



# The Effect of CSR on Brand Image, Brand Attitude, and Loyalty

## Case Study on Banking Sector in Saudi Arabia and NCB<sup>1</sup>

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### ABSTRACT

*This paper aims to investigate the relationship between CSR (Customers responsibility, Employees responsibility, Economic responsibility, and Legal responsibility) on the brand image, brand attitude, and brand loyalty. Using data collected from 285 respondents from customers and corporate society who deal with NCB (The National Commercial Bank) in Saudi Arabia and the correlations and regression methods with SPSS Ver. 22 program. The findings of this study were that all dimensions of CSR (Customers responsibility, Employees responsibility, Economic responsibility, and Legal responsibility) had a statistically significant effect on brand image. Customers' responsibility, employees' responsibility, economic responsibility, and legal responsibility were found to have a significant relationship with brand attitude. And all dimensions of CSR showed strong impact on brand loyalty. Finally, Both CSR, brand image and brand attitude had a statistically significant effect on brand loyalty.*

**Keywords:** CSR – Brand Image – Brand Attitude – Loyalty – Banking Sector

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## I- INTRODUCTION

Corporate social responsibility (CSR) today is a pervasive preoccupation of businesses worldwide. The prominence of CSR on the global business landscape is fueled in no small measure by consumer demand: the sense provided by companies of the pivotal role of consumers in driving their CSR strategies (Cone, 2017) is matched by marketplace surveys attesting to unprecedented consumer interest in consuming from companies that are socially responsible/sustainable (Baskentli et al., 2019).

In that, CSR is not only a moral imperative for businesses today but, increasingly, a business imperative as well, with consumers rewarding socially responsible companies by engaging in a host of pro-company behaviors (e.g., purchase, loyalty, advocacy) (Morsing & Spence, 2019).

In this article, we address the neglected ‘dark side’ of the constitutive potential of CSR communication. We investigate the dilemmas that occur when implicit CSR communication (i.e. CSR embedded in more covert forms of communication such as cultural values, organizational practices, word-of-mouth advertising and norms), is expected to be articulated as explicit CSR communication (i.e. CSR expressed in overt forms of communication such as strategic campaigns, codes of conduct, advertising and social reporting) (Choi et al., 2019).

It is apparent that CSR has been an important issue to researchers due to the impact it has on social issues in globalization. Thus, Articles and previously conducted studies provide a solid foundation for understanding CSR but these studies also demonstrate much inconsistency exists concerning the topic. Most researchers agree that the CSR is based on the improvement of society (Kleinrichert et al., 2013).

Saudi Arabia is one of the world's rapidly rising economic powers. Endowed with natural resources and having strong military and political ties with the West, the kingdom has sought to be responsive to the western nations' economic priorities and prescriptions, while aiming at maintaining traditional political and social systems. Since the early 1970s, the government has espoused comprehensive economic plans aimed at achieving economic and technological progress for its citizens, while integrating its economy into the global market. Earlier plans had sought to increase the rate of growth in its gross domestic product (GDP), develop human resources, and diversify the economy. The most recent plans have focused on encouraging research, development and technological assimilation; promoting scientific activities; strengthening Saudi Arabia's role in the global economy;

enhancing private sector participation in the development process; expanding basic services offered to citizens; protecting the environment, natural resources and wildlife; and developing and conserving water resources, among other things.

Banking franchises are an interesting phenomenon in regard to CSR because they must maintain a profit to be successful like other businesses, but unlike other businesses, their financial success largely depends on community support for the brand. Banking franchises also have varying management and ownership models. In some cases, they are owned by a single individual; in others they are owned by a partnership group or a large multinational corporation (Kim, 2019).

Banking and events linked to many of the programs of corporate social responsibility develop opportunities such as economic development within communities. Major events such as the Loans distinctive opportunities for organizations to look at the enormous resources, and exposure to the media and large-scale in order to be able to enhance the efforts of corporate social responsibility (Gibson et al., 2006) consider revision of this quotation. These efforts can help banking sector have a step ahead other companies to achieve social development and community impacts.

