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Corporate Social Responsibility and Customer Loyalty: A Review of Literature

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ABSTRACT

Corporate social responsibility takes an increasingly important role for businesses and receives the attention of many people. The relationship between corporate social responsibility and customer loyalty has been tested in many business fields however little has been done to support the effect of CSR on customer loyalty. So, the study aims to highlight the influence of corporate social responsibility on customer loyalty in emerging economies such as Zimbabwe. To achieve this objective, the study uses literature on corporate social responsibility and customer loyalty from various scholarly databases. The document analysis method was one of the primary methods of investigation used in this study. It featured a methodical approach to doing a literature review, wherein pertinent materials were sourced from academic sources like Scopus, Google Scholar, Web of Science and the Directory of Open Access The majority of the journals that were used in the review of literature were mostly open access DOAJ indexed directories. Drawing on Carroll's CSR theory, the present research develops the underlying mechanism through which corporate social responsibility influences customer loyalty by simultaneously including corporate reputation, customer satisfaction, and customer loyalty. The findings demonstrate that corporate social responsibility initiatives are significantly and positively associated with corporate reputation, customer satisfaction, and customer trust. Moreover, the results reveal that corporate reputation, customer trust, and customer satisfaction have mediated the relationship between corporate social responsibility and customer loyalty. The study recommends that companies increase their CSR spending to achieve word-of-mouth referrals, favorable customer image, and overall gain a competitive advantage.

INTRODUCTION

The inception of the notion of Corporate Social Responsibility (CSR) may be traced back to the initial years of the 1900s. At first, corporate social responsibility (CSR) took the form of philanthropic activities, in which companies donated a portion of their revenues to charitable groups (Malysheva & Sharikova, 2021). By giving money to groups committed to improving society, this strategy sought to address pressing social issues. But as society developed and awareness increased, so did our concept of CSR. It broadened to include duties that went beyond simple giving. These days, corporate social responsibility (CSR) refers to a wide range of activities that show a company's dedication to social justice,

environmental sustainability, and moral business practices. Businesses today prioritize adopting sustainable business strategies that reduce their environmental impact in addition to making financial contributions. Their goal is to create equitable and welcoming work environments that support diversity and provide equal opportunity for all staff members. Moreover, corporate social responsibility (CSR) includes interacting with nearby communities, endorsing charitable causes, and actively taking part in programs that tackle urgent societal issues. The development of corporate social responsibility (CSR) shows that companies are realizing that they have more to do to create a fair and sustainable future. Businesses can have a significant impact on the community and the

environment by incorporating corporate social responsibility (CSR) into their fundamental beliefs and operations. Corporate Social Responsibility (CSR) has developed from a catchphrase to a vital component of contemporary company operations. Fundamentally, corporate social responsibility (CSR) is about companies owning up to their effects on the environment and society. As consumers become more conscious of the ethical and social implications of their purchasing decisions, the importance of CSR in the corporate landscape has grown significantly.

According to Matten and Moon (2020), business operations have an impact on society, the external environment, and customer behavior. As a result, Corporate Social Responsibility (CSR) is regarded as a tactical method to mitigate the adverse effects on the environment. CSR has emerged as an issue among stakeholders and in the different sectors of the economy. CSR has evolved into a competitive strategy used by businesses to boost earnings, customer happiness, customer loyalty, corporate reputation, and favorable perceptions of their brands (Calabrese et al., 2016). Increasing demand for social responsibility initiatives from the stakeholders is a clear indication of 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 view of this background, the majority of research has examined how corporate social responsibility (CSR) affects a company's corporate image and how boosting CSR initiatives might enhance it. Studies on the direct impact of CSR initiatives on consumers' loyalty, however, are scarce, especially in the life assurance sector in Zimbabwe. Research on how CSR affects customer loyalty has not been clearly established (Aramburu and Pescador, 2019). The purpose of this systematic review is to examine the relationship between corporate social responsibility (CSR) and customer loyalty. Specifically, it will look at how CSR can increase customer loyalty, and support long-term business success.

