

Research article

The impact of corporate social responsibility on customer loyalty: The mediating role of corporate reputation, customer satisfaction, and trust

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ABSTRACT

Corporate social responsibility has been extensively discussed and linked to the firm performance by the researchers. However, a significant research gap remains unexplored and that is measuring the association between corporate social responsibility and customer loyalty in the developing countries' context. Drawing on the resource-based view and stakeholder theory, the present research develops the underlying mechanism through which corporate social responsibility influences the customer loyalty by simultaneously including corporate reputation, customer satisfaction, and customer trust as mediators, and corporate abilities as a moderator. Data were collected from telecom users. The findings demonstrate that corporate social responsibility initiatives are significantly and positively associated with corporate reputation, customer satisfaction, and customer trust. Moreover, the mediating results reveal that corporate reputation, customer trust, and customer satisfaction have mediated the relationship between corporate social responsibility and customer loyalty. Additionally, the moderating result reveals that corporate abilities play a significant role in strengthening the association between corporate social responsibility initiatives and customer loyalty because high corporate abilities with well-executed corporate social responsibility initiatives lead to high loyalty. The research highlights the significance of the corporate social responsibility actions are mandatory for organizational success and guides the policymakers, managers, and scholars.

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1. Introduction

Business operation affects the external environment, societal, and consumer behavior (Matten and Moon, 2020). Therefore, Corporate Social Responsibility (CSR) is considered as a strategic approach to overcome the negative impacts on the external environment. In the literature, CSR may be at a mature stage, but is considered explicitly from a marketing point of view; CSR has become an emerging topic among stakeholders and in the corporate world (Alvarado-Herrera et al., 2017; Martinez-Conesa et al., 2016).

In recent days CSR has become a competitive strategy for corporations to increase profits, customer satisfaction, customer loyalty, corporate reputation, and positive attitudes towards the company's brands (Calabrese et al., 2016). Increasing demand for social responsibility initiatives from the stakeholders is a clear indication to the corporate world, telling business leaders to highlight the social issues in their business operation to gain the confidence of the ultimate customers and convert loyalty into a competitive edge.

In recent years, customer loyalty construct has become a key topic among researchers and practitioners (Nyadzayo and Khajehzadeh, 2016). Scholars have identified key determinants responsible for customer loyalty, including customer satisfaction & trust (Pivato et al., 2008), and service quality (Bell et al., 2005). Mainly, some studies have been conducted to discuss loyalty in the telecom industry, but some facets are still unexplored. As a result,

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some more in-depth understanding is required to examine customer loyalty as a construct. Therefore, CSR has been used in the most innovative and latest strategies for corporations in the telecom sector to increase the favorable response of consumers (Martínez and del Bosque, 2013; Silva and Yapa, 2013). Similarly, Pakistan telecom sector firms like Mobilink Ltd., Telenor Ltd., and Ufone Ltd. are consistently engaged in community development programs such as the provision of education, clean water, and small loans to start a better life.

Moreover, Chitra Bhanu Bhattacharya and Sen (2004) conducted research that confirmed that organizations combining high corporate abilities with active involvement in CSR generate favorable consumer responses. Corporate abilities refer to a firm's specialized skill in producing goods (high-quality products, great innovation) (Berens et al., 2005). Matten and Moon (2020) complement that CSR confirms the social contract, institutional allegiance, moral stance, legitimacy and consumer-focus that enhances the positive image of the organization. Luo and Bhattacharya (2006) found that corporate abilities moderated the relationship between CSR and market value. Scholars found that corporate abilities, combined with executing CSR initiatives, will positively affect consumer-responses (Rasheed and Abadi, 2014). In addition to that, Luo and Bhattacharya (2006) reported that an association exists between CSR initiatives and consumer responses. Corporate managers consider CSR as an essential strategy that affects consumers' decisions during their purchasing process (Davidet al., 2005). So, 90 % of the Fortune 500 companies are now involved in explicit CSR. Consequently, a limited amount of research assimilates CSR through corporate reputation. As a result, in this study, we include corporate reputation as a mediator. Therefore, to bridge a research gap, we address below-mentioned questions in this study:

- Do CSR initiatives affect customer loyalty?
- Do customer satisfaction, corporate reputation, and customer trust mediate the relationship between CSR and customer loyalty?
- Does corporate ability moderate the association between CSR and customer loyalty?

To answer these questions, we developed and examined a research model that suggests that CSR initiatives allow corporations to build a customer-centric approach to making existing customers more loyal. Thus, in this research, a conceptual model, including mediators, is used to examine the relationship between the constructs in the telecom sector. With the clear objective of extending the prior literature, this study examines the association between CSR and customer loyalty by incorporating three mediator constructs (customer satisfaction, corporate reputation, and customer trust) because scarce theoretical literature is available concerning the direct relationship between CSR and customer loyalty. To fill this extant literature gap, this research makes several contributions to the extant literature. First, the present research proposes the conceptual model based on the stakeholder and resource-based view to explore the underlying mechanism of CSR influences on consumer behavioral outcomes. Second, this research explores the scope of past literature by examining and validating the theoretical framework through mediators and moderation effects. Finally, Pakistan was selected as a research context in the current research. Extant literature has been examined in developed countries' context, with our best knowledge, this study first to examine the significance of CSR influences the behavioral outcomes in the developing country context.

2. Theoretical framework

During the last three decades, CSR has captured much attention amongst scholars and business analysts who discovered that CSR

is a multidimensional construct. Initially, two main theories; stakeholder theory and the resource-based view, support our conceptual model. These two theories provided the theoretical support to current research. Freeman (1994) introduced a stakeholder model that has been discussed by some renowned scholars to incorporate social response and marketing (Frow and Payne, 2011; Hillebrand et al., 2015). In the competitive world, stakeholders always respond positively to CSR initiatives. This positive response leads to good consumer response which turns into customer loyalty. According to stakeholder theory, corporations must consider the interests of all those who have stakes in the organization, and customers are among the most important stakeholders (Bhattacharya et al., 2008). Donaldson and Preston (1995) claimed that stakeholder theory had to be more precise and more formal to explain the relationships between corporate social responsibility and consumer responses. According to the stakeholder approach, businesses are answerable not only to stockholders but all stakeholders (e.g., suppliers, customers, the government, the community) (Polonsky et al., 2005; Islam et al., 2019). Moreover, according to Alvarez and Busenitz (2001), a resource-based view suggests that the firm's resources lead to its competitive position. Organizational resources both (tangible and intangible) are valuable assets that could be the strength of the enterprise and create a competitive advantage (Kozlenkova et al., 2014). Fahy (2002) discussed the resource-based framework of competitive advantage in the worldwide context. Past research proposes that CSR, as a strategic approach, will create sustainable competitive advantages (Barney, 1991). McWilliams and Siegel (2010) confirmed that CSR practices can be used as a sustainable advantage in the given market. As a result, the resource-based view supports our conceptual model in terms of the fact of whether firms are interested in CSR initiatives to satisfy customers (Barney, 1991).