As mentioned above, the case study on banking sector in Saudi Arabia represented by NCB was clear that CSR has a massive contribution on NCB and its relationship with the customers as well as the staff and there are four examples that prove that. First, Teller and customer service waiting times improved significantly during 2012 as a result of recruiting new staff and improved usage of teller and CSR stations that improved the insight of our customers' experience. Second, NCB received the HRH Prince Turki Bin Nasser Award for Environment Stewardship and CSR for its continuously effective efforts and contributions to corporate social responsibility, sustainable development, and environmental programs. NCB was judged on four criteria: direct impact on target community, demonstration of long-term sustainability, institutional participation of management and staff, and national significance through aligning to the national agenda. Third, NCB has served more than one million beneficiaries since 2005 by focusing on four distinct areas: job opportunities, the health and education sectors, and providing strategic support to charities and welfare organizations. Due to changing national development needs and the pressing demand to create employment, we will now adopt this challenge as the major strategy in executing CSR. Fourth, AlAhli Voluntary Work Program gives NCB staff the opportunity to contribute to community service and increase their CSR awareness. Strategic partners are INJAZ-Saudi Arabia and the Saudi Environmental Society. During

2012, 163 staff participated and passed on their knowledge and experience in an area that is so vital to community development in the Kingdom.

This study is designed to examine the nature of CSR and how this evolving concept is taking root in an emerging oil-rich country like Saudi Arabia. The study explores managers' and customers' perception of CSR. The findings will shed light on how companies in the private sector understand CSR and its dimensions. The results and analysis will enable both policy makers and researchers to tackle issues that are essential for development, while clarifying the role of the private sector socially and economically in the country.

## **2- THEORETICAL PERSPECTIVE**

The idea that firms and other organizations have social responsibilities, labeled as CSR, has evoked widespread interests and concerns both in business and among academicians, and in the field of business administration as well. This article reviews and critically assesses whether, to what extent and how the scholarly marketing literature has addressed Corporate Social Responsibility (CSR). We limit our focus to branding, because branding is a prime focus for a successful marketing, and furthermore probably the discipline that is most preoccupied with the linkage between the firm and the environment in which it is embedded, i.e. a central aspect of CSR. We are in particular interested in how marketing scholars understand and exploit CSR for the greater impact on Brands (Kim & Ferguson, 2018).

This study was designed to investigate the impact of corporate social responsibility (CSR) to brand image, brand attitude, and brand loyalty for banks in Saudi Arabia. Related to the purpose of this study, this part will provide in-depth theoretical backgrounds which will be used to assist the understanding of the concepts and relationships in this study. The review will be divided into sections: 1) Corporate Social Responsibility, 2) Brand Image, 3) Brand Attitude, 4) Brand Loyalty, and 5) Relationship between Brand Image, Attitude and Loyalty.

### **2-1 CORPORATE SOCIAL RESPONSIBILITY (CSR)**

CSR is a company's commitment to improve societal, economic and environmental well-being through business practices (Sen & Bhattacharya, 2016). CSR domain is the substantive area of a firm's CSR policies, programs, and actions as they relate to the firm's stakeholder relationships (Oberseder et al., 2013). Prior research has provided various taxonomies of CSR actions. For example, (Peloza & Shang, 2011) classify CSR actions into philanthropy, business practices, and product-related.

This study uses the MSCIKLD (KLD for short) classification of CSR domains because it is the mostly widely used taxonomy of CSR domains in both practice and academic research. In their annual CSR or sustainability reports, for instance, companies typically classify their CSR activities into buckets that are closely aligned with the KLD domains (Du et al., 2017). As well, a large body of CSR research either uses KLD classification to operationalize a CSR domain (e.g., Sen & Bhattacharya, 2016) or examines firm overall CSR activities based on actions in the different KLD domains (e.g. Godfrey et al., 2009; Servaes & Tamayo, 2013).

