

## Article

# Corporate Social Responsibility and Brand Advocacy among Consumers: The Mediating Role of Brand Trust

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**Abstract:** Despite the increasing interest in the area of corporate social responsibility (CSR), there is a very limited understanding of the mechanism of perceived CSR and its effect on consumer behavioral outcomes. Additionally, there is limited evidence on the role of brand trust in influencing brand advocacy. The aim of this study is to examine the direct and indirect influence of consumer perception of CSR on brand advocacy behavior. This research proposes a framework and examines the relationship between CSR and brand advocacy behaviors, including the role of brand trust. This study is quantitative in nature. Data were collected from 336 consumers of retail banks in India. The results were analyzed using the SEM through AMOS 22.0. This present research made a contribution to the CSR literature by taking the important role of brand trust in the relationship between CSR and brand advocacy behavior.

**Keywords:** corporate social responsibility; CSR; brand trust; brand advocacy; banks; India; mediation



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## 1. Introduction

Corporate social responsibility (CSR) is a broad concept that determines the company's involvement in socially responsible activities [1]; it is a crucial element that reflects a company's values, ethical recognition, and long-term objectives [2]. This concept has been famous among academicians and practitioners for quite a while [3]. Its prominence can be found in scholastic writing by the expanding number of articles and journals devoted to this area [4]. Brand advocacy refers to the consumer evaluation of a brand and speaking about it positively to others [5]. It is considered to be a viable and credible marketing tool [6]. Brand advocacy is a sign of brand power that influences consumers' choices [5]. According to Melancon et al. [7], it is about promoting a brand against unfavorable information, getting potential customers to a firm, and generating positive word-of-mouth. According to some academics, this extends from merely endorsing a brand and disseminating information about it publicly [8]. In regard to CSR and consumer–brand connections, [9] observed that CSR activities had an impact on brand advocacy. Customers are more likely to act altruistically and engage in advocacy behavior if they believe that a company's CSR efforts are favorable [10]. A company, for instance, can strengthen relationships with stakeholders, develop its brand, and influence stakeholders' advocacy behaviors by participating in socially responsible activities. Companies are promoting their CSR programs at length to have a positive influence on their reputation and brand image [11]. CSR activities refer to a kind of social and ethical marketing practices and have an influence on consumer relational outcomes [12]. Therefore, it is essential for companies to understand how CSR activities influence the consumer–brand relationship [13]. The present study attempts to address this gap by investigating how CSR actions influence consumer attitudinal trust [14] and relational outcomes (brand advocacy) [15]. It has been observed that perceived CSR has a significant influence on consumer brand advocacy behavior [6] and brand trust [11], but there is a very limited understanding of the mechanism of perceived CSR and its

effect on consumer behavioral outcomes [16]. Despite the increasing interest in the area of CSR, there is limited evidence on the role of brand trust in influencing brand advocacy. Thus, in the present research, we propose brand trust as a mediating pathway between consumer perceptions of CSR and to brand advocacy behavior of consumers. Brand trust has important implications for marketing outcomes [17]. This study presents a deep understanding of the influence of perceived CSR on consumer brand advocacy behavior through brand trust in Indian banks. Indian banks are considering CSR programs to decrease costs, enhance “public relations,” improve the environment, and increase the appeal of Indian industry to investors from foreign markets [18]. Regulators have actively promoted CSR activity among banks in nations such as India, although they have refrained from enforcing required regulations [14]. The CSR activities in the Indian banks mainly focus on activities such as poverty eradication, health and medical care, rural area development, self-employment training, infrastructure development, education, and environmental protection in order to address financial inclusion and provide financial services to unbanked individuals [18]. Additionally, the Reserve Bank of India (RBI) insisted that action be taken to promote the sustainable growth of the economy by recognizing the critical importance of CSR [14].

