

## Article

# Impact of CSR on Customer Citizenship Behavior: Mediating the Role of Customer Engagement

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**Abstract:** The goal of this study is to analyze a proposed model that shows how customer perceptions of corporate social responsibility (CSR) and customer citizenship behavior (CCB) in the banking sector are directly and indirectly related. In addition, we examine how CSR contributes to the growth of customer engagement. Customers of Indian banks made up the study's target population, and 363 responses were collected as part of the sample. According to the findings, customer perception of CSR is favorably correlated with customer engagement and CCB. Moreover, customer engagement serves as a mediating factor in the link between consumer perception of CSR and CCB. Our findings demonstrate that CSR influences consumer engagement directly, and that customer engagement partially mediates the relationship between CSR and CCB. The results also provide evidence in favor of CSR and customer engagement as CCB outcomes.

**Keywords:** CSR; CCB; corporate social responsibility; customer citizenship behavior; banks; customer engagement



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## 1. Introduction

In response to the rapid environmental deterioration and the competitive market environment, many businesses have adopted corporate social responsibility (CSR) policies to ensure a sustainable performance [1]. CSR, the idea of a businesses willingly integrating social and environmental issues into their business operations, is a crucial component of the conversation between businesses and their stakeholders [2]. Customers are paying even greater attention to firms' participation in CSR as it becomes more crucial as a corporate agenda item and an important academic issue [3]. Customers' perceptions of corporate values are thought to be influenced by CSR, and this perception is thought to influence a variety of company-favoring behaviors, such as customer extra-role behavior [4]. According to Grönroos and Gummerus [5], customers' extra-role behavior or citizenship behavior is now seen as a significant aspect in attaining an effective organizational performance through value co-creation, replacing the traditional view of employees as the primary value creators [6]. Customers increasingly participate in the creation and distribution of customer value more skillfully as a result of their increased knowledge and access to more sophisticated communication technology. Customer citizenship behavior (CCB) and the relationship between customers and the business may both improve as a result of CSR initiatives' positive effects on the company image [7]. According to several academics, customers who have positive opinions of businesses are more inclined to remain in touch with them over time [1]. As a result, businesses must approach CCB as a constructive involvement activity and develop long-term connections with their customers [8].

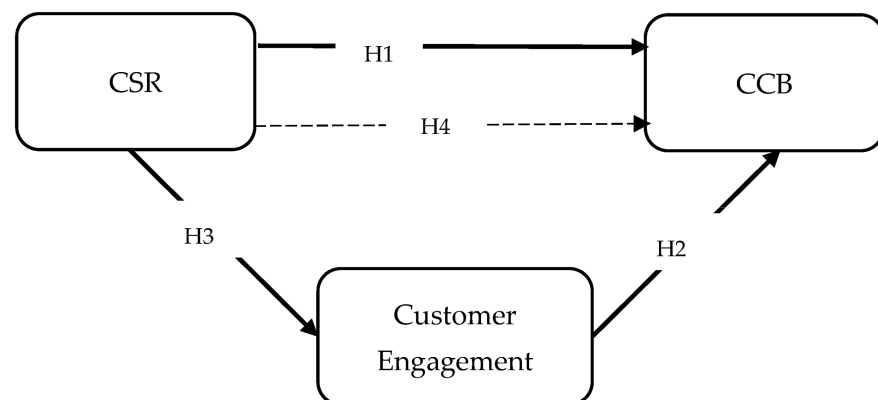
The inability of managers to predict how customers would react to CSR activities can prevent them from obtaining the best returns [9]. Several studies have recommended more thorough research to clarify the underlying mechanism and boundary conditions of how CSR yields CCB in order to build effective CSR programs [4]. In order to strengthen

customer involvement and maintain competitiveness in the long run, it is helpful to identify the antecedents of CCB [7]. As a result, it is important to examine CSR as an antecedent influencing customer engagement and, subsequently, consumer citizenship behavior. By putting out mediation for the relationship between perceived CSR and CCB through customer engagement, this study responds to these calls. Unfortunately, there is not much research that has considered key mediators in a unified framework [4].