Specifically, there are seven basic domains according to KLD (Baskentli et al., 2019): (1) Employee relations (i.e., the extent to which a company is involved with employee related issues, such as, providing a safe and healthy working environment, retirement plans to its employees and having favorable union relations); (2) Human rights (i.e., the extent to which a company ensures and supports the basic rights and freedoms of all human beings (e.g., help eliminate human trafficking, favorable relations with indigenous people); (3) Diversity (i.e., the extent to which companies address the matters related to gender, age, sex, ethnicity, and sexual orientation in the workplace (e.g., promotion of minority and women to line positions, benefits for non-traditional and/or disabled employees); (4) Community issues, evaluated in terms of companies' impact on local communities by offering educational initiatives, volunteer programs and charitable giving; (5) Corporate governance, based on the extent to which a company ensures its management acts in the best interest of its shareholders and the community in which it operates by ensuring record of transparency and by creating governance framework; (6) Environment, based on a company's impact on the environment such as the use of recycled materials, renewable energy and clean fuels; and (7) Product (i.e., the company's commitment to ensuring equal access for innovative, safe and quality products to customers). The seven domain KLD classification contains greater granularity, relative to alternate classifications, in terms of domain-specific differences and their underlying dimensions to allow a more meaningful and in-depth examination of inter-domain differences.

To explore such inter-domain differences in consumer reactions to CSR, we focus on the individual- vs. group-orientation of CSR domains, which pertain to whether a CSR domain is perceived as focusing on protecting and enhancing the welfare of individuals or groups (Kim & Ferguson, 2018).

*Corporate Social Responsibility towards Customers:* (CSR towards Customer). Most consumers agree that while achieving business targets, companies should do CSR at the same time. Most consumers believe companies doing charity will

receive a positive response. Also, it was found that consumers are loyal and willing to spend more on retailers that support charity. Consumers also believe that retailers selling local products will gain loyalty (Smith, 2013) shares the belief that marketing local products will gain consumer trust. However, environmental efforts are receiving negative views given the belief that this would affect customer service.

*Corporate Social Responsibility towards Employees:* (CSR towards Employees). A study of these employee practices, reactions and paradoxes is critical in understanding the practical and theoretical challenges of human resource in such contexts in general and enterprises in particular. It places a caveat on the proposed impact of employee CSR in organizations. The impact of CSR on various transversal aspects in an organization is based on stakeholder theory, a theory which essentially creates a symbiotic relationship based on “give and take” between stakeholders and companies. Thus, this study draws from stakeholder theory (Mitchell et al., 1997).

*Corporate Social Responsibility towards Welfare:* (CSR towards Welfare). Some scholars argue that companies do not need to promote socially responsible actions because their only responsibility is to be profitable for stockholders, which is an economic dimension of CSR. (Mooijman et al., 2017) defines economic responsibility as to be profitable for principals by delivering a good quality product at a fair price to customers. (Mooijman et al., 2017) more fully describes six economic responsibilities: “(1) satisfying customers with goods and services of real value; (2) earning a fair return on the funds entrusted to the corporation by its investors; (3) creating new wealth, which can accrue to non-profit institutions which own shares of publicly-held companies and help lift the poor out of poverty as their wages rise; (4) creating new jobs; (5) promoting innovation; and (6) diversifying the economic interests of citizens so as to prevent the tyranny of the majority” (Mooijman et al., 2017).

*Corporate Social Responsibility and Legal Framework.* Legal responsibilities have been studied in management studies and these are considered as must-responsibility (Carroll, 2000). These responsibilities are expected to be implemented all of the time, and only when companies breach one of these responsibilities, it becomes an issue. The result is often negative publicity. Although many scholars categorize legal responsibilities in their discussions of CSR, legal responsibilities can be completely different (Lantos, 2001). Legal duties involve obeying the law and playing by the rules. However, laws and legislation have flaws to ensure responsible actions. They only provide a moral minimum for

business conduct; they are reactive (telling what ought not to be done) rather than proactive, (telling what ought to be done), and they are often followed involuntarily (Carroll, 2000; Lantos, 2001).