METHODS

The document analysis method was one of the primary methods of investigation used in this study. It featured a methodical approach to doing a

literature review, wherein pertinent materials were sourced from academic sources like Scopus, Google Scholar, Web of Science and the Directory of Open Access. The majority of the journals that were used in the review of literature were mostly open access DOAJ indexed directories. The search terms were scrutinized in the study text, titles, keywords, and abstract across multiple academic databases from 2015 to 2024. The goal of the study was to close the gap that multiple authors pointed out in the body of current literature to determine the influence of CSR on customer care. The literature search was done from articles from different journals that were written only in the English language and peer-reviewed journal articles from scholarly databases. The search of articles was done in databases such as Web of Science, Scopus, Google Scholar, and DOAJ, and articles were searched using keywords such as corporate social responsibility, and customer loyalty, and the timeframe was fixed as 2015–2024 to determine the latest trends regarding the research aim. Over 300 papers popped out. The manual content analysis of all papers was performed selecting relevant papers.

RESULTS AND DISCUSSION

Corporate Social Responsibility

The term corporate social responsibility (CSR) has been described in a number of ways in the literature, ranging from an obligation (Tilt, 2016) to stakeholders' expectations of inclusion in the triple bottom-line environment, social, and economic. A concept whereby companies integrate social and environmental concerns in their business operation and in their interaction with their stakeholders voluntarily (Tilt, 2016). It is a phrase for corporate operations that takes into account how an organization affects the community, its workforce, and other stakeholders. It includes the notion that businesses ought to give back to the community and think about how their operations will affect society and the environment (Huang and Watson, 2015).

Customer Loyalty

Customer loyalty refers to a customer's mindset or actions toward a company's goods, name, and services. It is an agreement to buy the company's products again in a competitive market. According to Singh & Saini (2016), customer loyalty is a measure of a consumer's intention to stick with a company's name, goods, or services

over time. Kotler and colleagues (2018) have discussed the phenomenon of consumers making recurrent purchases, which is indicative of brand loyalty. According to Edmundsson et al. (2000), customer loyalty is a measure of a customer's propensity or desire to buy goods or services from the same business. Customer loyalty is the extent of a customer's willingness to buy from a seller for a lengthy period in the future (Watson et al 2015). Thus, a customer who is loyal re-buys from the same service provider whenever possible and recommends or maintains a positive attitude toward the service provider (Kosiba et al., 2018). Customer loyalty has been well-defined in two ways, namely, behavioral loyalty and attitudinal loyalty. Behavioral loyalty reflects a customer's behavior to re-buy as he/she enjoys a particular brand or service. On the other hand, attitudinal loyalty denotes a customer's psychological and emotional desire to re-buy and recommend a specific brand or service to other folks (Rather et al., 2019). According to Omoregie et al. (2019), loyalty in the financial services context is perceived as the length of time a customer stays with a provider, the frequency of service usage, and the number of services used. Therefore, consistent with this perspective, loyalty in this study measures customers' intention to re-buy and cross-purchase a particular service consistently in the future and their disposition to recommend it to significant others.

Carroll's Theory of Corporate Social Responsibility

Corporate social responsibility encompasses the economic, legal, ethical, and discretionary (philanthropic) expectations that society has of organizations at a given point in time (Carroll 2016). This theory establishes a framework that aids in defining and characterizing the specific obligations that businesses have to the society in which they operate.

Level 1 - of Carroll's CSR Pyramid - Economic Responsibilities

Carroll contended that companies owe society an economic duty. They satisfy societal demands by offering products or services, and for the business to stay in business, they must be profitable (Carroll, 2016). A firm may be dependent on a wide range of stakeholders. For instance, there can be clients who depend on them for their goods or services,