There are two main reasons that this study uses stakeholder and resource-based theories to support the existing conceptual model. First, these two theories have theoretically and empirically validated that corporate social responsibility initiatives, through the underlying mechanisms, influence the behavioral outcomes. For instance, past research suggests that stakeholder theory explains the importance of each stakeholder in a relationship with the organization; therefore, corporate leader considers the stakeholders before planning (Jensen, 2001; Russo and Perrini, 2010). From the stakeholder's point of view, it is always focused on the interest of the individual stakeholder that influences the organization's performance (Freeman, 1994; McWilliams and Siegel, 2001). Additionally, a resource-based view supported the theoretical background of the empirical and conceptual studies (Das and Teng, 2000) which helps to gain the competitive advantage of an organization because a business needs all resources for the operations (Barney, 2001). Second, stakeholders and resource-based theories have to be proved a robust conceptual framework CSR. With an abrupt increase in the demand for sustainable development goals, a sustainable economy and sharing economy; CSR has become a hot issue among the policymakers, non-governmental organizations (NGOs), and companies (Matten and Moon, 2020; Mubarik et al., 2018). Scholars confirmed that CSR can be used for different objectives like to fill the stakeholders' demands, enhance the corporate reputation and consumer behavioral outcomes (Martinez et al., 2016; McWilliams and Siegel, 2011).

2.1. Corporate social responsibility

The literature has defined CSR in various ways, from an obligation (Bowen, 2013) to stakeholders' expectations of inclusion in the triple bottom line; environment, social, and economic. The European Commission defined CSR as "a concept whereby companies integrate social and environmental concerns in their business op-

eration and in their interaction with their stakeholders voluntarily” (EU, 2002). CSR is an important construct discussed in business and society relations studies. Over the last three decades, the scholars have conducted (Berens et al., 2005; Iglesias et al. 2020) much research to uncover the determinants and consequences of CSR and its dimension (Arenas et al., 2019; Berens et al., 2005; Gelbmann, 2010; Jamali and Sidani, 2008). Now, CSR is a mainstream topic of marketing (Schiebel, 2015; Latif et al., 2020), finance (Schulz and Bergius, 2014), strategic management (AvramandKühne, 2008), and social studies. According to Jamali and Sidani (2008), the modern view of CSR is that “captures a perspective in which a business sees added value in serving a wider array of societal needs and expectations and perceiving net benefits to flow from socially responsible action.” Fortune 500 business corporations are very concerned about CSR, and for this purpose, they hire consulting firms that specialize in handling the CSR reputation and communication strategies (Lii and Lee, 2012). That is the reason CSR has become a frontline topic (Franklin, 2008), with projected spending on CSR activities approximating \$300 billion in the U.S.A only.

2.2. Customer behaviors

According to Pan and Nguyen (2015), customer satisfaction is an evaluation that is based on the comparison between actual and perceived experiences. Customer satisfaction is a reflection of positive feelings (Herrmann et al., 2007). Oliver et al. (1997) defined customer satisfaction as “the positive response of customer fulfillment.” Liang and Wen-Hung (2004) explained customer satisfaction as an evaluation measured after consumption. In addition, Martínez and del Bosque (2013) found that customer satisfaction is a central construct of marketing literature and can be used as an indicator of a business’s overall effectiveness. Moreover, Nyadzayo and Khajehzadeh (2016) found that customer loyalty is a hot topic for both marketers and researchers. Jacoby and Kyner (1973) defined customer loyalty as “loyalty as an attitude, loyalty as behavioral.” Thakur (2016) explained loyalty as repeated purchases, a function of psychological processes resulting out of commitment. Due to the high volatility of customer attitude in the telecom sector, retaining existing consumers’ loyalty appears to be a big challenge. Scholars found that telecom customer loyalty depends on the several factors: customer satisfaction (Herrmann et al., 2007), trust (Pratminingsih et al., 2013), service quality (Cho and Pucik, 2005), corporate reputation (Helm and Tolsdorf, 2013), and CSR initiatives (Martínez and del Bosque, 2013). A loyal customer benefits firms in a number of ways. For example, scholars found that loyal and see a high switching cost in buying another brand (Leventhal et al., 2006). Similarly, past literature has extensively discussed trust in marketing, psychology, management, and sociology (Morgan and Hunt, 1994). It is recognized as a core element through which corporations build strong bonds with customers (Rasheed and Abadi, 2014). Customer trust is a clear indication of the quality of the services the company provides, including after-sale service and customer care (Wu, 2013). Trust is usually seen as a critical feature of long-lasting relationships (Keh and Xie, 2009). Some research findings have suggested that trust is a long-term process built on the goodness and reliability of another, such as that of a salesperson (Pivato et al., 2008). Trust has significant importance in business transactions and can benefit future transactions.

2.3. Corporate reputation

Organizational scholars widely studied corporate reputation and considered it one of the significant intangible assets of the business (Jang et al., 2016; Kantoet al., 2016; Walsh and Wiedmann, 2004). Managers use corporate reputation as a strategy because it

can create a competitive advantage for organizations. For example, Ozdora et al. (2016) conducted research and can be characterized as a corporate reputation as a key intangible asset for the firm’s success. Similarly, Roberts and Dowling (2002) described corporate reputation as an instant mental picture of the entity that grows over time as the result of high quality, standardization of operations, and a customer-centric approach to progress over time. Reputation is the perception of a business firms in the public mind (Roberts and Dowling, 2002). In the literature, corporate reputation is considered as an intangible asset that leads to various advantages for the business firms like winning customer loyalty, charging of high premium prices, competitive advantage, and customer satisfaction (Walsh and Wiedmann, 2004). Corporate reputation is a strategic technique that is used to achieve the strategic objectives of the business (Porter, 2008).

2.4. Hypotheses development

2.4.1. Corporate social responsibility and corporate reputation

In the era of globalization, businesses are working under perfect competition where high reputational firms have used corporate social responsibility as a competitive strategy to fulfill the demand of various stakeholders (Lii and Lee, 2012). From the management point of view, corporate reputation is a critical construct that is interpreted as the overall stakeholder perception of the firm’s (Walsh and Wiedmann, 2004). Scholars found that CSR has a direct positive influence on a firm’s corporate reputation (Van Marrewijk, 2003). In addition, Husted and Allen (2007) found that CSR initiatives help in building a positive relationship with stakeholder groups and improving the reputation of the business. Organizations consider CSR a technique to build strong relationships with the community and enhance the overall reputation of the firm. Consumers treat CSR initiatives (sustainable business, green energy, and green HRM) as criteria to examine the company’s values (Maignan and Ferrell, 2004). Corporate reputation depends on the level of the propensity of the engagement in the CSR initiatives. Thus, we hypothesize:

H1. Corporate social responsibility is positively and significantly associated with corporate reputation.

