the data is significant for the testing of reliability and validity.

4 Analysis and result

Before proceeding with hypothesis testing, an exploratory factor analysis was carried out in SPSS followed by testing of psychometric properties with the help of confirmatory factor analysis using AMOS 20.0 software and Hayes PROCESS method was used for the mediation analysis. The results are depicted below in the following sections:

4.1 Measurement model evaluation

Prior to testing of psychometric properties of the scales, exploratory factor analysis was conducted on 294 questionnaires using SPSS 20.0, which resulted in omission of one invalid item of CSR philanthropic as it was not well presented in exploratory factorial structure. Hair et al. (2012) method and criterion have been used to assess the reliability and validity of each construct. CFA was performed to verify the relationship structure of each latent variable and their respective indicators. Key model statistics indicate that all endogenous variables are simultaneously modelled, with CMIN (χ^2) value = 709.586, degree of freedom (df) value = 467, CMIN/df (χ^2 /df) = 1.519, lower than the threshold of 4 (Hair et al. 2012). Other measures of goodness of fit (GFI, AGFI, IFI, NFI, CFI) and badness of fit indices (RMR, RMSEA, ECVI) were well within the range, depicting that the model gives a good fit and psychometric properties can be interpreted (Table 2).

The construct reliability was measured by Cronbach alpha (α), and as suggested by Hair et al. (2012), α value should be more than threshold limit of 0.70 (Table 3). The composite reliabilities (CR), ranging from 0.854 to 0.911, and average variance explained (AVE), ranging from 0.576 to 0.738, show value above the thresholds of 0.7 and 0.5 respectively (Hair et al. 2012). Thus, measures exhibited sufficient convergent validity. Fornell and Larcker (1981) approach was used for evaluating discriminant validity. A comparison of shared

Table 2 Model fit indices of measurement model

Model fit	Cut-off criteria	Measurement model statistics
CMIN	–	709.586
DF	–	467
CMIN/Df	≥ 4	1.519
GFI	≥ 0.9	0.874
AGFI	≥ 0.8	0.849
IFI	≥ 0.9	0.890
NFI	≥ 0.9	0.960
CFI	≥ 0.9	0.959
RMR	≤ 0.1	0.076
RMSEA	≤ 0.08	0.042
ECVI	Smaller the better	2.502

variance among factors with square root of AVE of each construct is required for ensuring discriminant validity. As depicted in Table 3, AVE for each construct was greater than the maximum shared variance (MSV) as diagonal value is greater than the non-diagonal values, suggesting distinctiveness of all eight latent variables.

4.2 Structural model

4.2.1 Main effects

Based on the assessment of psychometric properties for all constructs, the structural model has been evaluated using AMOS 20 for the model fit. Model fit indices show that hypothesized structural model (Model 4) is a better fit in comparison with other alternative models (1, 2 and 3). Key model statistics for model 4 CMIN (χ^2) = 717.682, $df = 468$, $\chi^2/df = 1.534$, goodness of fit indices (GFI = 0.873, AGFI = 0.847) and badness of fit indices (SRMR = 0.082, RMSEA = 0.049) indicate that model is a better fit (Table 4).

Result for the testing of hypothesized relationship between the construct supported all hypothesis, as shown in Table 5. H2, H3 and H4 investigated the impact of CSR on customer satisfaction, brand trust and brand affect respectively. The estimation result shows that CSR associations exerts significant and favourable influence on customer satisfaction (H2: $\beta = 0.404$, $p < 0.001$), brand trust (H3: $\beta = 0.290$, $p < 0.001$) and brand affect (H4: $\beta = 0.320$, $p < 0.001$) as shown in Table 5. Additionally, customer satisfaction ($\beta = 0.296$), brand trust ($\beta = 0.153$) and brand affect ($\beta = 0.364$) have a significant and positive effect on brand loyalty, supporting H5, H6 and H7 respectively. Customer satisfaction positively impacts brand trust ($\beta = 0.350$), and further brand trust has a significant and positive impact on brand affect ($\beta = 0.583$), supporting H8 and H9 respectively. These significant path coefficients point to a potential serial mediating effect of customer satisfaction, brand trust and brand affect in the relationship between CSR and brand loyalty.

