

## **Role of CSR towards Customer Loyalty: An Investigation of the Retail Apparel Brands of Karachi**

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### **Abstract**

The study aims to determine the effect of corporate social responsibility (CSR) on customer satisfaction (CS), corporate reputation (CR) and customer trust (CT) for improving customer loyalty (CL) in the apparel industry. 299 responses were acquired from the sample population, comprising consumers of Karachi apparel brands. A nonprobability convenience sampling technique was utilized to select participants. Additionally, the study collected data through the survey method, and PLS-SEM was used to test hypotheses. The findings showed that CSR significantly affects CR, CS and CT. Moreover, CR and CS have a positive insignificant effect on CT, whereas CT has a positive significant effect on CL. When firms effectively inform their customers about their CSR initiatives, customers may feel trusted by them. This trust may lead to stronger customer relationships, recurring business, and positive word-of-mouth recommendations. Furthermore, a strong corporate reputation attracts new customers while retaining existing ones, essential for long-term success.

**Keywords:** *Corporate Social Responsibility (CSR), Customer Satisfaction, Stakeholder Theory, Apparel Industry, Pakistan.*

**JEL Code:** M1, M3, Z00

## **1. Introduction**

Customers worldwide have become more demanding than before, and they expect manufacturers and producers of brands to go the extra mile in producing their goods (Karim & Rabiul, 2024). Thus, CSR has been perceived as a positive marketing concept that various organizations could effectively utilize. Owing to the effective implementation of social and environmental policies into its business strategies, organizations shall be in a position to improve on their image, create a strategic, competitive edge over other companies and attract consumers who prefer purchasing from socially sensitive business organizations to retain their loyalty in the long run. It assists in establishing an attitude that is favorable to the brand, hence market development and business sustainability (Sandhu & Shabbir, 2023).

Likewise, Pakistan's apparel industry also finds CSR to be a potent factor that impacts customer satisfaction, corporate image, and trust, contributing to customer loyalty. CSR activities are designed to demonstrate that a particular company is committed to the right and proper ways of conducting its operations in society and minimal harm to the natural environment, hence enhancing society (Hien et al., 2024). Customers feel satisfied whenever they make it because they can do so, understanding that they are in a position to support ethical employment practices, social development, and social causes. This means customers consider their choices of products to buy as aligning with the right morale and are seen to contribute to society (Aslam et al., 2023). Lastly, customer trust is critical to the reception of CSR initiatives in the apparel business segment. It turns out that consumers expect significantly more from how companies and brands respond to them (Wang et al., 2024).

Nonetheless, although many benefits accrue to the Pakistani apparel industry from CSR programs, several issues arise. Thus, the absence of their consideration entails the following problems that need to be addressed for the sake of determining the viability and sustainability of CSR operations: Some literature may show that when organizing CSR programs, many companies, especially the small apparel industries, may be restricted by resources (Kumar et al., 2024). It may be challenging to come across funding or gain adequate knowledge for community development when implementing initiatives and adopting sustainability and ethical sourcing. Ensuring that CSR programs receive adequate funding can be challenging without compromising other major operational aspects (Sandhu & Shabbir, 2023).

In the same way, there may be challenges in getting everybody focused and on the same page regarding their agendas and aims. Major stakeholders' consumers may expect different things from CSR projects; some are the shareholders, employees and local community members. This is particularly true regarding establishing the right expectations for generating positive social

and environmental impacts (Rosário & Figueiredo, 2024). Moreover, Araújo et al. (2023) pointed out that CSR might still be masked from some of the organizations' members at the employee and managerial level. Education and training programs have been crucial to ensuring everybody is on the same page with what has been planned and mapped out under the umbrella of CSR.

Although some papers may propose empirical findings concerning the link between CSR activities and their consequences on organizational image and customers' trust, the proposed literature does not include papers which focus on how all these aspects (reputation, trust and loyalty) work together with each other in the context of the apparel industry of Pakistan (Karim & Rabiul, 2024). Moreover, the particular cultural, social, and economic factors concerning Pakistan's apparel industry might have been uncovered in the literature leading up to this research, influencing the success rate of CSR interventions and the resultant attitude change regarding customer loyalty. Thus, extensive research, including contemporary works, has been necessary as the industry is still actively developing, consumers' preferences change, and new strategies and approaches to CSR are emerging (Aslam et al., 2023).