2.4.2. Corporate social responsibility and customer loyalty

Mandhachitara and Poolthong (2011) found that CSR is the best strategy to build customer loyalty. In the telecom sector, products offered by the competitors are very similar, so building customer loyalty is a difficult task. Thus, scholars have reported a significant positive relationship between firms’ CSR behaviors and their consumers’ attitudes toward the firms’ offerings (Balcombe et al., 2013; Chitrabhan Bhattacharya and Sen, 2003; Luo and Bhattacharya, 2006; Mohret et al., 2001; Akbari et al. 2019; Islam et al., 2020). Extant literature found a positive relation between CSR and customer loyalty (Crespo and del Bosque, 2005; Marin et al., 2009; Martínez and del Bosque, 2013). CSR initiatives are among the best strategies to highlight company policies that comply with societal values (Polonsky et al., 2005), but some researchers believe that they don’t increase loyalty. In contrast, Pérez et al. (2013) found that CSR is directly associated with customer loyalty. To further investigate this question, we hypothesize:

H2. Corporate social responsibility has a significant positive association with customer loyalty.

2.4.3. Corporate social responsibility and customer satisfaction

According to Polonsky et al. (2005), customers are the company’s key stakeholders who care not only about its economic performance but also ethical performance. Therefore, if an organization is involved in ethical activities such as Corporate Social Responsibility initiatives, its customers are more satisfied and more

loyal (He et al., 2011; Reza et al., 2020). He and Li (2011) examined that CSR initiatives influenced customer satisfaction. Consequently, the customer is more satisfied if the firm is involved in CSR initiatives. Corporate philanthropy initiatives, another type of CSR activity, pave the way for customer satisfaction, positive brand purchase intention (Senet al., 2006), positive impact on the organization's image, and more desirable customer behaviors (Senand Bhattacharya, 2001; Latif et al., 2020). Furthermore, sustainable actions are vital factors that assist individuals to analyze the organization and to be happy with its goods and services (Bhattacharya and Sen, 2003). Bhattacharya and Sen (2004) found that CSR and customer satisfaction are positively linked. The world Fortune 500 wealthiest corporations recognize a direct link between Corporate Social Responsibility and customer satisfaction (Maignan and Ferrell, 2004). Luo and Bhattacharya (2006) concluded that socially responsible products create high satisfaction. Thus, we hypothesize:

H3. Corporate social responsibility has a significant positive association with customer satisfaction.

2.4.4. Corporate social responsibility and customer trust

Society's ethical perception of the firm is very important to build a trustworthy relationship (Swaen and Chumpitaz, 2008), so firms become involved in ethical and socially responsible activities to demonstrate their commitment to society (Öberseder et al., 2014). For instance, Park and Kim (2019) found that CSR is one of the best strategies to induce trust. Trust is explained as "the expectation of ethically justifiable behavior" (Hosmer, 1995). Additionally, CSR appears as the key antecedent of ethical capital (Godfrey, 2005; Iglesias et al., 2020). Companies, actively involved in CSR activities, have found that CSR generates benefits like customer satisfaction, customer loyalty, high market value, and good image in the minds of the customer (Pivato et al., 2008). Conducting business operations in an ethical manner influences the overall image of the company's offerings (goods or services) and increases customer trust (Leventhal et al., 2006). A positive perception of the firm regarding CSR will affect consumer trust. Therefore, we hypothesize:

H4. Corporate social responsibility has a significant association with customer trust.

2.4.5. Corporate reputation and customer Loyalty

Richard and Zhang (2012) found that a good reputation may help a firm portray a better image in the market. According to the signaling theory, customers use a reputation to gain their perception of the firm. If the purchase process involves too expensive or high-risk items, then customers prefer those brands that enjoy a high corporate reputation (Hetz, 2016). According to Helm and Tolsdorf (2013), an excellent corporate reputation helps to build and cultivate a profitable association with consumers. A firm's high reputation is a clear indicator of the quality of products that leads to customer satisfaction and loyalty. In the service industry, the role of reputation is very important because customer service can be challenging to evaluate. Caruana and Ewing (2010) found that corporate reputation is positively associated with customer loyalty. Therefore, we hypothesize:

H5. Corporate reputation is positively related to customer loyalty.

2.4.6. Customer satisfaction and customer loyalty

According to Yoo et al. (2015), higher customer satisfaction leads to customer loyalty. Past literature confirmed that customer satisfaction is the important determinant of customer loyalty: If the customers are satisfied with the services of the firm, the result is that they will make repeat purchases (Nyadzayo and Khajehzadeh, 2016). Rychalski and Hudson (2017) determined that customer satisfaction is directly associated with consumer loyalty.

Customer satisfaction has a positive influence on customer trust, retention, and repeat purchase intention, so satisfaction is considered the main determinant of customer loyalty (Gustafsson et al., 2005; Liang and Wen-Hung, 2004). Moreover, extant literature found that customer satisfaction is considered one of the most significant determinants of customer loyalty (Pérez and Del Bosque 2015, Akbari et al. 2019). Therefore, we hypothesize:

H6. Customer satisfaction has a positive significant association with customer loyalty.

2.4.7. Customer trust and customer loyalty

In the consumer behavior and marketing literature, trust is viewed as a key construct for building a long term relationship (Pratminingsih et al., 2013; Singh and Sirdeshmukh, 2000; Swanet al., 1999). According to Lau and Lee (1999), trust is the basis of a long-lasting relationship. Customer trust in the telecom sector affects customer loyalty to the service provider by affecting the customer perceptions of the services' value (Sirdeshmukhet al., 2002). Customer loyalty is a long-term investment that provides a clear indication of relationship management between the customer and telecom operators (Silva and Yapa, 2013; Raza et al., 2020). Ballet al. (2004) supported the idea that customer trust explains customer loyalty. Past research suggests that customer trust is a central construct responsible for customer loyalty (Lau and Lee, 1999). Therefore, we hypothesize:

H7. Customer trust has a significant positive association with customer loyalty.

2.4.8. Customer satisfaction and customer trust

In the marketing and consumer behavior literature, customer trust is considered a fundamental construct concerning satisfaction (Martínez and del Bosque, 2013). Trust is confidence in the company's consistency and honesty. Mostly, customer perception about telecom services providers is negative because customers think these companies cheat in many ways such as hidden charges, leaking personal information, and unclear policies. Thus, gaining customer trust is a tough job in the telecom sector. Consequently, customer satisfaction is one of the most significant predictors of customer trust (Rasheed and Abadi, 2014), which is an indispensable factor in a successful long term relationship. Wu (2013) found a direct link between satisfied customers and trust in online shopping. As a result, Sirdeshmukh et al. (2002) found that a close relationship exists between customer satisfaction and customer trust. Therefore, we hypothesize:

H8. Customer satisfaction is positively related to customer trust.