Table 3 Descriptive statistics, average variance explained (AVE) and correlation matrix

	Mean	SD	Alpha	CR	AVE	CSR_c	BL	CSR_w	CS	BT	CSR_p	CSR_e	BA
Threshold			>0.7	>0.07	>0.5								
CSR_c	5.25	1.28	0.87	0.877	0.705	0.840							
BL	5.89	1.07	0.91	0.911	0.631	0.109	0.795						
CSR_w	5.48	1.01	0.91	0.911	0.672	0.243	0.358	0.820					
CS	5.35	1.03	0.87	0.871	0.576	0.049	0.505	0.223	0.759				
BT	5.22	0.92	0.89	0.888	0.666	0.054	0.497	0.318	0.436	0.816			
CSR_p	5.64	1.07	0.81	0.854	0.608	0.223	0.219	0.520	0.263	0.153	0.780		
CSR_e	5.05	1.22	0.89	0.894	0.738	0.167	-0.019	0.183	0.090	0.066	0.197	0.859	
BA	5.51	1.04	0.86	0.867	0.685	0.063	0.573	0.384	0.409	0.559	0.154	0.036	0.828

Table 4 Model fit indices comparison between hypothesized model and alternative models

Fit indices	Model 1 CSR, CS, BT, BA → BL	Model 2 CSR → CS, BT, BA; CS, BT, BA → BL	Model 3 Hypothesized model without direct link between SM and BL CSR → CS, BT, BA; CS → BT; BT → BA CS, BT, BA → BL	Model 4 Hypothesized model CSR → CS, BT, BA, BL; CS → BT; BT → BA CS, BT, BA → BL
χ ² (df)	1015.789(488)	825.683(474)	724.706(472)	717.682(468)
χ ² /df	2.082	1.742	1.535	1.534
GFI	0.822	0.856	0.871	0.873
AGFI	0.795	0.829	0.834	0.847
SRMR	0.296	0.156	0.088	0.082
RMESA	0.061	0.057	0.053	0.049

4.3 Mediation effects

Hayes’ (2013) serial mediation approach was adopted for testing indirect effect of CSR on brand loyalty via customer satisfaction, brand trust and brand affect using bootstrap procedure as advised by Preacher and Hayes (2004). ‘PROCESS Marco 2.16.2’ (Hayes 2017) in SPSS 23.0 was used for performing bootstrapping procedure. Based on 5000 sub-samples and 294 cases, the findings indicate that 95% confidence intervals for all indirect effects do not contain zero, supporting the proposed design (Terglav et al. 2016).

The indirect effect of CSR associations on brand loyalty through customer satisfaction, brand trust and brand affect (a1d21d22b3), with customer satisfaction and trust as influencing brand affect, which further impacts brand loyalty, is shown in Table 7. This indirect effect (i.e. X → M1 → M2 → M3 → Y, a2d22b3 = 0.0258) is positive since

Table 5 Result of hypothesis testing

Hypothesis number	Hypothesized relationships	Path estimates	t statistics	p value
H1	CSR → BL	0.578	8.688	***
H2	CSR → CS	0.404	5.952	***
H3	CSR → BT	0.290	5.155	***
H4	CSR → BA	0.320	5.444	***
H5	CS → BL	0.296	6.033	***
H6	BT → BL	0.153	2.326	0.020
H7	BA → BL	0.364	6.461	***
H8	CS → BT	0.350	7.647	***
H9	BT → BA	0.583	10.784	***

*** $p > 0.001$

** $p > 0.05$

* $p > 0.10$

Table 6 Regression coefficients, standard errors and model summary information for the serial multiple mediator model

Antecedents	Consequent		M1 (CS)		M2 (BT)		M3 (BA)		Y (BL)		
	Coefficient	SE	p value	Coefficient	SE	p value	Coefficient	SE	Coefficient	p value	
X (CSR)	0.403	0.067	<0.001	0.290	0.056	=0.001	0.286	0.058	0.184	0.060	<0.001
M1(CS)	-	-	-	0.350	0.046	<0.001	0.169	0.050	0.295	0.050	<0.001
M2(BT)	-	-	-	-	-	-	0.502	0.058	0.153	0.064	<0.001
M3(BA)	-	-	-	-	-	-	-	-	0.363	0.057	<0.001
Constant	3.196	0.367	<0.001	1.804	0.323	<0.001	0.456	0.339	0.517	0.334	0.122
	$R^2 = 0.107$			$R^2 = 0.298$			$R^2 = 0.459$		$R^2 = 0.515$		
	$F(1, 292) = 34.30$	$p = <0.001$		$F(2, 291) = 61.76$			$F(3, 290) = 82.24$	$p = <0.001$	$F(4, 289) = 76.76$	$p = <0.001$	

CSR(X), corporate social responsibility, CS customer satisfaction (M1), BT brand trust (M2), BA brand affect (M3), BL brand loyalty(Y)

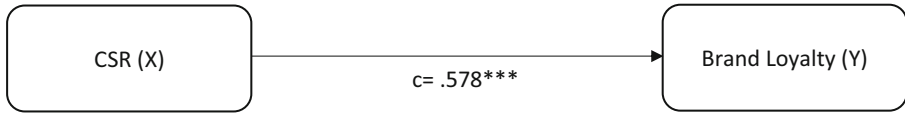


Fig. 2 Pictorial representation of findings

the confidence interval is above zero (0.0084 to 0.0520). Customer satisfaction leads to higher brand trust ($a_2 = 0.350$), which further results in higher brand affect ($a_3 = 0.502$) and this enhanced brand affect resulted in higher brand loyalty ($b_3 = 0.363$), as shown in Table 6. These findings support our serial hypothesis. In sum, the results from our serial mediation analysis show that CSR associations result in enhanced customer satisfaction, which in turn is associated with higher levels of trust in low-involvement product category, and this enhanced trust translates into higher brand affect, further leading to higher level of brand loyalty. Figures 2 and 3 depict a pictorial representation of findings.