The research determines the effect of CSR on customer satisfaction, corporate reputation, and trust to improve customer loyalty in Pakistan's apparel industry. The study contributes to the present literature on CSR, customer loyalty, and the apparel industry, filling the research gap in the context of Pakistan. However, the value of the study ultimately rests in its potential to promote a culture of ethical business conduct, increase client happiness, strengthen corporate reputations, and eventually increase customer loyalty in Pakistan's apparel industry. This study aims to act as a platform for progress, encouraging companies to take on more social responsibility and aiding in the industry's and country's long-term, sustainable growth.

The next section of the paper will include theoretic underpinnings and develop hypotheses. The third section will present and justify the research methodology employed in this paper. The fourth section is data analysis, which will present the results. The fifth section is the conclusion and recommendations, which will also present the conclusions and practical recommendations.

## **1. Theoretical Underpinnings and Development of the Hypotheses**

### **1.1. Stakeholder Theory**

Stakeholder theory concerns interactions between an organization and its numerous stakeholders (Dmytriiev et al., 2021). It postulates that while selecting options and conducting its business, A company must incorporate the impacts and interests of people and groups that should be affected, in addition to Shareholders, also known as stockholders (Glambosky et al., 2023). Stakeholders include the employees, consumers, contractors, neighboring societies, and

society. CSR is essential to stakeholder theory as it proves corporations are ethical and sustainable while striving for profits (Dmytriyev et al., 2021).

### **1.2. Consumer-Based Brand Equity (CBBE) Model**

The CBBE model is a useful analytical tool in marketing that aims to explain and measure the power and value of the brand as observed by the consumers (Yağız & Özer, 2022). The concept developed by Kevin Lane Keller analyses strategies and underlines that consumer perception and consumer attitude are significant for brand success. According to the CBBE model, it is understood that the process of building successful brands is not an easy task that can be done overnight. However, a continual process must be worked on to make customers change their perception, association, and experience (Liu et al., 2023).

### **1.3. Relationship between CSR and Customer Satisfaction**

CSR is useful in enhancing the image of a company as a socially responsible business by addressing social and environmental concerns. A change in consumer behavior is evident due to increased awareness regarding the influence of purchases on the social order and the natural world. They often invest in companies they know will yield good returns and are involved in activities that benefit society (Kumar et al., 2024). Salam et al. (2022) also stated that CSR programs enhance customer loyalty and trust. Customers always identify with a brand that publicly engages in good environmental practices, corporate social responsibility, and other charitable causes. Therefore, it is hypothesized:

*H1. CSR has a positive effect on customer satisfaction.*

### **1.4. Relationship between CSR and Corporate Reputation**

A component of CSR includes social responsibility, which includes community participation, donations, and environmental concerns. They help create a favorable perception and visibility, thereby improving its corporate image to the public. Thus, the company gains a better image to attract potential clients and employees and achieve a higher reputation (Hien et al., 2024). It also enables companies to establish good relations with regulators, governments, and other partners and improve their image on the issue of responsible business. This may further encourage the creation of the political will through a favorable regulatory climate and accessible resources, contracts and partnerships (Aggarwal & Saxena, 2023). Thus, the hypothesis has formed:

*H2. CSR has a positive effect on corporate reputation.*

### **1.5. Relationship between CSR and Customer Trust**

Rosário and Figueiredo (2024) stressed that CSR activities play a role in developing and maintaining customer loyalty. Companies that implement CSR derivatives give their customers

a perception that they are sensitive to societal and environmental questions, and the public positively appreciates this. Similarly, customers perceive these companies as more accountable and compassionate, increasing consumer trust in their brand. Customers who trust a business are generally more inclined to stick with it and frequently become brand ambassadors who spread the word about it (Abbasi et al., 2023). Hence, it is hypothesized:

*H3. CSR has a positive effect on customer trust.*

### **1.6. Relationship between Customer Satisfaction and Customer Loyalty**

Satisfied consumers are likelier to have positive feelings and perceptions about a company. They associate the company with meeting their needs and expectations, which builds trust and confidence in the brand. As a result, they will be more inclined to carry on business with that corporation, which will improve CL (Wang et al., 2024). Every company may experience blips occasionally, but if customers are satisfied overall, they are more likely to overlook these isolated occurrences and remain loyal (Naini et al., 2022). Hence, it is hypothesized:

*H4. Customer satisfaction has a positive effect on customer loyalty.*

### **1.7. Relationship between Customer Reputation and Customer Loyalty**

A positive reputation enhances a company's credibility and trustworthiness in the eyes of consumers, nurturing a strong emotional association between the brand and its customers. Additionally, when a company has a good reputation, customers are likelier to believe in its consistency and expect it to operate ethically and responsibly (Rosário & Figueiredo, 2024). This will further strengthen customer loyalty (Phi & Huong, 2023). Hence, it is hypothesized:

*H5. Corporate reputation has a positive effect on customer loyalty.*

### **1.8. Relationship between Customer Trust and Customer Loyalty**

CT and CL are closely interconnected in the world of business. Trust is the foundation upon which customer loyalty is built, and both are vital for a company's long-term success (Abbasi et al., 2023). When they trust a corporation, they tend to become loyal patrons. Loyal customers, in turn, reinforce their trust by continuing to support the brand, creating a positive feedback loop (Abbasi et al., 2023). Therefore, the hypothesized has formed:

*H6. Customer trust has a positive effect on customer loyalty.*

## **2. Methodology**

### **2.1. Sample and Population**

The targeted population is consumers of apparel brands in Karachi due to their significant role in driving the city's economy and the potential impact on Pakistan's overall socioeconomic development (Yasmeen et al., 2022). Therefore, the study collected 299 responses were collected using the convenience sampling technique and survey method. This method is good

for surveys as it provides different researchers with different viewpoints. It is one of the best methods for collecting qualitative and quantitative data to achieve different research purposes and hypotheses (Asad et al., 2022).

**Table 3.1: Respondents' Profile (n = 299)**

		Frequency	Percent
Gender	Male	143	47.8
	Female	156	52.2
Age Group	18-24 years	39	13
	25-30 years	143	47.8
	31-35 years	65	21.7
	36-40 years	13	4.3
	41-45 years	39	13
Qualification	Undergraduate	26	8.7
	Graduate	130	43.5
	Postgraduate	143	47.8
Marital Status	Unmarried	65	21.7
	Married	234	78.3
Monthly Income (Pakistani Rs.)	< 50,000	91	30.4
	50,000 to 75,000	65	21.7
	75,001 to 100,000	39	13
	> 100,000	104	34.8
Preferred Brand	Khaadi	65	21.7
	Gul Ahmed	13	4.3
	Al-Karam	13	4.3
	Junaid Jamshed	91	30.4
	Sapphire	39	13
	Others	78	26.1

Table 3.2 shows the measurement and instrumentation of the data collection tool.

**Table 3.2: Measurement and Instrumentation**

Variable Name	N Items	Likert Type	Source(s)
CSR	4	5-Point	(Islam et al., 2021)
	1	5-Point	(Iglesias et al., 2020)
Customer Satisfaction	4	5-Point	(Islam et al., 2021)
	1	5-Point	(Taqi & Muhammad, 2020)
Corporate Reputation	4	5-Point	(Islam et al., 2021)
	1	5-Point	(Kim et al., 2015)
Customer Trust	2	5-Point	(Islam et al., 2021)
	3	5-Point	(Kim et al., 2015)
Customer Loyalty	3	5-Point	(Islam et al., 2021)

## 2.2. Data Analysis

The data analysis was done using the PLS-SEM method. A powerful and flexible analytical approach is applied in fields of science and study such as social sciences, business, etc. It enables the analysis logic to evaluate the type and strength of causality within latent variables and the flow of causal structural paths between them (Hair et al., 2019). Thus, PLS-SEM is useful in developing new theoretical constructs for research analysis and is valuable when data contains a small sample or non-normal distribution. Indeed, it is well suited to non-linear formative and reflective constructs, making it more appropriate than other methods of SEM (Hair & Alamer, 2022).

## 3. Results and Discussions

### 3.1. Measurement Model

Table 4.1 displays the outcomes of the measurement model.