shareholders who anticipate a return on their investment, and employees who expect appropriate compensation for their labor. The truth of the matter is that a business that cannot make a profit will eventually run out of resources and close down. To be considered economically responsible, a corporation must provide useful (and non-harmful) goods and services, as well as create and maintain jobs in the community (Spence, 2016). It requires businesses to think about the long-term advantages of any business action, not just the bottom line. Profit is not the only factor to be taken into account. For instance, a low-cost factory may increase a business's profit margin, but the community would suffer if it used cheap labor and maintained unfavorable working conditions (Carroll, 2021). Businesses owe an economic duty to the society that allowed them to be founded and continue as a basic prerequisite for their survival. Businesses make money when they add value, and all of the company's stakeholders gain from this. Results from Kang et al. (2016) imply that CSR investments have a positive impact on corporate performance, meaning that doing good is equivalent to doing well. According to Gonçalves et al. (2021), businesses that successfully implement and implement a corporate social responsibility (CSR) strategy see an increase in profits. studies such as Mittal et. al. 2008 argue that there is a connection between economic responsibility and customer loyalty.

Level 2 of Carroll's CSR Pyramid – Legal Responsibilities

The legal obligations of a business are covered at this level of Carroll's CSR Pyramid. Businesses are legally required to abide by the laws, rules, and business practices of the applicable legal system; this might apply globally, nationally, regionally, or even locally (Wagner-Tsukamoto, 2019). These legal guidelines set forth the standards for an organization's fair commercial operations. They typically address things like paying taxes, adhering to employment laws, maintaining health and safety standards, and enforcing rules against anti-competitive behavior. In essence, it is about carrying out commercial transactions fairly (Wagner-Tsukamoto, 2019). This involves performing in a manner consistent with expectations of government and law, complying with state and

local regulations, conducting themselves as law-abiding corporate citizens, fulfilling all their legal obligations to societal stakeholders, and providing goods and services that at least meet minimal legal requirements (Carroll, 2016).

Level 3 of Carroll's CSR Pyramid - Ethical Responsibility

In certain cases, the rules that govern a business are insufficient, and moral standards are necessary to make sure that a business acts morally. Ethics and morality are the focal points of Carroll's CSR Pyramid's third level (Carroll & Brown, 2018). Of course, laws are frequently grounded in ethics as well, but they frequently keep up with a society that is evolving quickly (Carroll and Brown, 2018). Before legal systems catching up and beginning to enact laws on the subject, society placed a high value on sustainability and minimizing environmental harm. For this reason, even in cases where they are not yet enshrined in legislation, firms should adopt policies, procedures, and standards that are founded on ethical principles. A company's ethical responsibilities demand it to act justly and beyond the bare minimum required by law. Choosing to pay fair taxes rather than setting up the business such that it pays low or no taxes is one approach to illustrate this. Most societies' normative standards maintain that while laws are necessary, they are insufficient. Society anticipates that businesses will operate and handle their affairs in an ethical manner in addition to what is mandated by laws and regulations. Assuming ethical duties means that corporations will follow those customs, standards, norms, and behaviors that are anticipated even if they are not spelled down in legislation. Businesses should adhere to the "spirit" of the law as well as its written word as part of the ethical requirement (Carroll and Brown, 2018). The ethical expectation also includes the expectation that companies will handle their business fairly and impartially, especially in situations where the law does not specify how things should be done. Therefore, even though they are not expressly stated in the law, ethical duties include all behaviors, norms, standards, rules, and practices that are accepted or disapproved of by society (Carroll and Brown, 2018).

These expectations are intended to ensure that businesses uphold the entire spectrum of norms,

standards, values, principles, and expectations that represent and respect the opinions of customers, staff, owners, and the community as being in line with the defense of stakeholders' moral rights. It might be difficult to distinguish between what is required by law and what is ethical. Legal requirements undoubtedly rest on ethical foundations. Hamid et al. (2021) present findings on ethical corporate social responsibility (ECSR) having a direct connection to increased customer loyalty. They continue by stating that a business needs to connect their marketing efforts with their CSR efforts to gain a competitive advantage as well as customer loyalty on the market.