5 Discussion

The primary objective of the current research was to develop a parsimonious model that combines the rational and emotional variables and shows how CSR influences engendering brand loyalty in the low-involvement product category. We conclude this study with the following findings:

First, the previous studies indicate that a socially responsible organization has a competitive edge in the market; this notion was empirically supported. The current study shows that CSR practices do influence loyalty and it also underlines the significant role of both rational and emotional variables. CSR associations not only influence the assessment of the product, they also influence satisfaction, affection and trust in the

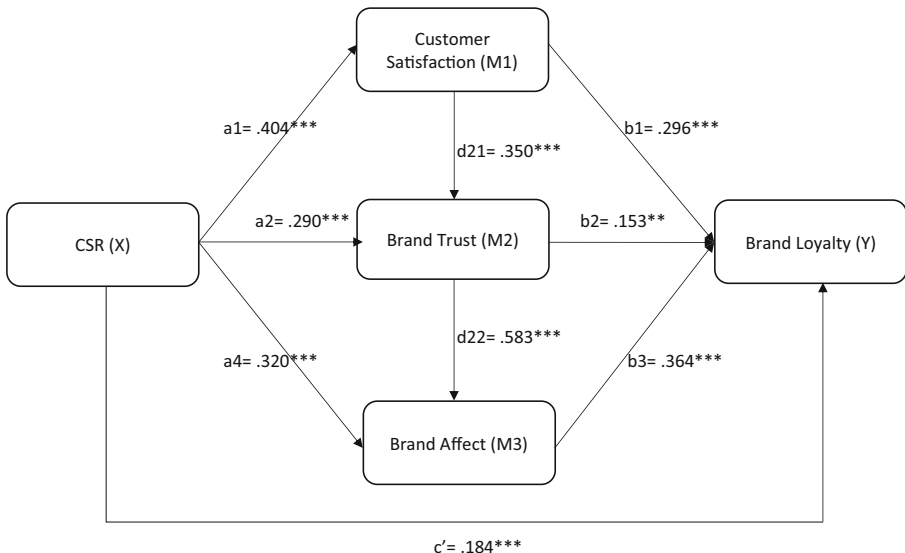


Fig. 3 Pictorial representation of findings

Table 7 Indirect effect

Indirect effect	Effect	Boot SE	Boot LLCI	Boot ULCI
CSR → CS → BL	0.1193	0.0464	0.0404	0.2215
CSR → BT → BL	0.0444	0.0297	-0.0031	0.1105
CSR → BA → BL	0.1040	0.0390	0.0416	0.1915
CSR → CS→BT → BL	0.0216	0.0153	-0.0014	0.0591
CSR → CS → BA → BL	0.0249	0.0151	0.0021	0.0600
CSR → BT → BA → BL	0.0530	0.0228	0.0174	0.1060
CSR → CS → BT → BA → BL	0.0258	0.0112	0.0084	0.0520
Total effect	0.5775	0.0666	0.4465	0.7086
Direct effect	0.1845	0.0601	0.0662	0.3028
Total indirect effect	0.3930	0.0816	0.2490	0.5686