**Table 4.1: Measurement Model**

	Loadings	Prob.	Alpha	CR	AVE
CL2 <- Customer Loyalty	0.956	0.000			
CL3 <- Customer Loyalty	0.989	0.000	0.976	0.982	0.933
CL4 <- Customer Loyalty	0.964	0.000			
CL5 <- Customer Loyalty	0.953	0.000			
CR1 <- Corporate Reputation	0.936	0.000			
CR2 <- Corporate Reputation	0.929	0.000	0.940	0.961	0.892
CR3 <- Corporate Reputation	0.969	0.000			
CS2 <- Customer Satisfaction	0.894	0.000			
CS3 <- Customer Satisfaction	0.965	0.000	0.899	0.937	0.833
CS4 <- Customer Satisfaction	0.876	0.000			
CSR1 <- CSR	0.861	0.000			
CSR2 <- CSR	0.884	0.000	0.785	0.872	0.696
CSR5 <- CSR	0.751	0.000			
CT1 <- Customer Trust	0.957	0.000	0.912	0.958	0.919
CT4 <- Customer Trust	0.961	0.000			

Hair et al. (2017) suggested that indicator loadings must be greater than 0.70 with a probability level below 0.05 for acceptable construct validity, while Hair et al. (2013) and Hair et al. (2019) suggested that alpha, CR, and AVE coefficients must be greater than 0.70, 0.80, and 0.50, respectively, for acceptable convergent validity.

The above table shows that all indicators have achieved a preferred threshold of 0.70 for factor loadings. All constructs have achieved the criteria for alpha, CR, and AVE coefficients greater

than 0.70, 0.80, and 0.50, respectively, provided that CSR has the least alpha coefficient of 0.785 and the AVE coefficient of 0.696.

### 3.2. Discriminant Validity using Fornell and Larcker (1981) criterion

Discriminant validity is the degree to which a construct differs empirically from other constructs (Campbell & Fiske, 1959). Table 4.2 presents the results of the FL criterion for discriminant validity using the PLS algorithm

**Table 4.2: Fornell-Larcker Criterion (FLC)**

	CSR	Corporate Reputation	Customer Loyalty	Customer Satisfaction	Customer Trust
CSR	<b>0.834</b>				
Corporate Reputation	0.710	<b>0.945</b>			
Customer Loyalty	0.817	0.681	<b>0.966</b>		
Customer Satisfaction	0.816	0.850	0.797	<b>0.913</b>	
Customer Trust	0.789	0.732	0.909	0.862	<b>0.959</b>

In the above table, the square root of AVE (diagonally bold values) is greater than their correlation with other constructs, showing that latent constructs have a higher shared variance than the correlation with other constructs (Ab Hamid et al., 2017). Therefore, discriminant validity utilizing FLC has been achieved.