Level 4 of Carroll's CSR Pyramid - Philanthropic Responsibility

Carroll's CSR Pyramid places altruistic responsibilities at the top. This welcomes voluntary obligations that surpass the conventional expectations of society regarding what is expected of a corporation. Businesses are asked to act as good corporate citizens (Carroll, 2016). In today's world, consumers actively demand that businesses support the areas in which they operate. Businesses should think about how going above and beyond what is expected of them might help them actively enhance the environment in which they operate. There are so many examples of ways that companies can achieve this, including sponsoring local initiatives, entering into charitable partnerships, donating directly to charities, or even establishing their own charitable foundation (Carroll, 2016).

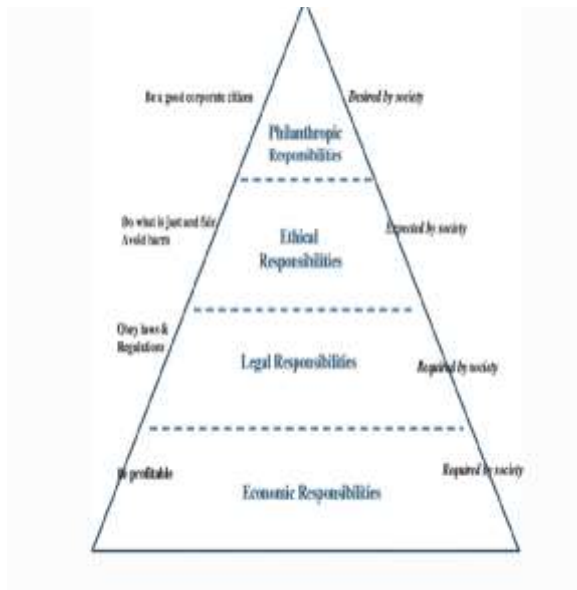


Figure 1: Carol's pyramid
Source: Carroll 2016

Corporate Social Responsibility and Customer Loyalty

CSR is the most effective strategy for fostering customer loyalty (Huang, Cheng, and Chen, 2017). Previous research has indicated a positive correlation between corporate social responsibility (CSR) and customer loyalty. (Martínez & del Bosque, 2013). Previous research taking part in CSR activities in the hotel sector has been linked to a number of favorable outcomes, such as increases in customer satisfaction (Su and Swanson, 2017), perceived service quality (Park and Levy, 2014), corporate image (Bello, Jusoh, and Md Nor, K. (2021), and corporate reputation (Kang et al., 2016). These results have also been observed in previous research to have a direct and beneficial impact on customer loyalty (Lai, 2019; Rather et al., 2019).

Today's consumers have ever-changing needs and expectations, so it's critical for businesses to comprehend how to build on customer satisfaction and turn it into loyalty (Rane, Achari, & Choudhary, 2023). Wixom and Todd (2005) claim that an individual's behavioral beliefs and attitudes can be used to explain brand satisfaction (Ajzen, 2018). The prospect theory, which was first proposed by Kahneman and Tversky in 1979, is one of the most often used ideas to explain the connection between loyalty and satisfaction, as evidenced by the marketing literature. This theory illustrates that if a person felt unsatisfied after a bad encounter, they would move to a new service

provider. As a result, greater brand loyalty is a direct result of higher brand satisfaction (Hariyanto, 2018; Ng et al., 2019). In contrast to other businesses, the service sector depends on customer satisfaction to foster loyalty, which eventually leads to success and long-term advantages (Han et al., 2018; Khan et al., 2016).

Trust in a firm is positively impacted by corporate social responsibility (Kim, 2019). Furthermore, Rivera, Bigne, and Curras-Perez, (2016). showed how customers' opinions about a company's goods and services can be directly impacted by how they perceive the company's corporate social responsibility initiatives. Customers will take into account and assess a company's social responsibility efforts when it makes them, and this will have a direct impact on customer trust (Park, Kim, & Kwon, 2017). Decision-making techniques can increase customers' and shareholders' trust in a business by integrating ethical and responsible concepts into corporate policies (Taghian, D'Souza, and Polonsky, 2015). Several studies have revealed that certain consumers are devoted to and prepared to pay premium rates for the goods and services provided by corporations that practice social responsibility (Yuen, Thai, and Wong, 2016). CSR was found by Mu and Chen, (2024) to be the primary factor influencing employee happiness in major businesses with rising market values (Rhou et al., 2016). Research by (Martínez & Del Bosque, 2013; Sun and Price (2016) shows that customer satisfaction can be impacted by corporate social responsibility (CSR).