2.4.9. Moderating role of corporate abilities

Luo and Bhattacharya (2006) found that consistently doing well is essential for business because high-quality service is a key determinant of customer outcomes. According to Rust et al. (2002) and Luo and Bhattacharya (2006), corporate abilities consist of skills and capability such as competency to produce highly innovative products/services and provide high-quality products. Cho and Pucik (2005) explored quality as a way to exploit the products which already exist in the marketplace and innovation as an ability of the business to explore new products in the existing or new markets.

Corporate abilities and CSR influence consumers' perception of company products (Pérez et al., 2013). Sen and Bhattacharya (2001) found that only considering CSR on the cost of corporate abilities, negatively affects purchase intention, customer perception, and trust. When firms have low corporate abilities (low quality and low innovativeness), they generate a low level of customer trust and customer loyalty. CSR does not create a positive image of the firm solely by making heavy investments in community

projects; high CSR, but low quality in products and services, will not create a favorable impact (Berens et al., 2005). According to RBT (Barney, 1986), if a firm has high resources, it is easy for it to invest in building good corporate abilities. A right combination of corporate abilities and Corporate Social Responsibility influences consumer's perception of company products. In addition, corporate ability is an important construct in creating and maintaining loyal associations with customers (Zeithaml, 1988). A high level of corporate abilities is one of the reasons for repeat purchases (Roberts and Dowling, 2002). Therefore, we hypothesize:

H9. CA moderates the effects of Corporate Social Responsibility on customer loyalty, in that the effects will be stronger when corporate abilities is high and weaker when low.

2.4.10. Mediation literature

2.4.10.1. Corporate social responsibility customer satisfaction, and loyalty. Marketing scholars have found that organizations with satisfied customers also have high customer loyalty (Rychalski and Hudson, 2017). He and Li (2011) researched and found that CSR is significantly associated with customer satisfaction. As earlier discussed in the literature review, we hypothesize an influence of CSR on customer satisfaction as well as CSR on loyalty, so we may expect customer satisfaction to be a mediator in the proposed model. Martínez and del Bosque (2013) reported that customer satisfaction mediated the association between Corporate Social Responsibility and loyalty. Marketing scholars have used customer satisfaction as a strong mediator of consumer behavior (Chadha and Kapoor, 2009; Luo and Bhattacharya, 2006; Zulfanef, 2006). Therefore, CSR influences customer satisfaction which indirectly influences customer loyalty. Therefore, we hypothesize:

H10. Customer satisfaction mediates the relationship between corporate social responsibility and customer loyalty.

2.4.10.2. Corporate social responsibility, customer trust, and customer loyalty. Keh and Xie (2009) observed that trust is a key determinant to attain customer loyalty and past studies have discussed the association between trust and customer loyalty. Swaen and Chumpitaz (2008) explained that CSR has influenced individual trust. CSR initiatives provide information regarding the firm's character and level of honesty and transparency in its business operation (Pivato et al., 2008). Knowledge of CSR initiatives that show the firm's regard for the sustainability of the community motivates a trust-based relationship among customers, which later transforms into loyalty. Martínez and del Bosque (2013) discussed trust as a potential mediator in the relationship between CSR and loyalty. Therefore, we hypothesize:

H11. Customer trust mediates the relationship between corporate social responsibility and customer loyalty.

2.4.10.3. Corporate social responsibility, corporate reputation, and customer loyalty. Scholars have found that a strong corporate reputation is an essential source of competitive advantage, satisfaction, and loyalty (Roberts and Dowling, 2002). According to the RBV, corporate reputation is considered a strategic intangible asset that is a key determinant of a firm's sustainable advantage (Alvarez and Busenitz, 2001). Ozdora Aksak et al. (2016) researched that CSR influenced corporate reputation. Therefore, a good corporate reputation is a positive signal towards the overall performance of the company. CSR activities increase loyalty because a good social reputation affects the overall evaluation process and creates a positive image. CSR is a key strategy to increase the corporate reputation in the long run because large corporations use corporate reputation as a competitive advantage, using a good CSR approach to increase financial performance, customer satisfaction, and customer loyalty.

As a consequence, this study fills a gap in the research by considering corporate reputation as a mediator between CSR and loyalty. Therefore, we hypothesize:

H12. Corporate reputation mediates the relationship between corporate social responsibility and customer loyalty.

3. Methodology

3.1. Measurement development

We carried out a survey among customers of telecom operators in three main cities in Pakistan: Islamabad, Lahore, and Karachi. All of the constructs in the conceptual model were adapted from past research. We measured CSR initiatives using four items from Brown and Dacin (1997). We measured customer satisfaction using four items from Cronin et al. (2000). We measured customer trust using four items from Morgan and Hunt (1994) and Sirdeshmukh et al. (2002). We measured loyalty using four items from Sirdeshmukh et al. (2002) and Zeithaml (1988). We measured corporate reputation using four items from Fombrun et al. (2000). We measured corporate abilities (product quality and innovativeness) using five items from Rust et al. (2002) and Zeithaml (2000).

A five-point Likert scale, ranging from "1 = strongly disagree" to "5 = strongly agree" was used to measure all items. We administered the final questionnaire in English following the practice of previous research (Hameed et al., 2020), so content validity was not a problem because all of the items were originally developed in English. Initially, pilot testing was conducted among 50 participants including post-graduate students with general credits in CSR and marketing courses which are familiar with the study variables. After the pilot test, minor modifications were made to get the final questionnaire which was distributed to the respondents for the data collection. On the basis of the past literature, this study added control variables such as education, income, and gender (Liu et al., 2016). The questionnaire is presented in Appendix A.

3.2. Survey design

The survey research method is valuable for assessing opinions and trends by collecting quantitative data for analysis in the social sciences (Islam et al., 2017). The current research selects the survey method approach because this empirical research predicts the customers' behaviors and investigates the association between the constructs. Additionally, the survey approach has been extensively used in investigating the behavioral in offline as well as online context (Sheikhet al., 2019). Thus, we collected data for the current research through survey method. Furthermore, the survey approach has various benefits like a greater reach and collects data in the given time with a high response rate. Moreover, this study proposed the behavioral constructs that are challenging to measure by other data collection approaches such as field experiments. Therefore, based on past research findings, the survey is a suitable data collection method for the present research (Liu et al., 2016). We selected only +post-paid consumers for the data collection, because they are regular customers of the company, properly aware of the policies, and are the most critical keen about the business operations. Additionally, the study adopts the post-positivism approach as the researcher and research is independent. This philosophical paradigm contains pluralism, which balances both positivist and interpretivism approaches. Furthermore, the study is quantitative and follows the deductive approach.

3.3. Data collection

Data was collected from telecom post-paid users. We distributed 500 self-administered questionnaires among postpaid

Table 1
Demographic information.