## 2-2 BRAND IMAGE

Brand image plays an important role in the development of a brand, because the brand image regarding reputation and credibility of the brand that later became the "guidelines" for the consumer audience to try or use a product or service. The trial and consumption result towards brand by consumers in the end lead to a certain experience (brand experience) that will determine whether the consumer will be loyal to the brand or just an opportunist (easy to switch to another brand). Brand image is a representation of the overall perception formed from information and knowledge on the brand. Brand image is closely related to attitudes and beliefs that form choice (preference) to a brand (Boronzk & Breuer, 2019).

In certain conditions, brand can be described by certain characters as human beings. The more positive the description is the stronger the brand image and the more opportunities also for brand development (Buhrmester et al., 2011). Brand image can be assumed as a set of brand associations that collected in the minds of consumers (Wijaya, 2011). Brand image refers to the framing of memory about a brand, which contains the results of interpretation (decoding) by consumer to the messages through the attributes, benefits and advantages of the product, the use, the atmosphere created or used in the communication, the users of the product, and through the attitude and character of marketers or sales person and/ or brand owner. In simple term it can be said that brand image is actually what consumers think and feel when they heard or saw a brand identity. Or in other words, brand image is a form or a particular description of a trace of meaning left in the minds of the consumer audience (Iglesias et al., 2019), which then guides the consumer audience how to behave towards the brand, whether to try and be faithful or just doing 'trial and error' then go, or, they simply do not want to try because of the bad image of the brand or because it is not relevant to their needs.

The image of a brand represents the perception that can reflect objective or subjective reality. Image formed by representation of perceptions is the basis for the decision of purchasing a product even for having the brand loyalty. According to (Wijaya, 2019), consumers often buy products that have famous brand because they feel more comfortable with things that are already known. The assumption that the well-known brand is more reliable, always available and easy to find, and

has a quality that no doubt, make a familiar brand is more potential to be chosen by consumers than a brand that is not familiar.

Brand or Consumer image is a widely recognized concept in marketing, however its definition proves to be the cause of much conjecture in the literature (Dobni & Zinkhan, 1990). In their work, analyzing the array of definitions of brand image, (Dobni & Zinkhan, 1990) determined the general theme that brand image is based on a perception of reality rather than reality itself. Stated more succinctly, (Keller, 1993) defines “brand image as the perception about a brand as reflected by the brand associations held in the consumer memory”. Thus, brand image is largely a subjective concept which is formed in the consumers’ mind (Wijaya, 2011). (Neal & Strauss, 2008) define brand image as an organization’s promise and its ability to deliver this promise over time in the mind of the consumer.

Aspects that creating brand image can depart from cognitive aspects, including knowledge and belief in the attributes of the brand, the logical consequence of the use of the brand, as well as affective aspects which include the evaluation of feelings and emotions associated with the brand. Thus, brand image is often defined as the perception and preference of co-nsumers towards brand, reflected by the various associations that live in the memory of consumers about the brand. Although the brand associ-ation can occur in many different forms, but the association may be performance associations that are usually tangible and imaginary associations that are the intangible, related to the attributes and advantages of the brand (Chang et al., 2019).

Buhrmester and his colleagues (2011) revealed that consumers do not react to reality but rather to what they perceive as reality. Thus, brand image is assumed as a set of associations that consumers receive, within a certain period, as a result of the contiguity of consumers with the brand, directly or indirectly. Although it is impossible thing that every consumer has the exact same image to a brand, but they generally have similar elements of perception. Therefore, brand image is the comprehensive impression towards brand positioning in the context of competition with other brands in the same category -how strong is the position sticking in the minds of consumers. Another reason for consumers in choosing a brand is because they want to understand themselves, to know their self-concept through an identity that is displayed and offered by the brand, as well as a medium to communicate the aspects of themselves to others. Previous research also suggests that as a symbol, the brand strongly influence consumer status and self-esteem. A brand is potentially to be owned and consumed by a person if the person recognizes a similar symbolic relationship between the image carried by a