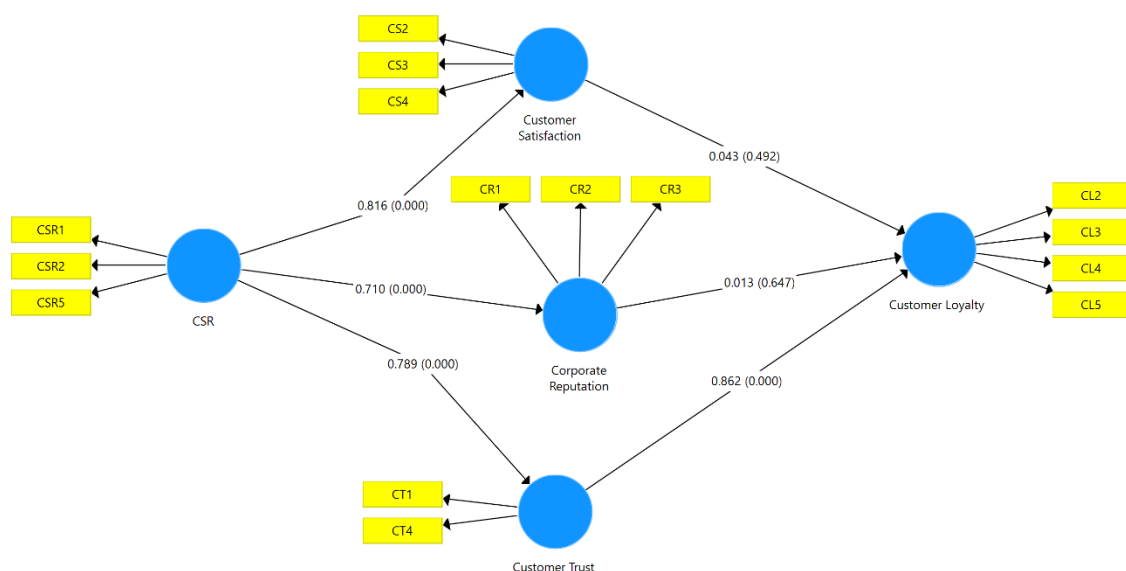


Figure 4: PLS Bootstrapping

### 3.3. Predictive Power and Relevance

Table 4.3 provides the results of predictive power ( $R^2$ ) and predictive relevance ( $Q^2$ ) of endogenous constructs in the structural model.



**Table 4.3: Predictive Power and Relevance**

	R-Square	Q-Square
Corporate Reputation	0.504	0.440
Customer Loyalty	0.827	0.767
Customer Satisfaction	0.665	0.550
Customer Trust	0.622	0.569

Hair et al. (2013) suggest that  $R^2$  greater than 75% and 50% are considered strong and moderate predictability, respectively. The above table shows that corporate reputation has a moderate predictability of 50.4%, and customer loyalty has a strong predictability of 82.7%. Customer satisfaction and trust have a moderate predictability of 66.5% and 62.2%, respectively. Hair et al. (2013) Hair et al. (2011) suggested that  $Q^2$  greater than 35% has strong relevance for the latent construct. The above table shows that CR, CL, CS, and CT have strong relevance at 44%, 76.7%, 55%, and 56.9%, respectively.

### 3.4. Structural Model

Table 4.4 shows the results of hypothesis testing using PLS path modelling analysis.

**Table 4.4: Hypothesis Testing using Path Analysis**

	Beta	S. D.	t-Stats	Prob.	Decision
CSR -> Corporate Reputation	0.710	0.023	31.504	0.000	Accepted
CSR -> Customer Satisfaction	0.816	0.016	51.702	0.000	Accepted
CSR -> Customer Trust	0.789	0.015	53.602	0.000	Accepted
Corporate Reputation -> Customer Loyalty	0.013	0.029	0.458	0.647	Rejected
Customer Satisfaction -> Customer Loyalty	0.043	0.062	0.688	0.492	Rejected
Customer Trust -> Customer Loyalty	0.862	0.045	19.369	0.000	Accepted

The study found a positive significant relationship between CSR ( $\beta = 0.710$ ;  $p < 0.05$ ) and corporate reputation. This result is also supported by Cabrera-Luján et al. (2023), who explained that CR is an overall rating indicating whether individuals have a positive or negative opinion of the business organization. CSR and an organization's reputation are closely related. A good image adds value to how a corporation behaves and presents itself. Similarly, a negative reputation also lessens the value of an organization's products and services, which may be utilized as a cues to incite further contempt (Karim & Rabiul, 2024).

The study revealed a significant positive effect of CSR ( $\beta = 0.816$ ;  $p < 0.05$ ) on customer satisfaction, which aligns with Eldin and Alhassan (2023). It identified that a customer's opinions may impact how they perceive and behave toward brands and products. Because of this, a customer's behavior may rely on how closely a company's values and beliefs align with the customers. As potential stakeholders, the firm's customers are interested in the company's

overall success company's overall success, including its social performance and economic performance Naguib et al. (2023).

The study found that CSR ( $\beta = 0.789$ ;  $p < 0.05$ ) has a positive significant effect on customer trust. This outcome also aligns with Swati et al. (2024), who emphasized that CSR activities provide information and character about the organization. These activities are beneficial for building trust in companies. By integrating moral and accountable values into their decision-making practices, firms may win the trust of all stakeholders. Outside of any regulatory restraints, CSR would encourage trust-based relationships and believe that all business partners' actions will be trustworthy Islam et al. (2021).

The study identified that corporate reputation ( $\beta = 0.013$ ;  $p > 0.05$ ) has an insignificant yet positive effect on customer loyalty. This outcome is also consistent with Le (2022). It indicates that CL replicates the customer's positive opinion about the company, and this approach majorly affects their desire to support the company's services in the future. CR does not affect CL since the value and quality of the company's products are the primary and most obvious factors that affect CL. Customers expect the products and services to satisfy or surpass their requirements, preferences, and expectations (Hien et al., 2024).