Gender	Male	165
	Female	147
	Total	313
Age	<= 25.00	91
	26.00 - 27.00	54
	28.0 - 30.00	63
	31- 35.00	48
	>=36.00	57
	Total	313
	Bachelor	
Qualification	Master	44
	M.Phil/MS	109
	Doctorate	97
	Total	63
	1-3	313
	4-6	
Experience	7-9	140
	>=10	64
	Total	33
		76
		313

users with the help of six well-trained business management students. Among the 500 questionnaires, 340 were returned, but 27 questionnaires were excluded because of the missing data. The remaining 313 questionnaires were used for final data analysis and thus the response rate was 62.6%. Male respondents accounted for 53% of the sample. The average age of the respondents was 31 years, and the majority of the participants were holders of a bachelor's degree. Table 1 presents the demographic values of respondents.

3.4. Data analysis

SPSS 20 was used for descriptive statistics, and AMOS to examine the proposed model. AMOS is a powerful statistical tool that is generally used for conducting confirmatory factor analysis (CFA) and structural equation modeling (SEM) (Nachtigallet al., 2003). We used SEM for the analysis of the proposed model because it is a multivariate data analysis technique that is commonly used in the social sciences (González et al., 2008). We perform CFA and find the goodness of the model fit, then calculate composite reliability (CR), Cronbach alpha, and average variance extracted (AVE). In the structural model, we examine the relationship between the constructs and estimate the coefficients to test the hypotheses.

4. Results

4.1. Common method bias

The present study collected data through the cross-sectional approach, common method bias (CMB) might be an issue problem in the measurement model. We checked for CMB using Harman's single factor test (Podsakoff et al., 2003), and all constructs items in the proposed model were divided into various factors, among which the first element illustrated 20% of the variance. The results are consistent with prior literature standards and show that CMB was not an issue in our study. In addition, we also analyzed the Skew value and Kurtosis values of all the constructs and the values are in an acceptable range. Results showed that all the constructs are significant that authenticated the normality. The significance of all the variables in the normality test indicates that the sample size is enough for that research. Together with validity and reliability, we also analyzed the probability of multicollinearity in the present research. We computed the variance inflation factor (VIF) and tolerance values of all the constructs. Mason and Perreault Jr. (1991) suggested that multicollinearity did not exist in the dataset,

if the VIF values < than 10 and the tolerance values are > than 0.10. The findings revealed that the VIF values have ranged from 1.01 to 1.19. Hence, there are no severe multicollinearity issues with this study.

4.2. Measurement model

In the current research, we measure the measurement model by using CFA and, while investigating the proposed framework, we focus on convergence and discriminant reliability. The measurement model had six latent constructs. The convergent validity was assessed by the average values of Cronbach Alpha values, composite reliability (CR), and average variance extracted (AVE). Past research suggests that convergent validity examined the tendency to which items are linked with the proposed framework of other model constructs. The minimum acceptable value of CR, AVE, and Cronbach Alpha is 0.70, 0.50, and 0.60 accordingly. In addition, this study ran SEM to examine the hypotheses. Model fitness includes the comparative fit index (CFI), Tucker-Lewis fit index (TLI), chi-square test (χ^2/df) and root mean square error of approximation (RMSEA). As suggested by Hu and Bentler (1999), the cut-off values for CFI and TLI should be greater than .90 and RMSEA should be less than .08. Our data results show satisfactory values of model fit. For example, RMSEA = .06 is in an acceptable range that indicates the model is fit. The other values of model fit are $\chi^2/df = 2.568$, CFI = 0.947, and TLI = 0.921 (Fig. 1).

4.3. Hypothesis testing

Fig. 2 indicates that all the control variables have no significant effect on customer loyalty. All coefficient values clearly indicate that Corporate Social Responsibility initiatives are significant determinants of corporate reputation ($\beta = 0.13$, $SE = .03$, $p < .01$), customer satisfaction ($\beta = 0.25$, $SE = .05$, $p < .01$), customer trust ($\beta = 0.16$, $SE = .06$, $p < .01$) and customer loyalty ($\beta = 0.19$, $SE = .06$, $p < .01$). These results support H1, H2, and H3. The result explains 52% of the total variation in corporate reputation, 36% in customer satisfaction, 19% in customer trust and 51% in the customer loyalty. The results are presented in Fig. 2. Second, we measured the direct effect of customer satisfaction, corporate reputation and customer trust on customer loyalty. The coefficient values show that customer satisfaction is a significant determinant of loyalty ($\beta = 0.18$, $SE = .05$, $p < .01$) and customer trust ($\beta = 0.31$, $SE = .06$, $p < .01$), supporting H6 and H8 respectively. The coefficient values show that corporate reputation is a significant predictor of customer loyalty ($\beta = 0.36$, $SE = .07$, $p < .01$), supporting H5. The coefficient values show that customer trust is a significant predictor of customer loyalty (unstandardized = 0.30, $SE = .04$, $p < .01$), supporting H7. The result explained 51% of the total variation in customer loyalty (Tables 2 and 3).

4.4. Mediation and moderation analysis

To test the proposed mediation effects (i.e., hypotheses 10, 11, and 12), we followed the phantom model technique (Macho and Ledermann, 2011; Preacher and Hayes, 2008) that enables us to determine the specific indirect effects and their significance levels. Table 4 shows structural regression results which show that CSR has a significant and positive indirect effect on customer loyalty (unstandardized estimate = .27) with a 95% bootstrap confidence interval (CI.95 = 0.20, 0.35). The findings suggest that corporate reputation mediates the relationship between Corporate Social Responsibility and customer loyalty. Similarly, the indirect effect of CSR on customer loyalty, via customer satisfaction, is positively significant (unstandardized estimate = .11) with a 95% bootstrap confidence interval (CI.95 = 0.07, 0.18). Additionally, the indi-

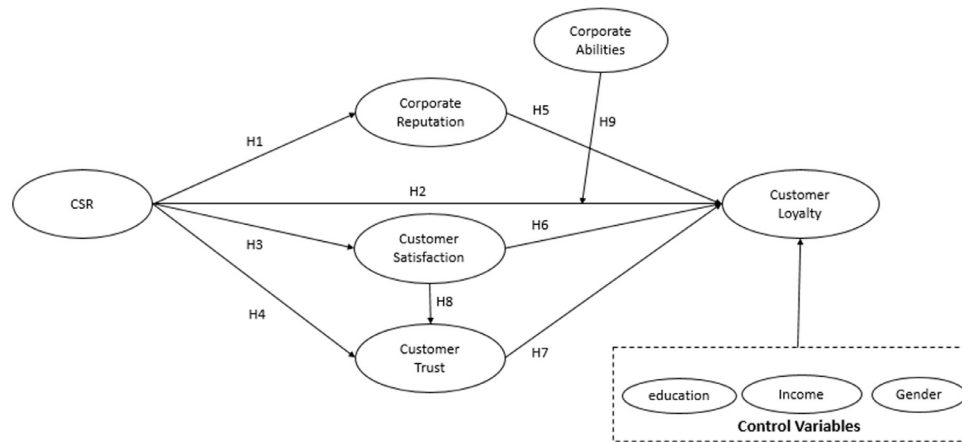


Fig. 1. Conceptual framework.