CCB development can assist a business in building relationships with customers and increasing sustainability [8]. Much research has considered CCB in the context of other services; however, little is known about how CCB and CSR are related in the banking business. As a result, this study investigates the connections between customer perceptions of CSR, customer engagement, and CCB in the banking service sector. Understanding how CSR initiatives strengthen customer engagement and provide businesses with a competitive edge is crucial since they have a substantial beneficial impact on market competition [10,11]. The aim of this study is to investigate how CSR initiatives affect consumer engagement and how CSR has a direct and indirect influence on CCB. This study makes significant contributions to the literature on customer engagement and CSR by: (1) demonstrating that customer engagement constructs, which are not frequently reported in the literature on CSR, are relevant underlying psychological mechanisms for explaining customer responses to CSR; (2) CCB being recognized as a crucial outcome variable. The results of this study also provide suggestions on how to design their CSR programs to maximize the impact of perceived CSR on CCB. CSR activities are becoming increasingly important for businesses to invest in [12], which suggests that these activities could offer a network platform that could coexist with the emphasis on interaction with core value dimensions. In order to better understand the connection between CSR activities, engagement, and CCB, the current study was conducted. The findings of this study would be pertinent to possible CSR strategies aiming to increase customer engagement in the service industry. As a result, we anticipate that the theoretical and empirical foundation of this study will have significant managerial implications for the service business.

## 2. Theoretical Background and Hypotheses Development

This study investigated how CSR initiatives affect customer engagement and CCB. Given the relative originality of this concept, previous research was consulted in order to establish potential CCB and engagement measures as well as CSR issues. The conceptual framework is shown in Figure 1.



**Figure 1.** Conceptual framework.

### 2.1. CSR

CSR can be broadly defined as the interaction between business and society, where enterprises profit from societal goodwill and, in return, owe certain obligations to society [13]. After Carroll [14] defined four aspects of economic, legal, ethical, and voluntarily responsibility, other studies have added different domains to describe CSR. CSR refers

to a company's discretionary interest in a variety of areas, including social and cultural issues, employee welfare, the environment, diversity, and secure operations and goods. The present study takes a social viewpoint and defines CSR as the business's endeavors and standing in relation to its considered societal or stakeholder commitments [15]. According to this definition, a firm must behave in order to "protect and improve both the welfare of the society as a whole and the interest of the organization" [16] (p. 5). As a result, this study defines CSR activities as the extent to which customers believe a company supports initiatives for a charitable reason.

## 2.2. Customer Engagement

Customer engagement has become a concept of growing significance in contemporary marketing literature as well as a novel method for fostering consumer value and comprehending modern marketing [17]. Additionally, academics agree that customer engagement improves performance and gives businesses a genuine competitive advantage [18]. As a result, professionals work to strengthen links and establish relationships with customers through their behaviors [19]. Strong customer–company relationships take the shape of engagement. According to [20] engaged customers keep strong ties with the businesses that end up being endogenous to them. According to [21], customer engagement is the outward expression of behaviors that go beyond simple financial exchanges. Nonetheless, the majority of academics have adopted a multidimensional perspective and define customer engagement as a psychological condition with cognitive, affective, and behavioral characteristics.

## 2.3. CCB

CCB is a fundamental component of co-creation between the consumer and the company [22]. We view CCB as a constructive form of involvement. Organization citizenship behavior (OCB), an additional role that employees assumed to improve organizational effectiveness, was originally extended to include CCB. From the standpoint of the customer, CCB can be viewed as a voluntary behavior that offers support and is advantageous to organizational performance outside of the customer's needed role for service delivery [4]. CCB is the voluntary assistance provided by customers to other customers and businesses [23]. The CCB promotes customers helping other customers, giving feedback to businesses to improve their services, and accepting bad circumstances as a supporter of a business. When a business supports its clients positively, it inspires other clients to act in ways that are advantageous to businesses [24]. Customers are more likely to support a company's growth when they are well aware of it, preserving the relationship between the two parties [25,26]. The long-term profitability and prospective worth of the organization can be driven by this form of citizenship conduct.