The rest of the paper is organized into the following sections. In the next section, we present a discussion of whether consumer perception of CSR affects brand trust and brand advocacy and propose a research framework. In the methodology section, we discuss the measurements, sample, and data collection procedure. The section that follows presents the statistical findings. Finally, we analyze the findings of the study, their theoretical and managerial ramifications, and future research options.

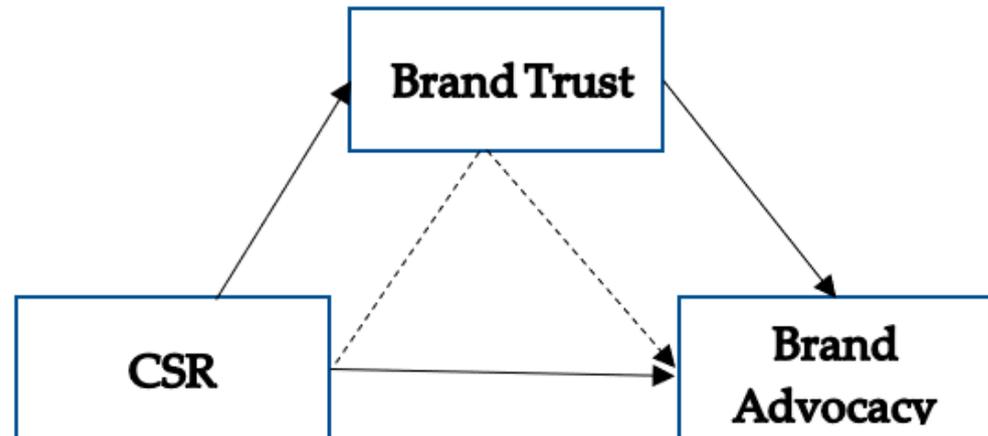
## 2. Literature Review

### 2.1. Corporate Social Responsibility

CSR has been evolving concept since the 1950s and incorporates different approaches as per the circumstances [19]. The increasing interest in CSR among business individuals is because of the rising socio-economic problems such as poverty, pollution, gender, and race discrimination [20] and the regulatory pressure from the government [21]. These problems are the result of globalization and technological innovation [22]. In such circumstances, CSR has emerged as a doctrine to solve these social problems [23]. CSR simply means a set of standards that a corporation complies with to have a positive impact on society [22]. The discussion on CSR has been debated by two contradictory views. On the one hand, the new classical economist Milton Friedman [24] argued that engaging the business in socially responsible activities is a misconception of the nature of the business in a free economy and “*there is one and only one social responsibility of business -to use its resources and to engage in activities designed to increase its profit so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception and fraud*” ([24], p. 67). The proponents of CSR are against neoclassical theory and assert that business is responsible for meeting the demand of the stakeholders who have a direct and indirect influence on their activities [25] because business has great social and economic power [26]. Society has expectations from the organization that non-compliance may have a negative impact on their survival [27].

In today’s competitive business environment, it is essential for the corporation to build and maintain a socially responsible image in the stakeholder’s eyes since it is critical for their success [26]. Companies obtain a competitive advantage by having CSR activities and programs [28,29]. Many studies in the literature show a positive impact of CSR on consumers’ various relational and behavioral outcomes [12]. In the present study, we examine the influence of CSR on consumer brand advocacy in the banking sector in a developing nation. We argue that the relationship between CSR and brand advocacy may be mediated by brand trust. As mentioned above, a stronger CSR perception is anticipated to be associated with a higher level of brand advocacy from consumers because CSR perceptions may encourage consumers to form positive relationships with brands

and strengthen the buyer–brand relationship, which can result in a variety of advocacy behaviors. This study also integrates the role of trust as a direct and indirect pathway from CSR to brand advocacy. The proposed framework is shown in Figure 1. Marketers can gain insights into fostering consumer advocacy behavior by comprehending the components influencing brand advocacy and the mechanism through which CSR initiatives influence brand advocacy.