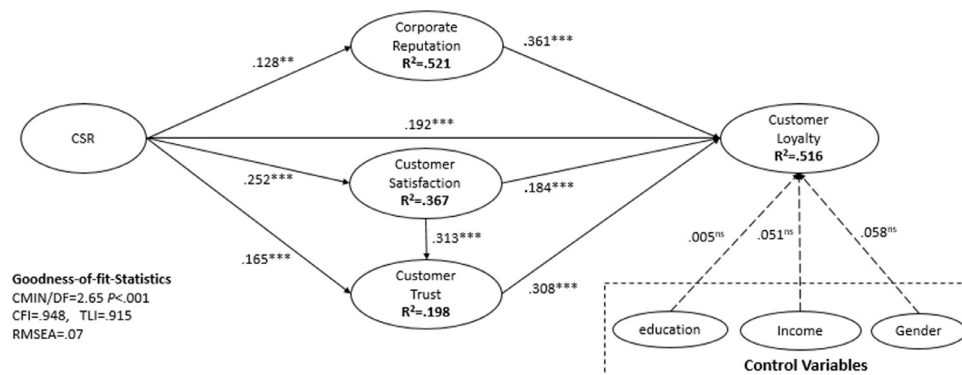


Fig. 2. Result of conceptual framework.

Table 2
Factor loadings, Cronbach's alpha, CR and AVE.

Constructs		Loadings	Cronbach's alpha	CR	AVE
Corporate Social Responsibility (CSR)	CSR1	.718	.829	.875	.54
	CSR2	.747			
	CSR3	.744			
	CSR4	.662			
	CSR5	.773			
	CSR6	.758			
Customer Satisfaction (CS)	CS1	.784	.779	.857	.60
	CS2	.795			
	CS3	.771			
	CS4	.747			
Customer Loyalty (CL)	CL1	.824	.885	.921	.74
	CL2	.875			
	CL3	.895			
	CL4	.855			
Customer Trust (CT)	CT1	.865	.794	.878	.70
	CT2	.846			
	CT3	.809			
	CT4	.720			
Corporate Reputation (CR)	CR1	.826	.813	.876	.64
	CR2	.810			
	CR3	.779			
	CR4	.784			
Corporate Abilities (CA)	CA1	.643	.714	.823	.54
	CA2	.755			
	CA3	.780			
	CA4	.753			

Table 3
Descriptive statistics and correlations.

Variables	M	S	1	2	3	4	5	6
1. CSR	3.60	.84	.73					
2. Corporate Reputation	3.65	.77	.60**	.80				
3. Customer Satisfaction	3.69	.81	.58**	.63**	.77			
4. Customer Trust	3.39	.77	.54**	.53**	.55**	.84		
5. Corporate Abilities	3.32	.72	.39**	.39**	.37**	.24**	.734	
6. Customer Loyalty	3.54	.74	.62**	.57**	.56**	.59**	.35**	.86

Note: N = 313. Diagonal elements are the square root of the average variance extracted of each construct.

For 1 = CSR; 2 = Corporate Reputation; 3 = Customer Satisfaction; 4 = Customer Trust; 5 = Corporate Ability; 6 = Customer Loyalty; *P < .05, **P < .01.

Table 4
Bootstrapping results.

95% confidence intervals for indirect effect				
Corporate reputation		Customer Loyalty		
	Effect	SE	BC 95% CI	
			Lower	Upper
CSR	.191	.032	.140	.259
Customer satisfaction		Customer Loyalty		
	Effect	SE	BC 95% CI	
			Lower	Upper
CSR	.346	.055	.234	.440
Customer Trust		Customer Loyalty		
	Effect	SE	BC 95% CI	
			Lower	Upper
CSR	.193	.025	.139	.240

Table 5
Summary of hypotheses testing results.

Hypotheses	Path coefficient	Standard error	t-value	P-value	Study Results
H1: CSR → Corporate reputation	0.607	0.031	19.40	P < 0.001***	Supported
H2: CSR → Customer satisfaction	0.587	0.030	18.99	P < 0.001***	Supported
H3: CSR → Customer Trust	0.549	0.035	15.40	P < 0.001***	Supported
H4: Corporate reputation → Customer Loyalty	0.174	0.046	03.74	P < 0.001***	Supported
H5: Customer satisfaction → Customer Loyalty	0.134	0.034	03.86	P < 0.01**	Supported
H6: Customer Trust → Customer Loyalty	0.259	0.040	06.46	P < 0.001***	Supported
H7: CSR → Customer Loyalty	0.297	0.057	05.19	P < 0.001***	Supported
H8: CSR × Corporate abilities → Customer Loyalty	0.121	0.040	03.02	P < 0.05*	Supported

Note: N = 313; *P < .05, **P < .01, ***P < .001.

rect influence of CSR on customer loyalty through customer trust is also significant (unstandardized estimate = .12) with a 95% bootstrap confidence interval (CI.95 = 0.07, 0.17). These findings suggest that customer satisfaction & customer trust mediate the association between CSR and customer loyalty.

To test hypothesis 9, we performed the latest developed PROCESS macro for SPSS (Hayes, 2013) (MacKinnon et al., 2012). As suggested by Hayes (2013), this macro technique is both helpful and suitable for measuring the interaction effect. Table 5 indicates that the interaction term (CSR × corporate ability) has a significant effect on customer loyalty. The results suggest that the effect of CSR on customer loyalty increases with higher levels of corporate ability. Fig. 3 shows the pattern of the relationship. The moderating results of a simple slope test in Table 5 exhibit the effect of CSR on customer loyalty: it varies significantly at a low and high level of corporate ability.