brand with personal self-image of consumer audience, both ideal self-image and actual self-image (Chen, 2010). Ramesh and his colleagues (2019) revealed that the purchasing behavior can be influenced by a series of feelings, ideas, and attitudes that consumers have towards a brand. Thereby, brand image is considered as the accumulation of specific attributes which are the result of intensive interface between products, brands, and consumers (including knowledge, feelings, and attitudes toward the brand) that is synthesized in personal memory (Foroudi et al, 2019).

In general, consumers seek to maintain or enhance their self-image by selecting a product or brand that has the "image" or "personality" that they believe in harmony with their self-image, and tend to avoid brands that do not fit with their image.

### 2-3 BRAND ATTITUDE

Brand attitude is the customers' reaction toward a brand and his liking to a brand, and it is useful in predicting the responses to the marketing activities (Lii & Lee, 2012). Brand attitude is determined by familiarity and confidence customers have on a brand; the more the familiarity and confidence, the more the purchase intention will be. Although brand attitude and purchase intentions are related, brand attitude is a summary evaluation made by the customer. Purchase intention is the behavioral attitude of the customer; it is not same feeling the customer has toward a brand, but the motivation or conscious plan for an action they are going to perform (Martinez & Bosque, 2013). (Luffarelli & Awaysheh, 2018) found that there is a strong relationship between brand attitude and purchase intention in the context of CSR.

Brand attitude is an important element as it is being used to envisage customers buying preferences (Becker-Olsen et al., 2006). Companies need to recognize their loyal buyers and hence further explore their brand likings. It points out to consumers' likes or dislikes; thus, it is a useful basis of consumers' buying willingness and brand loyalty (Ramesh et al., 2019). Some studies indicate that consumers perceive CSR as an influencing criterion for holding their beliefs, attitude, and purchase intention (Martinez & Basque, 2013).

### 2-4 BRAND LOYALTY

Customer loyalty is a customer's attachment to a brand, store, manufacturer, service provider, or other entity, based on favorable attitudes and behavioral responses, such as repeat purchase (Baran et al., 2008). Customer loyalty enables companies to retain their current customers, and loyal customers are fewer prices

sensitive and more vocal in terms of word-of-mouth advertising for the company or brand (McCall & McMahon, 2016; Tanford, 2016). Loyalty programs are designed to improve customer satisfaction and commitment. These programs usually give away benefits to members as a token of appreciation for their loyalty to the organization. (Aluri et al., 2019) state that when customers are involved in loyalty programs, the perceived benefits they receive will lead to their loyalty.

Brand loyalty is one of the core components of brand equity and also positively and directly affected brand equity (Atilgan et al., 2005). Under the influence of brand loyalty, consumers continue to buy the brand, regardless of the superior features, prices and convenience owned by its competitors (Aaker, 1991). The more loyal the consumers are towards the brand, the less vulnerable the customer base would be. Based on the practice those repeat buying is one of the indicators for brand loyalty, (Keller, 1998), however, challenges that such measure may not be totally accurate. This is due to the fact that some consumers make habitual purchase towards a particular brand just because of its prominence in stock and effective promotions.

For many companies, having loyal customers is a kind of blessing. Brand loyalty is regarded as valuable asset under different circumstances. First, it can help reduce the marketing costs of doing business. Loyal customers confer to a higher possibility of repeat purchases and it is less costly to keep customers than to get new ones. Second, loyalty to a brand can enhance trade leverage (Aluri et al., 2019).