**Figure 1.** Conceptual framework.

### 2.2. CSR and Brand Trust

Hiscock ([30], p. 1) stated, “The ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust”. A firm’s CSR initiatives reveal the company’s character and values that help the company in building trust in the company [12]. In order for companies to have a positive influence of socially responsible activities on consumer behavioral outcomes, the companies need to build up trust in the CSR activities for social welfare [31]. CSR actions are the company’s efforts that help the companies in improving the well-being of society [32], thus building trust among the consumers [11]. Consumers build a high level of trust in the companies that are indulging in CSR activities [2]. Thus, the following hypothesis is proposed:

**H1.** Consumer perception of CSR has a significant positive influence on brand trust.

### 2.3. Brand Trust and Brand Advocacy

Brand trust refers to the belief of the consumers that a brand will fulfill their expectations [33]. A high level of trust in the brand is associated with the consumer tendency to offer a positive word of mouth in the previous literature [34]. In today’s time, the brand plays an important role in building long-term relationships with customers as well as meeting sales goals [35]. Building trust in the brand is not just a matter of a one-time shopping experience with the brand; rather, it is built up over a long passage of time, and it is not as easy as it seems [36]. Brands nowadays face significant competition in the marketplace, and it is very easy for consumers to switch from one brand to another; building trust in the brand has become relevant to marketers [37]. It is significantly important for companies to build trust in their brand in order to have a positive influence on consumer advocacy behavior towards the brand. To build trust in their brands, companies focus on endorsing the brands by the personality whom people trust the most and follow [38]. A consumer trusting the brand may indulge in making recommendation for a brand to others, which is referred to as brand advocacy [5]. Consumers are involved in advocacy behavior only when they trust the brand and believe that the brand is meeting their perceived expectations [39]. Thus, the following hypothesis is stated:

**H2.** Brand trust has a positive and significant influence on brand advocacy.

#### 2.4. CSR and Brand Advocacy

Positive word of mouth and brand advocacy is considered one of the most effective and credible communication tools for a brand [40]. Many studies in the literature report a positive relationship between CSR and positive word of mouth [41]. Perceive CSR has a direct and indirect influence on consumer willingness to engage in positive word of mouth [41]. CSR drives word of mouth is the result of the company's intrinsic motive in engaging in CSR activities, which have a further significant impact on brand advocacy [42]. It is also stated that consumer-perceived beliefs about CSR activities have a positive influence on brand advocacy behaviors [43]. Thus, CSR activities enhance the consumer evaluation of the company, which leads to positive relational outcomes [44]. Therefore, we propose that companies' involvement in CSR activities are having a positive influence on consumer brand advocacy behavior. We state:

**H3.** *CSR activities have a positive and significant influence on brand advocacy.*

#### 2.5. Mediating Effect of Brand Trust

The literature in this area demonstrates that building and maintaining long-term relationships with customers, particularly in the services sector, requires trust [45]. Given that views of integrity and honesty are correlated with feelings of trust, previous research has shown that CSR initiatives and upholding high ethical standards can help to increase trust among important stakeholders, such as consumers and employees. Additionally, some research indicates that trust is a significant predictor of loyalty and affects consumers' other behavioral outcomes such as commitment, positive word of mouth, and advocacy [45,46]. Businesses that adopt socially responsible practices enjoy greater levels of customer trust [47]. Therefore, businesses should implement socially responsible practices to strengthen the positioning of their brand [48]. This will enhance customer advocacy for the brand while also helping to increase customer trust levels. Thus, we state that brand trust mediates the relationship between CSR and brand advocacy.