5. Discussion

This research examined the underlying mechanism through CSR effects on the behavioral outcomes. To date, still, CSR is its nascent stage in the developing countries as compared to the western

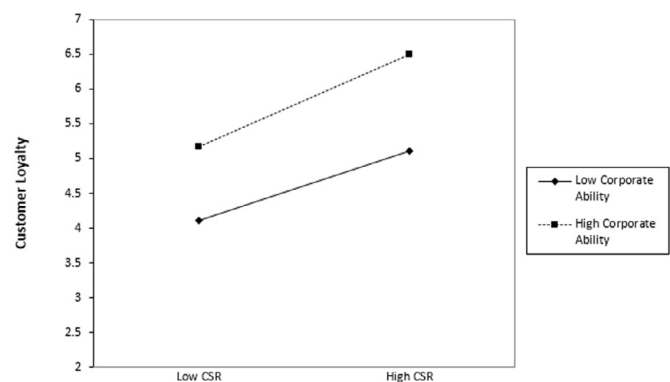


Fig. 3. Moderating result.

countries where companies are legally bound to spend a certain portion of the annual profit. Therefore, this study extends the role of CSR in winning positive consumer behaviors such as satisfaction, trust, and loyalty in the telecom sector based on the stakeholder and resource-based view from the perspectives of ethical business. From a theoretical context, CSR is a key construct to

build a competitive advantage by enhancing customer loyalty. Because of this, in our proposed model, we incorporate moderation-mediation approaches to check the direct and indirect effects of CSR on loyalty in Pakistan's telecom sector. These findings support the present research supported the proposed hypotheses, therefore validating the CSR is use strategy to achieve the positive behavioral outcomes and corporate reputation. The hypotheses H1, H3, and H4 posit that CSR significantly affects reputation, trust, and satisfaction, and the results align with past studies (Godfrey, 2005; Liand Lee, 2012; Luoand Bhattacharya, 2006). Similarly, hypotheses H2, H5, H6, and H7 suggest that CSR, reputation, satisfaction, and trust are key antecedents of customer loyalty. The findings are similar to past literature (Helm andTolsdorf, 2013; Silva andYapa, 2013; Yoo et al., 2015; Devadason et al., 2018). Corporate abilities, as a moderator, increase the strength of the relationship between CSR and loyalty (He and Li, 2011). The last facet of this research relates to Martínez-Conesa et al. (2016), who proposed that satisfaction and trust mediate the association between CSR and loyalty. To answer this question and fill a research gap, a study of the extant literature suggests corporate reputation as a mediator to test the relationship between CSR and loyalty. The empirical findings align with our hypotheses and support previous research (Bhattacharya andSen, 2003; Jensen, 2001; Lai et al., 2009; Luoand Bhattacharya, 2006; Martínezand del Bosque, 2013; Ozdora Aksak et al., 2016; Pérez et al., 2013; Sen and Bhattacharya, 2001; Niqab et al., 2020; Islam et al., 2018)

Moreover, we empirically tested whether corporate social responsibility influenced loyalty; and the results confirmed that CSR is indeed a key determinant of loyalty. The conclusion is that Pakistani telecom users do consider the ethical perspectives of the telecom service providers, and, as a consequence, each company's management should be concerned about CSR initiatives. Thus, as suggested in the literature, CSR has been used as a strategic approach for generating relationships with customers (Gelbmann, 2010). Little research has examined the relationship between CSR and consumer responses although past literature has been studied the direct relationship between CSR and customer satisfaction (Senand Bhattacharya, 2001; Sen et al., 2006). To our best knowledge, limited research has been done in regard to the association between CSR and customer loyalty (Martínezand del Bosque, 2013), so the current study's proposed theoretical model contributes to the marketing research. The study findings show that CSR is an effective strategy to develop a positive perception about the company in the minds of the customers and provide it a platform to highlight its promises, commitments, and actions concerning the community that is beyond the firm's legal responsibilities.

Furthermore, corporate abilities moderated the relationship between CSR and customer loyalty. This research examined a critical path between corporate abilities, CSR, and customer loyalty in the telecom sector. Based on the comprehensive results, our data have shown that corporate abilities play a significant role in the relationship between CSR and loyalty. The significant moderating of corporate abilities on the relationship between CSR and loyalty means that quality and innovativeness strengthen customer loyalty and brings forth the emotional attachment to brands. As long as the firm performs well (has high quality and explores new products), CSR initiatives will increase its customer loyalty. On the other hand, even with the great CSR initiatives, a poor quality product badly affects consumer purchase decisions and customer loyalty. According to resource-based view theory, if the firm has high resources, it must go for high corporate abilities because CSR initiatives, with high corporate abilities, create a competitive advantage (Zameer et al., 2020). Thus, these results are aligned with the literature in establishing by evidence that corporate abilities moderate the relationship between CSR and customer loyalty (Berens et al., 2005; Senand Bhattacharya, 2001).

Organizations today are very sophisticated and demonstrate that their business operations are consistent with social and ethical standards. When organizations fulfill certain criteria to show their commitment towards the society, they can connect this positive reputation with company products and advertise in the target community. The more they use social standards to increase the sustainability of the target community, the better the reputation of the company becomes. Marketers always do extra in creating a sustainable image of the company because customers are the companies' key promoters. Scholars have found that those firms that are actively engaged in CSR activities perform better than those that are not (Bhattacharyaet al., 2009). Thus, investing in strategic CSR and taking care of all stakeholders' interests will bring several benefits for businesses, including a high reputation, the trust of the consumer and high loyalty. Based on results, this study revealed that reputation has a robust mediating effect on customer loyalty like trust and satisfaction. Therefore, our results found that if business operations are transparent and based on honesty, the customers will, resultantly, attach themselves to these brands to increase their self-esteem.

5.1. Theoretical contribution

This research makes different theoretical contributions to the extant literaturer. First, this study extends the existing literature by examining and validating the conceptual framework by combining the various determinants of customer loyalty in the developing country's context. Extant literature confirmed to be a significant antecedent of the behavioral outcomes in the service sector. Furthermore, CSR is playing a significant role in the context of a sustainable economy which is familiar to the ethical business operations. Only a little research has been done on the outcomes of the CSR in the developing countries, especially concerning the CSR and responsible behavior of the firms. Thus, to our best knowledge, the present study extends the literature on the underlying mechanism through which firms' ethical initiatives are associated with positive behavioral outcomes and result in a high corporate reputation. Second, a few studies have examined the direct effect of CSR on customer loyalty in the service sector and ignored the importance of corporate abilities. Past research findings reveal that CSR has the main role in creating customer loyalty on the cost of corporate abilities. Therefore, the present research examines the corporate abilities' moderating effect on the relationship between CSR and customer loyalty and hypothesizes that corporate abilities are equally important for positive behavioral outcomes. The present study extends the Luo and Bhattacharya (2006) research findings where they tested corporate abilities moderating effect on the relationship between CSR and market values. As a result, we hypothesized that high corporate abilities in combination with better CSR will generate positive behavioral outcomes. Third, the current research is drawing on the theory of RBV and stakeholder theory and provides theoretical support to the proposed conceptual model. Fourth, this study provides empirical support to the proposed model that CSR through mediating and moderating, influences customer loyalty in the service sector. Finally, the present research provides guidelines to the managers of the firms and governmental officials in the developing countries' context.