Every business puts great importance on customer loyalty and strives to enhance it. It is essential to a company's long-term growth and maintaining a competitive advantage over competitors (Li, Fu, & Huang, 2015). Customers directly impact the profits of businesses, and it has been demonstrated that a 5% rise in customer loyalty may raise profits in the range of 25% to 85% (Magatef, and Tomalieh, 2015).

Customer loyalty consists of behavioral and attitudinal aspects (Khan, Humayun, & Sajjad 2015). The behavioral dimension is the repeat purchase behavior of the customer, which indicates a preference for a certain brand over time (Ebrahim et al (2016), while the attitudinal dimension is the customer's intent to recommend and repurchase.

The behavioral dimension of customer loyalty, repurchase behavior, may not necessarily indicate customer satisfaction. Repurchasing may be due to a lack of substitutes or switching costs, and this type of repurchasing is merely spurious loyalty. If a customer only has spurious loyalty to a company, repurchase may occur even when a business has a bad reputation (Dandis and Al Haj Eid, 2022).

On the other hand, the attitudinal dimension indicates that the company is evaluated positively and has an emotional connection between the company and customers, thus creating real loyalty. This dimension is connected to active loyalty, which induces a desirable word of mouth (Diallo, Moulins, and Roux, 2021). It could mean brand commitment, being possible to be described as esteem, trust, or the desire of customers to continue the relationship or obtain the same brand

It has been proposed that reputation acts as a mediating factor between the impact of CSR perceptions on consumer loyalty, while CSR perception alone is insufficient to promote loyalty (Khan & Fatma, 2019). When seen in this light, it suggests that reputation may be a significant precondition for loyalty as well as a result of CSR activities. With the exception of Aramburu and Pescador (2019), this claim has not, however, been sufficiently evaluated among consumers, which explains the ongoing knowledge gap about the indirect impact of CSR views on loyalty through reputation. In the contemporary day, companies need to focus on creating and maintaining consumer loyalty to succeed in building brand loyalty. CSR has proven to be a helpful tool in this regard (Almeida & Coelho, 2019).

Ahmad, Shamsudin & Baharudin (2019) conducted a study on the role of corporate social responsibility in corporate brand building. They noted that corporate social responsibility always portrays a positive image of a business. According to Ahmad, Shamsudin & Baharudin (2019), a good corporate brand is associated with a positive value perception of various stakeholders such as customers, suppliers, and employees as well as shareholders towards the business. The brand has been known for a long time as the best strategic distinguisher that separates a business organization, which becomes a strong competitive advantage against others. Organizations are spending more to develop, manage and protect its corporate brands

(Barauskaite & Streimikiene, 2021). There are some organizations that exhaustively spend their resources on the ranking and rating of their brands to be the super brand which becomes the top corporate brand among organizations (Hongal and Kinange, 2020). The corporate brand is broadly viewed as a structured object that can be altered and controlled by an organization.

In India, Mathew, Dhanuraj & Suresh (2016) conducted a study on brand building through corporate social responsibility. They noted that corporate social responsibility activities of an organization undertake an extra effort for the welfare of the society as well as the environment as a whole. This initiative is a kind of gratitude shown by the companies towards the society from whom they earn profits. Companies can build sustainable brand image by emphasizing social, economic, and environmental problems of the society (Alam, & Islam 2021). Customers will perceive such an organization as a socially conscious organization.