**H4.** *Brand trust mediates the positive and significant relationship between CSR and brand advocacy.*

### 3. Method

#### 3.1. Research Design

The Indian banking sector was chosen for the context of the study. India's world rank is eighth in the services sector, and the contribution of the services sector and its GDP is USD 1500 billion [49]. For gathering responses, a questionnaire was handed over to the customers, who were selected on a convenience basis. Before handing over the questionnaire, the purpose of the study was explained to the prospective respondents. The respondents were assured that their answers would be kept anonymous. After getting back the filled questionnaire, it was checked by the researcher whether there was any missing information. If any information was found missing, the respondents were requested to complete it. The questionnaires were distributed by personally visiting different branches of all selected banks during working hours. Therefore, the researcher visited only 2–3 branches per day. A total of 357 questionnaires were distributed, and out of them, 21 were discarded due to incomplete responses. A total of 336 filled questionnaires were used for the further analysis of data after deleting the missing responses. The sample characteristics can be described as follows: 36% females and 64% males; 34.00% 18–36, 41.00% 37–50, and 25.00% 51 and above. In terms of monthly income level, 8.7% INR <30,000, 13.5% INR 31,000–55,000, 40.38% INR 56,000–85,000; 37.42% INR >86,000.

#### 3.2. Measures

The three-item scale is adapted to measure the consumer perception of CSR from the study by [50,51]. Brand advocacy is measured with a three-item scale that includes positive word of mouth, resilience to negative information, and consumer intention to try a new product from the previous work [51–54]. Trust has been measured as a multi-dimensional

construct, including of performance and benevolence-based trust. Five-item item scale is taken to measure trust from the work of [55,56]. The description of the scale items is shown in Appendix A. All the scale items were anchored on a 7-point Likert scale ranging from 1 = strongly disagree to 7 = strongly agree.

#### 4. Analysis and Results

The measurement model reliability and validity were tested using the confirmatory factor analysis (CFA) using the maximum likelihood estimation through the AMOS 22.0 software. The results of the measurement model show an acceptable model fit [ $\chi^2 = 107.07$  (41)], GFI = 0.948, CFI = 0.974, and NFI = 0.959, RMSEA = 0.06). Table 1 shows that all the scale items loadings are above 0.7 in corresponding to the construct. The composite reliability and AVE are above 0.7, meetings the recommended guidelines [57], confirming the convergent validity of the measurement model (Table 2). Following the criteria suggested by [58], the square root of AVE should be greater than the inter-construct correlation for all the constraints. As shown in Table 2, the results meet this condition; the square root of AVE is higher than the inter-correlation for all constructs. The results provide support and confirm the discriminant validity [58].

**Table 1.** Measurement model results.

Construct	Scale Items	Factor Loadings	Cronbach Alpha
CSR	"[brand] is socially responsible"	0.81	0.901
	"[brand] contributes to the welfare of society"	0.92	
	"[brand] contributes to the donation program"	0.85	
	"[brand] doesn't harm the environment"	0.77	
Brand Trust	"I trust on the quality of this banking company"	0.97	0.889
	"is interested in its customers"	0.83	
	"is honest with its customers"	0.82	
	"make me feel a sense of security"	0.68	
Brand Advocacy	"I would like to try new products/services introduced by this [brand]"	0.90	0.903
	"I talk favorably about this [brand] to friends and family"	0.87	
	"If the [brand] did something, I didn't like, I would be willing to give it another chance"	0.84	

**Table 2.** Discriminant validity results.

	CR	AVE	BTrust	CSR	BAdvo
BTrust	0.899	0.692	0.832		
CSR	0.904	0.703	0.252	0.838	
BAdvo	0.905	0.762	0.532	0.305	0.873

CR: Composite Reliability; AVE: Average Variance Extracted, BTrust: Brand Trust; BAdvo Brand: Advocacy.

After testing the reliability and validity of the measurement model, the structural model was tested using SEM. In other words, SEM works efficiently in the case of reflective kind of models [57]. "An underlying assumption for the SEM analysis is the items or indicators used to measure latent variables are reflective in nature" [58]. In this study, CB-SEM was used for measuring the path relationship in the model. The basic objective of