## 2.4. CSR and CCB

Previous research has long examined the relationship between customer perception and CSR initiatives, and it has been stated that CSR is a critical component of business success that favorably affects how customers perceive a company's goods and services [27]. The positive response to the company was influenced by the effective implementation of the CSR activities and plan [28]. Customers are more likely to have a positive opinion of a brand when they realize that the company is truly making an effort to support social causes [29]. One of the reactions that is optional and a customer's voluntary behavior that is neither required nor rewarded is CCB [30]. Although CSR actions can result in CCB [31], such as giving a product recommendation, being resilient to information that is negative about the company, suggesting improvements, and participating actively in survey activities, their effectiveness depends on customer perceptions. In an emerging market context, [32] looked into the relationship between the CSR motive and customer extra-role behavior and came to the conclusion that CSR activities enhanced the customer

extra-role behavior when the business was well-known for its ethical stance prior to CSR activities. As a result, we propose:

**Hypothesis 1.** *CSR has a positive and direct effect on CCB.*

### 2.5. Customer Engagement and CCB

The favorable impact of customer engagement behavior on customer loyalty has been well-documented in the literature. Engaged customers will commit to any behaviors that help the business [17]. Such behaviors may also include extra-role voluntary and discretionary citizenship behaviors, which go beyond the in-role loyalty behavior that focuses only on repurchase. The term “CCB” refers to client contributions that are beneficial and constructive but are not necessary for the delivery of the company’s core services yet collectively help the company provide successful services [22]. Employees that are engaged in their work exhibit higher levels of CCB toward the organization according to organizational literature [22]. In a similar vein, we contend that customer perceptions of CSR are more likely to affect and manifest customer loyalty to the brand. Engaged customers perform advocacy behavior, have a deep connection to the brand, and are less inclined to switch. They prioritize strong bonds over slight adjustments to the offers. Engaged customers participate in CCB and aim to maintain high interaction and solid ties with the business. According to this study, customer engagement encourages both in-role and out-of-role conduct. Thus, we state:

**Hypothesis 2.** *Customer engagement has a direct and positive effect on CCB.*

### 2.6. CSR and Customer Engagement

CSR has become a specific marketing tool that businesses may use to forge enduring connections with their clients, add value, and strengthen their competitive position [33]. Customers do, in fact, seek to reward socially responsible businesses, according to one of the key results of CSR studies [34]. This claim seems to be supported by the stakeholder theory. Customers thus reward businesses who engage in CSR activities and initiatives through positive assessments and increased intent to purchase their services and products, making them one of the corporation’s most important stakeholders [35]. Additionally, experts contend that consumers are more likely to have an emotional connection to businesses when they engage in CSR projects that benefit the community [36]. Similarly to this, academics assert that CSR fosters a sense of conviction that businesses care about their stakeholders’ welfare and do not strive to exploit others. CSR is anticipated to influence customer engagement given that customer engagement is a psychological/emotional process in which trust is a crucial component [1]. Furthermore, [37] make the theoretical assumption that consumers are more likely to display engagement behaviors when they perceive a company to be more credible. Thus, we state:

**Hypothesis 3.** *CSR has a direct and positive effect on customer engagement.*

### 2.7. The Mediating Role of Customer Engagement

By enabling the connection between predictor constructs and outcome variables, including CCB, customer engagement has been highlighted in the literature as a crucial factor that contributes to firm’s success and performance. Customer engagement, on the other hand, primarily reflects a customer’s emotional state or condition as a result of their subjective evaluation of their experiences from consumption-related activities. Based on this premise, we suggest the mediating role of customer engagement in the relationship between CSR and CCB, and the following hypotheses is suggested:

**Hypothesis 4.** *Customer engagement mediates the link between CSR and CCB.*

### 3. Method

#### 3.1. Sample and Data Collection

The Indian government's move to essentially mandate CSR spending by all Indian banks caused CSR efforts to be widely adopted by banks. Indian banks are now making significant financial investments in CSR programs. Overall, the majority of worldwide investments in CSR efforts are currently made by the banking sector. The information was gathered through a survey that involved banks from the public and private sectors. The combined 15 branches of three major retail banks were chosen. A non-probabilistic method combining convenience and quota sampling was employed to choose the survey respondents. Multi-stage sampling based on age and gender was used to choose the sample, ensuring sample representativeness. The respondents comprised bank clients who were over 18 and in charge of some financial concerns at the time of the survey. As a result of their extensive expertise with the bank, this ensured that the data collected from respondents were pertinent. During working days, the responders were approached at the bank branches. Thanks to the age and gender quotas, our sample was representative of the socio-demographic characteristics of the community. We received 363 responses from the 420 surveys administered after discarding 57 due to incompleteness. The majority of responders (56.12%) were male and between the ages of 45 and 60 (48.19%). The majority of respondents (49.16%) had bachelor's degrees and were from middle-class families (46.79%) with monthly incomes between USD 205 and USD 535.

#### 3.2. Scale Items

The conceptual model's constructs were assessed using pertinent pre-existing scales from the literature (refer to Table A1). A four-item scale designed by [38,39] was used to assess CSR. Six items were modified from the works of [40,41] in order to measure the customer engagement. A 12-item scale corresponding to four dimensions of CCB (i.e., advocacy, helping, feedback, tolerance) that was adapted from [42] was used to measure CCB. All scale items were evaluated using a 7-point Likert scale, with 1 denoting strong disagreement and 7 denoting strong agreement. The questionnaire's face validity was examined by three marketing experts who validated the instrument. The questionnaire's content was improved in response to the comments we received.

### 4. Results and Analysis

The data were analyzed using the two-stage approach of [43]. First, the psychometric characteristics of the measurement tool were investigated using confirmatory factor analysis (CFA). The structural links between the suggested variables were then investigated using AMOS 22.0 using structural equation modeling (SEM) procedures with the maximum likelihood approach.

A confirmatory factor analysis (CFA) comprising all of the multi-item constructs in the proposed model was calculated using the AMOS 22.0 program to evaluate measurement validity and reliability. Tables 1 and 2 contain the CFA results, which indicate that our measurement model matches the data fairly well. The different fit statistics (CFI = 0.96, GFI = 0.91, RMSEA = 0.05, ( $\chi^2 = 364.33$  (174),  $p = 0.001$ )) meet or surpass the threshold levels for acceptable model fit. For all of the constructs, the Cronbach alpha coefficient values were higher than the minimum threshold of 0.70, suggesting a high reliability of the scales [44]. Moreover, all factor and item loadings in our measurement models exceeded 0.48, supporting the convergent validity of our model [44]. Lastly, the approaches recommended by Fornell and Larcker [45] were used to examine the discriminant validity among variables. All of the variables' average variance extracted (AVE) estimations exceeded the squared correlation between the variables (Table 2), which is indicative of acceptable discriminant validity.

**Table 1.** Measurement model results.

Construct	Items	Factor Loading	AVE	CR	Cronbach Alpha
CSR	CSR1	0.79	0.699	0.902	0.899
	CSR2	0.84			
	CSR3	0.93			
	CSR4	0.77			
Customer Engagement	CE1	0.86	0.665	0.908	0.907
	CE2	0.86			
	CE3	0.75			
	CE4	0.86			
	CE5	0.80			
	CE6	0.81			
CCB					
Feedback	CCBF1	0.86	0.799	0.971	0.846
	CCBF2	0.97			
	CCBF3	0.91			
Advocacy	CCBA4	0.83			
	CCBA5	0.97			
	CCBA6	0.91			
Helping	CCBH7	0.84			
	CCBH8	0.97			
	CCBH9	0.91			
Tolerance	CCBT10	0.77			
	CCBT11	0.85			
	CCBT12	0.93			

**Table 2.** Discriminant validity.

	CSR	CE	CCB
CSR	<b>0.836</b>		
CE	0.101	<b>0.815</b>	
CCB	0.358	0.277	<b>0.888</b>