Level of confidence for all confidence intervals in output: 95

Number of bootstrap samples for percentile bootstrap confidence intervals: 5000

company. Customers often believe that socially responsible companies are more honest and honour the interest of both the transacting parties, which contributes to the affection and trustworthiness of these companies. Thus, CSR is an effective instrument for increasing affect and trust between the company and consumer. Secondly, our findings confirmed our prediction for the chain effects of CSR practices influencing customer satisfaction (rational variable), which further impacts brand trust and brand affect (emotional variable), and finally paving its way for brand loyalty. At the end of the day, an organization's emotional attachment with a satisfied customer would win their confidence. Afterward, trust can be built between other buyers which will further lead to loyalty in the oral care sector. Most importantly, the current study also concludes that CSR exerts the maximum influence on the cognitive variables (customer satisfaction) in comparison with the emotional variables; to the best of our knowledge, these inferences could rarely be found in previous literature, although few researchers (Schwartz and Carroll 2003; Ahmed et al. 2014) have analyzed the relationship of CSR association and customer satisfaction. Second, the current study also demonstrates the mediating impact of customer satisfaction, brand affect and brand trust in the relationship of CSR and brand loyalty. Prior research has rarely discussed the mediating role of these variables in CSR loyalty relationship, although brand trust and affect have been used as linking variables for brand loyalty but have not been used as mediating variables (Ha and Perks 2005; Delgado-Ballester and Munuera-Alemán 2001). This study justifies that brand affect and brand trust fully mediate the path of CSR and brand loyalty. Finally, the current study broadened our knowledge horizons with inclusion of the low-involvement product category beyond the characteristics of habitual purchase and dissonance reducing strategies. Even in the low-involvement product category, CSR activities can improve trust and affection on consumers' part leading to commitment in the long run. The study also finds its relevance in the extant literature. The current research echoes with the brand resonance model (Keller et al. 2013), suggesting loyalty can be achieved through rational and emotional routes. This research further validated this process by demonstrating an experimental hierarchy of effects from CSR to customer satisfaction (rational variable), to brand trust and brand affect (emotional

variable), further resulting in brand loyalty (brand resonance). The C-A-B model suggested that cognition, affection and behaviour are the three associated but distinct components of attitude, and also that the attitude of the customers is formed through these sequences (Breckler 1984; Solomon et al. 2012). Our findings are also in congruence with C-A-B model. We validated the mediating role of cognition (customer satisfaction) and affection (brand trust and brand affect) by demonstrating a sequential serial effect, for the low-involvement product category. The results of this study are consistent with the existing research (Chaudhuri and Holbrook 2002; Luo and Bhattacharya 2006; Swaen and Chumpitaz 2008; Sung and Kim 2010; Mishra et al. 2016; Khan et al. 2019).

The current study also has significant directions for managers. Corporate social responsibility must not be viewed as cost to the company, but instead a catalyst for a sustainable advantage and brand loyalty (Singh and Verma 2018). Brands must implement CSR policies as an integrative strategy to gain a competitive advantage in commoditized markets wherein brand loyalty is difficult to achieve due to low switching costs. Marketers must fixate on the cognitive and affective dimensions of the brand, as the study identified a significant relationship between customer satisfaction, brand trust and brand affect. To ensure this, organizations must focus on customer-marketer interactions. Moreover, depicting the brand as socially conscious clarifies the brand's ethical stand (Bhattacharya 2017). Such kind of CSR activities can lead to a lasting loyalty towards the brand (Iglesias-Sánchez et al. 2020). When it comes to low-involvement product category, managers should invest the organization's resources in making the customer aware about the CSR initiatives undertaken by them (Du et al. 2007). This study breaks the notion that intense advertizing and promotion is adequate to survive in the market for years to come. The findings of this research can indeed enable the marketer to visualize a path from CSR to brand loyalty, particularly in the low-involvement product category. It is the CSR activities, including cognitive aspects like satisfaction, as well as affective aspects like trust and affect, that will contribute to a brand's existence and loyalty.

6 Conclusion

The current study empirically demonstrates that integration of rational and emotional variable can turn into a mechanism which is proficient in showcasing the consumers' reaction towards CSR and its impact in catapulting brand loyalty. This work has expanded our knowledge horizons in the field of CSR-led brand management from the perspective of consumers, delving into the benefits of these initiatives garners loyalty. These are notable findings because the rational beliefs built and the emotions conjured by considerable CSR initiatives motivate consumers' purchase intention and to recommend the company. Moreover, while purchasing a socially responsible brand, consumers may feel good about themselves, so it is rational to expect that trusting and having a positive ethical perception towards brand will result in positive emotional attachment for a brand. Thus, CSR practices are not only important in cultivating customer's positive beliefs and attitudes towards the company but also in generating actual tangible outcomes through potential sales. It should be accentuated that the CSR

initiatives are essential in fostering a reputation of being socially responsible, ethical and trustworthy, which is also well aligned with the overall objectives of CSR practices. On the basis of above findings, study provides reassurance and inspires businesses that are not currently investing in CSR activities or may be hesitant to participate actively in CSR practices to undertake this commitment.

Sample selection is restricted to New Delhi and related areas which act as a limitation. Nevertheless, data from different regions of India could also be gathered in order to improve the generalizability of the results. A much larger and more diverse response group will enable the researcher to perform a much more thorough study in the future, preserving the efficiency and effectiveness of the methods used. The current study focused on the oral care product category, which is a low-involvement product category. For future research, it will be useful to see how the consumer reacts to a high-end or high-involvement product category. Moreover, a comparative study between the product categories can be conducted to see which product category is more dominating. This research opens up new horizons for brand-related studies. As the emotional aspects of brands are a new area of research, future research could see how brand love or brand hate changes the picture of CSR.

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