path analysis is to provide a statistical tool to test and confirm the structural model to assess the hypotheses that represent the link among variables of interest. This is an important tool to assess the linkage among the variables because the main goal of path analysis is to make an approximation of the degree of association among the variables to investigate the causal relationships. The path analysis measures the relative importance of different direct and indirect causal paths leading to the dependent variable. The results of the structural model show an acceptable model fit. The results of the measurement model show an acceptable model fit ( $\chi^2 = 107.07$  (41), GFI = 0.948, CFI = 0.974, NFI = 0.959, RMSEA = 0.06). H1 states that CSR activities have a positive and significant influence on brand advocacy. The findings reveal that the path relationship between consumer perception of CSR and brand is positive and significant ( $\beta = 0.25$ ;  $p < 0.001$ ). Therefore, H1 is supported. H2 proposes that brand trust has a significant positive influence on brand advocacy. The direction of the path relationship is consistent with the hypothesis, and the relationship is found to be significant ( $\beta = 0.49$ ;  $p < 0.001$ ). Thus, H2 is supported. H3 states a direct link between CSR and consumer brand advocacy behavior. The findings are aligned with the hypothesis ( $\beta = 0.18$ ;  $p < 0.001$ ). As a result, H3 is supported. The path relationship is shown in Table 3.

**Table 3.** Path relationship.

Hypothesis	Path Coefficient	t Value	Results
H1	0.25	4.425	Supported
H2	0.49	8.942	Supported
H3	0.18	3.418	Supported

$p$ -value < 0.001.

For examining the mediating influence, bootstrapping procedures were used to obtain the estimates of the indirect influence, and its significance was tested using confidence intervals. If there is no zero between the lower and upper bound of the 95 percent of confidence interval, the mediation effect is considered to be significant. We used the 5000 bootstrap samples with the 95 percent of confidence interval for estimating the indirect effect using AMOS 22.0. The mediating effect is found to be significant ( $\beta = 0.106$ ,  $p < 0.001$ ). The lower and upper bound confidence interval ((L = 0.064), (U = 0.157)) with no zero in between; thus, we can say brand trust mediates the relationship between CSR and brand advocacy. The observed total effect is  $\beta = 0.264$  ( $p < 0.001$ ), and the direct effect is  $\beta = 0.16$  ( $p < 0.001$ ). Thus, partial mediation is observed; hence, H4 is supported.

## 5. Discussion and Conclusions

This study looks into how CSR affects consumer advocacy and brand trust. The empirical findings are consistent with our assumptions and show a stronger and more positive relationship between brand advocacy and consumers' perceptions of CSR. Additionally, the relationship between CSR and brand advocacy is mediated by brand trust. This research proposes a framework and examines the relationship between CSR and brand advocacy behaviors, including the mediating role of brand trust. CSR is considered to be one of the most effective ways of doing marketing activities that helps companies in building a socially responsible image. The findings show that all three hypotheses are supported. The result shows that consumer perception of CSR has a positive influence on brand trust. The findings contribute to the prior literature, as there is limited evidence so far on the impact of CSR on consumer brand trust [11]. In this regard, our findings are consistent with the previous studies [11]. This shows that CSR activities play an important role in building trust in the brand. This study supports the H2, which suggests that brand trust positively affects brand advocacy behavior. The findings are aligned with the other studies (e.g., [59]) and suggest that consumer trust in the brand has a favorable impact on the brand in terms of involvement in the advocacy behavior toward the brand. From a CSR perspective, trust has been defined as what customers expect from businesses in terms of socially responsible

behavior [14]. Consumers' opinions of a firm may be favorable if they believe it to be moral, socially responsible, and trustworthy [50].

This study observes the direct influence of CSR on consumer brand advocacy behavior, supporting the H3. This demonstrates that if a company is involved in socially responsible activities, it leads to a positive influence on consumer brand advocacy behavior. These findings are aligned with the other studies [6]. The findings indicate that trust plays a partial mediating role in the relationship between brand advocacy and CSR supporting H4.