Corporate Social Responsibility (CSR) is all about stakeholder accountability, transparency in all dealings, and sustainability (Tamvada, (2020). All this creates a 'responsible' halo around the business and helps companies build trust. It provides a platform of moral uprightness and establishes a company's reputation in the minds of customers and employees (Föjerstam, Hukic, and Ögren Kull, 2022). This is absolutely crucial for brands as it helps to attract and engage with customers on a continuous basis.

Empirical research demonstrated that CSR and consumer loyalty are positively correlated (Aljarah, and Ibrahim, 2020). According to Andrea et al. (2011), customer loyalty is positively impacted by CSR knowledge (Ullah, Ahmad, Nazim, and Ramzan, 2020). Furthermore, Mar Garcia-De et al. (2005) looked at how customers perceived corporate social responsibility (CSR) in relation to customer loyalty (Fetahu, 2020). They discovered that CSR directly affects the overall value of the services obtained, which in turn directly affects loyalty. Another research by Nguyen Van Anh and Nguyen Thi Phuong Thao (2021) also examined the connection between corporate social responsibility (CSR) and consumer loyalty, demonstrating how social responsibility, customer involvement, trust, and satisfaction all positively and interdependently affect customer loyalty. Customers that are happy

with the brands they have selected will eventually become devoted consumers and progressively repurchase goods and services (Massoudi, 2020).

Corporate social responsibility (CSR) has a beneficial effect on consumer loyalty and retention (Srivastava and Singh, 2021). CSR can have a direct or indirect impact on loyalty, aside from factors pertaining to strategic business prospects (Akbari, et al., 2021). Additionally, according to signaling theory, a company's fairness and responsibility signals might sway customers' perceptions of it as trustworthy (Bustamante, 2018). Furthermore, CSR has a direct impact on the overall value of services received in addition to observing the impact of customers' perceptions of CSR on customer loyalty (Fandos-Roig, 2021). Tran et al., (2022) proposed social identity theory by stating that consumers identify with a company to fulfill their demand for self-identification. A business that practices social responsibility will draw in familiar clients (Deng & Xu, Citation 2017). Customers display behaviors like loyalty, positive word-of-mouth, and civic engagement after they identify with a business during the purchasing process (Phan Tan, 2023). Positive word-of-mouth refers to consumers' recommendations and contentment with products and services via word-of-mouth and informal networks (Fontenla and Almeida, 2020). Jia et al., (2023) came to the conclusion that customers' readiness to positively portray the image and reputation of businesses that frequently engage in socially responsible activities is one of the main behavioral effects of CSR activities.

According to (Khan and Fatma, 2023) consumer trust is positively impacted by CSR and is correlated with advocacy behaviors like positive word-of-mouth providing evidence linking bank customer loyalty and corporate social responsibility (Raza et al., 2020). As a result, CSR initiatives yield instant benefits, such as the favorable influence of word-of-mouth on consumer attitudes and perceptions (Hanaysha, 2021).

The Benefits of Corporate Social Responsibility

The subsequent paragraphs make an elaboration of the results on the benefits of CSR.

Increased Customer Loyalty

One of the most important advantages of corporate social responsibility programs for companies is an increase in consumer loyalty

(Stojanovic et al., 2020). Customers who care about the social and environmental effects of their purchases are drawn to brands that share their values and show a strong commitment to corporate social responsibility (Vera-Martínez et al 2020). Through proactive social responsibility, businesses can build closer relationships with their clientele, encouraging a spirit of loyalty, trust, and goodwill (Jusuf, 2023).

Attracting and Retaining Talent

Customers find CSR appealing, but so do employees (Fandos-Roig, 2020). When employees believe that their employer is dedicated to improving society, they are more likely to be motivated and engaged (Clack, 2021). Through talent assessment tools, companies that value CSR frequently find it easier to attract and retain top personnel, which helps to foster a healthy workplace culture (Ali, 2023). CSR initiatives have a major impact on employee retention and happiness. Not only that, but a startling 83% of workers said they would reevaluate their employment decisions if CSR criteria were not met, demonstrating their willingness to make a constructive contribution to society (Hörnell and Alsaker, 2023).