The study found that customer satisfaction ( $\beta = 0.043$ ;  $p > 0.05$ ) has a positive insignificant effect on customer loyalty. It is consistent with Seminari et al. (2023), who concluded that CL strengthens the relationship between a person's patronage and relative attitude. Customers may make repeat purchases when there is an attachment and connection to a brand. Another motivation for customers to associate a brand with their self-concept is the perception that it is crucial and closely related to themselves. Brand attachment developed as a result of customer relationships showed identification of brand loyalty (Wang et al., 2024).

Lastly, the study found a positively significant effect of customer trust ( $\beta = 0.862$ ;  $p < 0.05$ ) on customer loyalty. This is also consistent with Eldin and Alhassan (2023), who identified trust as a predictor of CL. A customer who is loyal to a product or service is placing their confidence in it. A company must first earn their trust in order to obtain CL. Building trust with customers and service providers enhances CL for a company. Trust also aids in bringing in new customers while keeping old ones (Malik et al., 2023).

#### **4. Conclusion and Recommendations**

##### **4.2. Conclusion**

The study aimed to identify how CSR affected CS, CR, and CT to improve CL. Quantitative methodology was utilized for efficient data gathering and analysis. It is concluded that CSR positively affects CR, CS and CT, whereas CR and CS have an insignificant effect on CL.

Additionally, CT has a positive significant effect on CL. CSR has been widely regarded as a good strategic marketing tool for companies. CSR-driven activities have a substantial influence on firms' CR. A strong corporate reputation based on CSR activities fosters trust and authority among customers, stakeholders, and the general public. The study also found that building consumer trust is crucial for effective CSR adoption. Customers want greater accountability and openness from the companies they interact with.

### **4.3. Recommendations**

When charged with CSR initiatives, customers may feel more trusted by businesses if these initiatives are properly relayed to them. This trust may spur cordial client relations, repeat business, and positive word of mouth. It may explain how CSR is helpful to organizational image. By using the knowledge of CSR programs, such as identifying and properly promoting the CSR activities of business corporations, businesses may leverage it to create a good reputation. For this reason, most businesses today stand to benefit from a good business reputation that attracts new customers and ensures it holds on to the existing ones. The study can encourage companies to develop goods and services that satisfy their customers' needs and CSR goals. This is because customers satisfied with what they experience would likely be loyal customers, contributing to increased sales and brand identity. The analysis of CSR, CS, and CL correlations may help establish strategies for CL promotion among different kinds of enterprises. Perhaps larger levels of consumer loyalty could be achieved by focusing more on the relevant CSR initiatives for consumers and enhancing their happiness. Therefore, there can be a more constant stream of clients, less customer attrition, and increased customer longevity. Organizations might use the associations of the abovementioned variables to identify how they can differentiate themselves from competitors regarding CSR programs. CSR's genuine commitment may also assist an organization in gaining precedence when competing with similar products within the global marketplace by attracting consumers concerned with social issues and inclined to patronize businesses with such concerns. The results of the current insight may be useful for utilizing in cases where a company has weathered a storm or a situation that harms communities' perception of that company. When customers are dissatisfied or angered by what has happened, the organization's commitment to CSR and the public effort to respond can assist in calming fears and earning back the customers' trust. CSR, customer satisfaction, and company image should be followed long-term, as acknowledged and illustrated in the study application section. Companies willing to invest in such projects will likely experience consistent progression, loyal consumers, and profitability. Organizations may design a path for

long-term development by integrating stakeholders' interests into business plans and utilizing the CBBE principles.

#### **4.4. Limitations and Future Research**

The research is limited by the difficulty in establishing causality between CSR practices and customer loyalty. While the study may establish correlations between these variables, other external factors may also influence customer loyalty, making it challenging to attribute loyalty solely to CSR efforts. A more thorough understanding can result from examining the moderating factors that could affect the connections between CSR and the auxiliary variables. A more complex model would benefit from research on the potential bidirectional causality between similar variables. Moreover, the study is limited to the apparel industry of Pakistan, which may restrict the generalizability of the outcomes to other industries or regions with different socio-cultural contexts and business environments. Therefore, broadening the study's scope to include other businesses and geographical areas can improve the generalizability of results. Different sectors may see differing benefits of CSR on consumer loyalty depending on sector-specific characteristics.

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