In AMOS 25, structural equation modeling was used to test the goodness of fit of the structural model and the assumptions. Using the following fit indices, the structural model demonstrated a strong model fit: ( $\chi^2/d(f) = 461.097 (182)$ , CFI = 0.953, GFI = 0.896, and RMSEA = 0.06). The results of the hypothesis tests show that all the suggested hypotheses are valid. The link between CSR and CCB according to hypothesis H1 showed a significant relationship ( $\beta = 0.264, p < 0.001$ ). H2 also revealed a substantial and favorable link between customer engagement and CCB ( $\beta = 0.125, p < 0.010$ ). The results support H3, which asserts that customer engagement has an impact on CCB ( $\beta = 0.077, p < 0.001$ ). The findings of the hypothesis testing are shown in Table 3.



**Table 3.** SEM results.

Hypothesis	Path Coefficient	t Value	p Value	Results
H1	0.264	6.461	0.001	Supported
H2	0.125	1.752	0.080	Supported
H3	0.077	3.218	0.001	Supported

The bootstrapping approach was employed using 5000 samples with 95% confidence intervals to verify the indirect, direct, and total estimations of path coefficients. Bootstrapping is a non-parametric technique based on resampling with a replacement for analyzing an indirect influence or mediation effect. By confirming full mediation for customer engagement along the pathway from CSR to CCB, the results support H4. The mediation effect is deemed substantial when the lower and upper boundaries of the 95% confidence interval do not both equal zero. The conclusion that customer engagement significantly influences how CSR and CCB relate to one another ( $\beta = 0.010, p < 0.05$ ) supports H4. As there is no zero between the lower and upper bounds of the confidence intervals ( $[L = 0.002; U = 0.057]$ ), we can conclude that customer engagement mediates the link between CSR and CCB. Thus, partial mediation is observed.

## 5. Discussion and Implications

This study examines the impact of consumer perception of CSR on CCB. In addition to the direct effect, this study investigated the mediating role of customer engagement in the relationship between CSR and CCB. The results show that when customers are more likely to engage with a socially responsible firm and believe that they are socially accountable, they are inspired to go beyond their prescribed roles and be involved in voluntary behavior. Consumer perception of businesses' CSR efforts has evolved as a crucial instrument for forging an emotional connection with the customer. This shows that customers who are interested in the bank and care about it participate in more voluntary behavior. Customers are inclined to connect with businesses that participate in CSR initiatives as a means of improving themselves. Additionally, a focus on CSR initiatives gives businesses a platform to forge enduring bonds of loyalty with their customers. The findings specifically imply that organizations might achieve beneficial and desirable outcomes, such as CCB, by concentrating on CSR-based engagement. We specifically illustrate that customers who are highly involved with the firm are more likely to exhibit brand citizenship behavior, such as recommending it to others and being loyal to it. Given the enormous advantages of CCB, banks should create marketing initiatives that could help additional clients perform CCB.

According to earlier studies, a company's engagement with its consumers is a key mediator of CSR outcomes [46]. Despite this, Aguinis and Glavas [47] pointed out that the study of potential mediators in CSR research has received little attention. Customer engagement was added based on this premise. Overall, the study supports earlier research conducted by Brodie et al. [48] that showed the significance of customer engagement for organizations looking to achieve a competitive advantage. Customer engagement and CCB were found to have a substantial link, and customer engagement effectively partially mediates the association between CSR and CCB. These findings back up the initial claim that taking part in CSR activities that address social issues has the potential to benefit a firm by raising consumer involvement [49], which results in CCB. Customers of the bank who lend to one another create value that benefits both parties. Additionally, customer goodwill and supportive comments may encourage other customers to willingly use the bank's services. With the help of this research, bank management will be better able to understand the increasing role of customer engagement, which can lead to involvement with the banks and, ultimately, more voluntary behavior. However, banks should also take into account how much customers value any form of communication related to a socially responsible identity and what elements can be used to increase the engagement with it. The results can aid bank management in concentrating on enhancing CSR initiatives and

achieving a competitive edge. This is due to the possibility that CSR programs and banks may become more appealing if CSR efforts and customer interaction were coordinated.