5.2. Managerial implications

Our research findings have significant managerial implications. First, our study findings provide guidelines for top-level management by verifying that CSR initiatives are among the factors that consumers consider while shopping, even in a market like the telecom sector. Customers, today, are more sophisticated and well informed about organizational operations than ever before, and our findings suggest that consumers appreciate and reward companies

that are actively engaged in CSR activities. Therefore, corporate managers should consider CSR as a strategic approach for building relationships with their stakeholders and convert the resulting favorable associations with the firm into social and financial performance. CSR managers should make comprehensive plans that propagate these activities through positive word of mouth and corporate reputation. Corporate managers who do not undertake CSR initiatives will find that its absence affects consumer behavior. Second, the current research findings propose that, by considering the features that impact customer behaviors (CSR-based loyalty), corporate managers could get some valuable outcomes, most noticeably high corporate image, customer satisfaction, and loyalty. This study finding proposes that the telecom sector should spend in the ethical initiatives since consumers tend to support and preferred those organizations that are recognized socially responsible by integrating the highest loyalty to them. Thus, the significance congruence of CSR on loyalty, through an underlying mechanism, recommend that developing countries' organization should invest in socially responsible initiatives. By strategically executing CSR in the telecom sector, the firms can increase the corporate reputation, customer satisfaction, and trust which results in a favorable behavioral response to the firms. Thus, telecom managers should try to build a CSR plan that resonates in the minds of consumers. This way, telecom managers could boost their ethical organizational strategy through different CSR initiatives, so that they may be considered as responsible business firms that are both capable for and interested in caring for society as well as customers.

Third, this study reveals that CSR has a significant influence on the customers' behavioral outcomes; telecom firms should designate funding to develop these areas. Telecom firms should spend more CSR activities because such moves are greatly effective to win customers' satisfaction and trust. As a result, any investment in the CSR activities may increase the chances of the company's credibility, authenticity, and uniqueness amongst the competitors. Fourth, our moderation findings suggest that Telecom firms should focus on corporate abilities which strengthen the effects of CSR on customer loyalty. However, the current research findings mentioned the drawback of CSR. For instance, sustainable business models of firms are not always capable of taking advantage of CSR initiatives. When organizations are not providing innovative and updated services, the CSR initiatives single-handedly not generate positive behavioral outcomes. Telecom managers should better understand that low corporate abilities can annoy customers that lead to negative behavioral outcomes. Consequently, companies need to investigate the business context cautiously in total before applying CSR actions.

Finally, this study finding proposes that investment in the CSR has a favorable link with desirable consumer responses. This study challenges the traditional view of CSR in which organizations limit the effects of CSR activities to customer satisfaction (Polonsky et al., 2005), financial performance and stock prices (Luo and Bhattacharya, 2006). According to Martínez and Del Bosque (2013), the honest actions of responsible firms affect trust level and customer satisfaction. Based on the social identity theory, customers are entirely satisfied with relating to the firms actively engaged in CSR initiatives. Past literature has concluded that CSR active involvement positively affects business (Luo and Bhattacharya, 2006), and consumer outcomes (Pérez et al., 2013). Therefore, CSR should be used as a strategic approach in the organization to build a competitive advantage. Our results are consistent with the resource-based view theory in showing that firm resources, alone, cannot lead to competitive advantage. Hence, the firm needs to adopt a strategy such as strategic CSR that creates some unique advantages in the market and satisfies the customers. On the other hand, assuming adequate corporate abilities and a firm focus on strategic CSR is an effective way to increase customer satisfaction, trust, and loyalty.

5.3. Limitations and future research

The present study has a few limitations. First, we used purposive sampling for data collection with telecom services users from Pakistan. Future research should consider using other sampling techniques with a larger sample. Second, this research measured its constructs as unidimensional, but the constructs contain psychological, financial, and procedural sub-dimensions; as a result, the study's generalizability is limited. Therefore, future research might use multidimensional constructs and apply the same conceptual model in other markets. Third, our results are based on a cross-sectional study, so longitudinal research is required to check the relationship between CSR and customer outcomes and validate the study's results. CSR requires top management's commitment and significant resources, so a longitudinal study could check customer responses to the social actions the company performs. Fourth, the conceptual model tested in Pakistan was based on telecom companies in which certain factors are fixed, so the findings may not be fully applicable in other cultures. Finally, we considered only the telecom sector. Since organizational structures and culture varies from industry to industry, the conclusions are restricted to the telecom sector.

6. Conclusion

This research empirically proved that CSR, through underlying mechanisms, influences customer loyalty in the telecom sector. Based on the resource-based view and stakeholder theory, the current study provides empirical evidence that CSR is the right strategy to satisfy the existing customers which later became loyal. Moreover, CSR is a credible strategy to enhance the corporate reputation of the firm. The findings showed that customer satisfaction, corporate reputation, and customer trust are the key antecedents of customer loyalty and purchase intention. Previous literature has been examined as the relationship of corporate social responsibility with financial performance and social performance. However, the current study uncovered the research and proposed the conceptual framework to examine the corporate social responsibility in the customer context. In addition, the results reveal that customer satisfaction, trust, and corporate reputation mediated the relationship between CSR and customer loyalty. Inconsistent findings in the past literature about the CSR effect on the behavioral outcomes. This study took corporate ability as a moderator in the relationship between CSR and customer loyalty and found that it strengthens the effect of CSR on customer loyalty. This explains that competitive products in combination with CSR, increase customer loyalty. Therefore, this research fills the important research gap to propose the customer multi-mediation model to highlight the customer context. This research provides critical insight for future researchers and policymakers. The model provides in-depth analysis related to the determinants, moderators, and mediators to attain customer loyalty, and verifies that top management in the developing country context that CSR can be an effective strategy too to attain the desired outcomes.

Declaration of Competing Interest

None.

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Supplementary materials

Supplementary material associated with this article can be found, in the online version, at [doi:10.1016/j.spc.2020.07.019](https://doi.org/10.1016/j.spc.2020.07.019).

Appendix A

Constructs	Items	Sources
Corporate Social Responsibility	Does your company work for sustainable society? Does Your company recognize as a trustworthy? Does your company give adequate contributions to charities? Does Your company believe in the ethical business?	Brown and Dacin (1997)
Customer Satisfaction	Based on your experience, you are satisfied with this company. Would you compare to others telecommunication companies; I am satisfied with this company? In general, I am satisfied with this company. Does this company services meets my expectation?	Cronin et al. (2000)
Customer Loyalty	You wish to continue your connection with this company.	Sirdeshmukh et al. (2002) & Zeithaml (1988)
Customer Trust	You encourage friends and relative to join your company. I wish to contain a long-term relationship with this company. I say positive things about this website to other people. I trust on the quality of this telecom company.	Morgan and Hunt (1994) & Sirdeshmukh et al. (2002)
Corporate Reputation	Hiring services of this company is a quality assurance. Promises made by this company are reliable This company is interested in its customers. You think the company has an outstanding reputation You think the company is well known I really identify with this company.	Fombrun et al. (2000)
Corporate ability	You are familiar with the products that enterprises provide to consumers This is an innovative company. Company's product is visually appealing. Manager and another staff member of this company are always willing to help you. Your company actively seeks innovative ideas. Your company provides innovative quality products and services.	Rust et al. (2002) & Zeithaml (1988)

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