Alignment with Customer Values

Consumers are looking more and more for companies that align with their beliefs and address social and environmental challenges (Yuan et al 2024). Businesses that exhibit a dedication to corporate social responsibility foster a shared values sense among their clientele. Higher client loyalty and a closer bond are fostered by this alignment (Zheng, 2023).

Emotional Connection

CSR programs have the rare capacity to elicit strong feelings from customers (Sung and Lee, 2023). A company's relationship with its customers becomes more than just transactional; it becomes an emotional one when they believes it to be socially responsible. This emotional connection is frequently based on the idea that the business actually cares about improving society and is not only motivated by profit (Hassan Hosny and AbdelAziz, 2024).

Positive Customer Experience

The overall level of customer satisfaction can be raised by incorporating CSR into the customer

experience (Alhawamdeh et al., 2024). Integrating corporate social responsibility (CSR) efforts into the consumer journey, whether through philanthropic alliances, sustainable sourcing, or eco-friendly packaging, can enhance the brand's favorable image (Le, 2024).

Word-of-Mouth Marketing

Brand advocates are frequently pleased by customers who identify with a company's corporate social responsibility initiatives (Ajina, et al 2020). Positive experiences are more likely to be shared by these people with friends, family, and coworkers. When driven by sincere admiration for a company's moral business practices, word-of-mouth advertising may be a potent tool for attracting new clients and retaining existing ones (Khan and Fatma, 2019). As a result, CSR greatly influences client loyalty. It all comes down to sharing excellent experiences, establishing emotional connections, aligning with their beliefs, and encouraging positive word-of-mouth. Consumer loyalty to brands that show concern for the environment is highly valued, and CSR makes companies stand out in a crowded market (Cha and Bagozzi, 2016).

CONCLUSIONS

Customers respond favorably to corporate social responsibility initiatives in their overall purchasing behavior. Customers connect with the brand's social aspect through a variety of complementary factors, including enhanced social satisfaction, a greater awareness of the brand's social consciousness, and social behavior promoted by loyalty, which is itself a variable made up of favorable responses in terms of attitudinal loyalty, purchase intention, level of expenditure, and recommendation intention. Ultimately, through customer satisfaction, CSR efforts intensify the positive association between CSR and loyalty. The findings indicate that customers are willing to be brand loyal when businesses embrace corporate social responsibility. As a result, implementing CSR has a positive impact on loyalty.

The study revealed an interplay between Corporate Social Responsibility and customer loyalty is a dynamic and symbiotic relationship. As consumers become more conscious and discerning, CSR is not just a philanthropic add-on but a strategic imperative for businesses. Brands that

invest in CSR are not only contributing to positive societal and environmental change but are also fostering customer loyalty, which is fundamental for long-term success. As a result, companies are recommended to see corporate social responsibility (CSR) as a strategic investment as opposed to just a duty. Adopting CSR can result in improved customer loyalty, a competitive edge, and a brand image. Aligning CSR efforts with the attitudes of more socially conscious consumers can generate a positive feedback loop that is advantageous to both businesses and society as a whole. Businesses must have a clear call to action: incorporate corporate social responsibility (CSR) into their strategy, convey it honestly, and extend an invitation to their customers to join them on the path toward a more sustainable and responsible future.

Also, CSR improves the brand image, boosts customer satisfaction, and forges emotional ties with consumers to help entities win their loyalty. To promote a feeling of loyalty, trust, and belonging among customers, businesses may, for example, match their brand values with customer values through CSR. This means businesses can stand out from the competition and draw in additional business by showcasing their positive social and environmental concerns through CSR. Meeting or surpassing the demands and expectations of clients can also result in devoted and contented clients who will spread the word about the business. In the end, CSR may assist you in appealing to the motivations and emotions of customers, improving the perception and image of the business, and providing them with value and quality.

The study's conclusions point to the need for additional research to fully investigate the effect of CSR on customer loyalty. The study should be applied to specific life assurance industries other than generalized industries. Alternatively, it should investigate potential consumer priorities for particular types of CSR when making decisions about what to buy and how.

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