These findings highlight the significance of customer engagement for service organizations hoping to obtain advantages from their CSR strategy beyond only social good. The current study made the case that customer engagement is a key concern for people involved in CSR activities and that, regardless of the social issue an organization chooses, benefits can be realized if customers can be involved in the CSR concerns chosen. The investigation into the connection between CSR and engagement is still in its infancy, and the current study made a valuable contribution by providing a distinctive viewpoint on the engagement's potential to CCB through a stakeholder perspective. This study complies with a recent recommendation to take into account cognitive factors in the connection between CSR and CCB. The results emphasize the beneficial effect of perceived CSR, which motivates customers to engage fully with the bank. There are not many studies on how CSR affects other non-economic outcomes, especially when it comes to the banking industry. The current study adds empirical and theoretical knowledge to the field's limited understanding of the cognitive relationship between CSR and consumer behavior. The results emphasize the beneficial effect of perceived CSR, which motivates customers to fully interact with the brand.

Apart from the significant contribution made by this study, a few limitations were acknowledged here. First, this study's external validity was lowered by the fact that it only included consumers from Indian banks. To verify its external validity, more research may test this suggested model in another industry environment, particularly in other nations. Second, we excluded the impact of other factors on the link between CSR and CCB in the interest of model parsimony. Finally, additional research can be conducted to evaluate other social exchange factors, such as commitment and WOM, to create a more thorough and inclusive methodology that offers new insights into the evolution of consumer responses to CSR. Third, although we used a self-reporting scale to evaluate customer engagement, future research can operationalize it differently to use more objective metrics. In order to measure customer engagement, we used a first-order single construct based on four components; second-order constructs may be used in the future [50].

## 6. Conclusions

In this study, we used a more comprehensive approach by considering the role of customer engagement, which is a mental state comprising cognitive, emotional, and behavioral characteristics. Our findings suggest that consumer perception of CSR has a significant influence on customer engagement that leads to CCB. CCB can be increased by CSR, and customer engagement is crucial in fostering CCB. CCB is one of the main consequences of customer engagement and is very beneficial for businesses because customers' voluntary behavior ensures the sustainability of the company. Our results are in line with those of earlier studies, which contend that CSR fosters a sense of emotional attachment among customers and makes them feel a part of the business.

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## Appendix A

**Table A1.** Scale items.

CSR	CSR1	“my bank is socially responsible”	Brown and Dacin, [38] and Klein and Dawar, [39]
	CSR2	“my bank contributes to the welfare of society”	
	CSR3	“my bank contributes to the donation program”	
	CSR4	“my bank doesn’t harm the environment”	
Customer Engagement	CE1	“I am passionate about using the bank’s services”	Carvalho, A.; Fernandes, T., [40]; Dwivedi, A, [41]
	CE2	“I can continue using the bank’s services for very long periods”	
	CE3	“I feel enthusiastic when interacting with the bank”	
	CE4	“I am proud of the bank”	
	CE5	“I get absorbed when I interact with the bank”	
	CE6	“I feel happy when I am interacting with the bank”	
CCB			
Feedback	CCBF1	“If I have a useful idea on how to improve service, I let the employee know”	Yi and Gong et al. [42]
	CCBF2	“When I experience a problem, I let the employee know about it”	
	CCBF3	“When I receive good service from the employee, I comment about it”	
Advocacy	CCBA4	“I said positive things about my bank and the employee to others”	
	CCBA5	“I encouraged friends and relatives to use bank”	
	CCBA6	“I recommended bank to others”	
Helping	CCBH7	“I assist other customers if they need my help”	
	CCBH8	“I give advice to other customers”	
	CCBH9	“I help other customers if they seem to have problems”	
Tolerance	CCBT10	“If the employee makes a mistake during service delivery, I would be willing to be patient”	
	CCBT11	“If I have to wait longer than I normally expected to receive the service, I would be willing to adapt”	
	CCBT12	“If service is not delivered as expected, I would be willing to put up with it”	

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