This study contributes to the CSR literature by taking the significant mediating role of brand trust in the relationship between CSR and brand advocacy behavior. The present study tries to fill the gap in the extent of the literature by proposing the relational variables in order to examine the influence of companies' CSR actions and their influence on consumer brand advocacy behavior. Additionally, a survey of the relevant studies revealed that the majority of research indicates the impact of CSR on problems relating to customer behavior. The bulk of studies in the banking industry has contributed to the study of CSR from consumer viewpoints [14]. The study adds to the body of literature by studying the role of brand trust as a mediator between CSR and brand advocacy, in addition to the theoretical value it adds by analyzing the relationship between CSR and brand advocacy separately. In this regard, the "new successful formula of commercial banking has arisen as a result of banks' support of investment in social and environmental sustainability using stakeholder management approaches" [60]. Firms comply with social responsibility when they consider stakeholder expectations in their strategic decisions [52]. Further, the implication of CSR initiatives among the banking institutions is an answer to the commitment of these institutions towards society, which includes the responsibility towards the other stakeholders such as customers, employees, shareholders, and the local community [12]. The findings are relevant for brand managers while designing CSR activities and marketing strategies. The significant role of CSR programs in building trust towards the brand and indulging in advocacy behavior is meaningful for the purpose of strategy making. This study has implications for all those banks who want to have brand advocates for their brands in order to stay relevant in the marketplace. They should understand the critical aspect of CSR and branding as a part of their marketing strategy. The study confirms the literature that claims that CSR programs have a beneficial impact on consumer advocacy behavior based on empirical findings [11]. The following are the implications of our study. CSR initiatives improve how customers view a company's marketing effectiveness (brand trust and brand advocacy). Managers of businesses should focus on and allocate resources to socially responsible initiatives because consumers are more likely to trust and value socially responsible businesses. As a result, they gain credibility and engage in more advocacy behavior. To close the gap between theory and practice for better brand positioning, the bank should develop corporate-level strategies to effectively communicate CSR initiatives among customers or the public at large. This is because the findings of the path model show that trust plays a mediating role in brand advocacy. Finally, businesses anticipate that a variety of socially responsible activities will improve brand advocacy. Our research offers managerial insight into the critical function of CSR in creating consumer-brand interactions. According to the findings, relationship marketing perspectives should be used to evaluate CSR programs, and efforts should be made to build consumer trust. Consumers have been observed to view a business as more trustworthy when it is linked to a particular social concern.

#### *Limitations and Directions for Future Research*

The present study provides several opportunities for further research. First, the present study considers only one type of industry, and the respondents selected for the study belong to India only, which limits its generalizability to other parts of the world. Further, the subsequent study could verify the current findings in other industries and cross-cultural settings. Second, when measuring CSR, this study did not consider CSR as a second-order construct having multiple dimensions [61] that might have different

influences on outcomes providing an opportunity for future research. Third, this study used the non-probability sampling procedure to select the respondents for the sample, which limits its generalizability. Future studies can address this issue by testing the proposed model using the probability sampling method. Fourth, in the present study, what we are interested in is not the actual CSR programs but rather how consumers perceive CSR activities. This perception could not correspond to genuine CSR initiatives. Understanding how these factors interact will contribute toward better understanding how CSR affects brand advocacy and trust.

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## Appendix A

**Table A1.** Scale Itemsatma.

Construct	Scale Items	Source
CSR	“[brand] is socially responsible”	Brown and Dacin, [50] and Klein and Dawar, [51]
	“[brand] contributes to the welfare of society”	
	“[brand] contributes to the donation program”	
	“[brand] doesn’t harm the environment”	
Brand Trust	“I trust on the quality of this banking company”	Morgan and Hunt, [55] and Sirdeshmukh et al., [56]
	“is interested in its customers”	
	“is honest with its customers”	
Brand Advocacy	“make me feel a sense of security”	Bhattacharya and Sen, [52]; Klein and Dawar, [51]; Zeithaml et al., [53]
	“I would like to try new products/services introduced by this [brand]”	
	“I talk favorably about this [brand] to friends and family”	
	“If the [brand] did something, I didn’t like, I would be willing to give it another chance”	

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