Within the bank context, loyal customers are important beyond their commitment to re-trading customers (Bauer et al., 2008). Banks field can leverage their loyal customer's base to secure treatment, which in turn enhances the exposure of the bank and its ability to seek revenue from corporate society (Kaynak et al., 2008). The conceptualization and subsequent measurement of loyalty in bank has received much attention more recently in the literature, as the penultimate customer loyalty measurement tool is sought after (Bauer et al., 2008; Filo et al., 2008; Funk & James, 2006; Gladden & Funk, 2002; Kwon, Trail & James, 2007). Further when considering loyalty as a multidimensional construct it is important to realize that attitudinal loyalty, behavioral loyalty and word-of-mouth items can and have been blended to form a one-dimensional construct (Gladden & Funk, 2001). However, for the present study it is important to be able to see where the relationships form, and thus the power of brand love on each individual dimension of loyalty. Beyond the measurement of loyalty, the question which begs attention is that of the motives or drivers of loyalty.

### 3- VARIABLES AND MEASURES

In this study, several measures have been used to assess the effect of Corporate Social Responsibility (CSR) on Brand Image, Brand Attitude, and Loyalty. The following section provides an explanation of the variables.

Corporate Social Responsibility (CSR)	Organizational Excellence
CSR towards Customers	Brand Image
CSR towards Employees	Brand Attitude
CSR towards welfare	Brand Loyalty
CSR and legal framework	

*Corporate Social Responsibility (CSR)* refers to the business approach that contributes to sustainable development for bank by delivering economic, social and environmental benefits for all customers. The process approach of supply chain has been emphasized by the Supply Chain Operations Reference model, which proposes a process-view of managing (Stanaland et al., 2011).

*Brand Image* means customers' general impression about their supporting bank. Brand image is originated by customers' perception, what they know about the bank and how strongly they feel about the bank (Zhang, 2015).

*Brand Attitude* refers to index of the degree to which a person likes or dislikes an object, where 'object' is used in the generic sense to refer to any aspect of the individual's world (Zang, 2014).

*Brand Loyalty* refers to the consumers' enduring desire to maintain a valued relationship with brands (Kuo, 2012).

### 4- HYPOTHESIS FOR RESEARCH QUESTIONS

All hypotheses in path relationships are summarized as follows:

**H1: CSR has a positive impact on Brand Image.**

*H1a: CSR towards Customers has positive impact on Brand Image.*

*H1b: CSR towards Employees has positive impact on Brand Image.*

*H1c: CSR towards Welfare has positive impact on Brand Image.*

*H1d: CSR and Legal framework has positive impact on Brand Image.*

**H2: CSR has a positive impact on Brand Attitude.**

*H2a: CSR towards Customers has positive impact on Brand Attitude.*

*H2b: CSR towards Employees has positive impact on Brand Attitude.*

*H2c: CSR towards Welfare has positive impact on Brand Attitude.*

*H2d: CSR and Legal framework has positive impact on Brand Attitude.*

**H3: CSR has a positive impact on Brand Loyalty.**

*H3a: CSR towards Customers has positive impact on Brand Loyalty.*

*H3b: CSR towards Employees has positive impact on Brand Loyalty.*

*H3c: CSR towards Welfare has positive impact on Brand Loyalty.*

*H3d: CSR and Legal framework has positive impact on Brand Loyalty.*

**H4: There is a statistically significant impact of CSR, Brand Image, and Attitude, on brand Loyalty.**

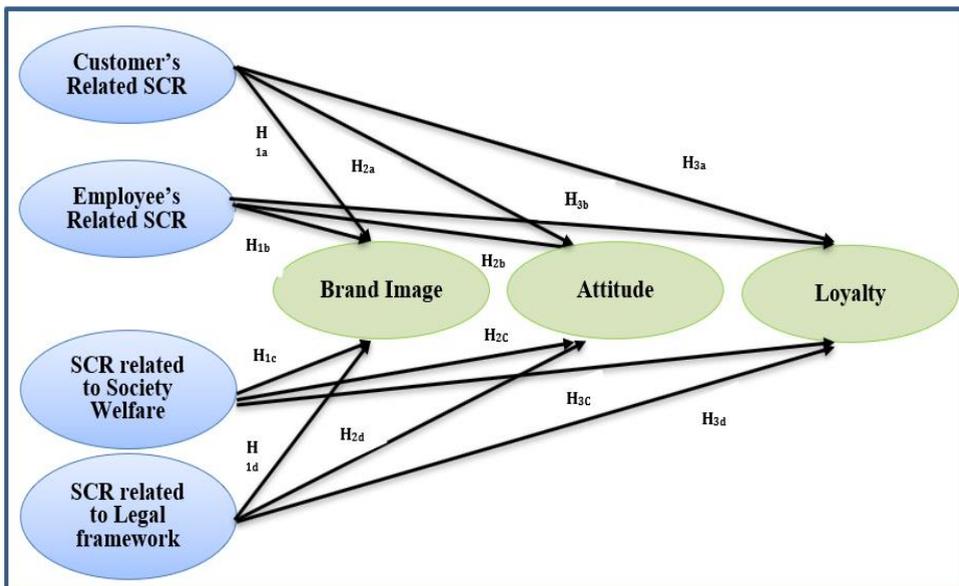


Figure 1: Research Hypotheses

## 5- RESEARCH METHODOLOGY

### 5-1 QUESTIONNAIRE DESIGN AND MEASURES

We surveyed the literature to identify valid measures, and then adapted extant scales to measure CSR and Brand Image, Brand Attitude, and Loyalty. The indicators were all measured using the five-point Likert scale, and is commonly used in CSR studies.

First, CSR questionnaire contains (35) items organized by 4 sub-scales that measure CSR Includes: (4) items towards Customer responsibility, (4) items towards Employee responsibility, (13) items towards welfare responsibility, (14) items for Legal framework). A five-point Likert scale (1= strongly disagree; 5= strongly agree) was used. The list of items tested on the pre-test was from the studies conducted by (Kim et al., 2011; Turker, 2009; Geva, 2008).

Second, brand image scale section has been adapted from the research study conducted by (Turker, 2009; Bhattacharya, Korchun & Sen, 2009) who has focused their analysis on the interaction between the brand image and business organization. Questionnaire has been composed to (18) items.

Third, brand Attitude scale section has been adapted from the research study that has conducted by (Peloza & Shang, 2011; Kim et al., 2011; De La Salones et al, 2005) Questionnaire was composed to (13) items.

Fourth, brand Loyalty scale section was adapted from the research study conducted by (Kim et al., 2011) Questionnaire was composed to (15) items and a five-point Likert scale (1= strongly disagree; 5= strongly agree).

### 5-2 SAMPLING AND DATA COLLECTION

An initial sample from all companies that deal with NCB bank has been chosen and 285 questionnaires have been distributed on them. These companies also understand the bank's policy in dealing with the importance of CSR in a society. Thus, the researchers describe a convenience sampling method (Cooper & Schindler, 2006) to save cost and time using ice ball technique that dealt with company representatives as shown in the following table. Data collected from a sample which has customers for (3 years) period (2012 – 2015). The most important companies that adopt programs and initiatives of corporate social responsibility (CSR) and deal with the NCB in Saudi Arabia were distributed questionnaires within them in Table 1. As following:

**Table 1: Preview Framework of Sampling**

No.	Companies	Activities	Responders
1	The Savola Group	Food sector	15
2	The Saudi Investment Bank	Banking	38
3	Saudi Arabian General Investment Authority	Investments	11
4	Al-Jazera Bank	Banking	44
5	Dallah AL Baraka Holding Co.	Business Group	5
6	SEDCO	Financial Investment	9
7	Saudi Aramco	Petroleum	5
8	Abdul Latif Jameel Co. (ALJ)	Business Group	8
9	Emaar – The Economic City	Property	5
10	Saudi Telecom Co.	Telecommunications	20
11	General Electric Co. (GE)	Business Group	10
12	SAMACO	Technology	12
13	Al-Fozan Holding Co.	Construction Materials	8
14	Al Tayar Plastic & Rubber Mfg.	Plastic	5
15	Al Sorayai Group	Carpets & Rugs	9
16	Arabian Cement Group	Cement	15
17	Microsoft Saudi Arabia Co.	Technology	8
18	Saudi National Maritime Transport Co.	Shipping	5
19	BMC Medical Co.	Medical	4
20	Al Hokair Group	Tourism	10
21	Saudi Dairy & Foodstuff Co. (SADAFCO)	Dairy Market	5
22	Zero Co. Ltd	Automotive	11
23	Saudi Industrial Development Co. (SIDC)	Industrial Projects	6
24	Shada Homes	Real estate Projects	3
25	Western Bakeries Co. (L'usine)	Bakery Products	5
26	Al-majal Al-arabi Holding	Business Group	4
27	CPC Products Holding Co.	Construction Materials	5
Total			285

All measures have been taken to establish validity and reliability of the survey instrument. The survey was used to address topics such as a brand image on CSR, Attitude, perceptions of CSR, and correlation between CSR and Loyalty. The final survey, held the characteristics of a five- point Likert scale addressing the previously listed components. The scale ranged from highly disagree being 1 to highly agree being 5.

### 5-3 DEMOGRAPHIC PROFILE OF RESPONDENTS

A total of 285 respondents participated in the survey; were used to analyze the data. To detect outliers, collected responses were separated and te-sted for both univariate and multivariate outliers using SPSS version 22.0. We can be illustrated in the following table.

Table 2: Respondents' Demographic Profile (N= 285)

	Frequency	Percent (%)
Gender		
Male	221	77.5
Female	64	22.5
Age group		
18-27	88	30.9
28-36	80	28.1
37-45	65	22.8
46-54	32	11.2
55-63	13	4.6
64+	7	2.5
Marital status		
Single	102	35.8
Married	173	60.7
Divorced	10	3.5
Educational level		
Primary	7	2.5
Secondary	42	14.7
University	184	64.6
Post graduate	52	18.2
Type of work		
Professional	186	65.3
Owners	62	21.8
Not work	3	1.1
Retired	16	5.6
House wife	18	6.3
Income		
<6000	80	28.1
6000-10000	101	35.4
11000-15000	47	16.5
16000-20000	28	9.8
21000+	29	10.2
Type of house		
Ownership	147	51.6
Rent	138	48.4

Kind of home		
Villa	91	31.9
Flat	194	68.1

Table.2 presents the result of the respondents' demographic characteristics information, where results show: 285 of the respondents, 77.5% were male and 22.5% were female, which was balanced adequately. 30.9% of respondents were 18-27 years of age, 28.1% of respondents were 27-36 years, 22.8% of respondents were 36-45 years of age, 11.2% of respondents were 46-54 years of age, 4.6% of respondents were 55-63 years of age, and only 2.5% of respondents were 64 years of age or older. Of the respondents, 35.8% were single, 60.7% were married, and 3.5% were divorced, which reflected the characteristics of the sample of population.

Moreover, for educational level it was 2.5% of the participants in primary education, and was 14.7% of the sample of secondary education, 64.6% of respondents either college graduates or has a university degree of some kind, and 18.2% of respondents in post-graduation. For the types of jobs, 65.3% of respondents were professional at work, 21.8% of respondents were owners, 1.1% of respondents were not work, 5.6% of respondents were retired, and 6.3% of respondents were housewives. For income of the respondents, 28.1% of respondents under the 6000, 35.4% of respondents from 6000 to 10000, 16.5% of respondents from 11000 to 15000, 9.8% of respondents from 16000 to 20000, and 10.2% of respondents more than 21000. For type of houses, 51.6% of participants were Ownership of house, and was 48.4% of participants were rent of house. For kind of home, 31.9% of respondents live in villa, and 68.1% of respondents live in flat.

#### 5-4 RELIABILITY AND VALIDITY

Reliability refers to the dependability of an instrument in measurement to yield the same results on repeated trials (Babbie, 2004). Whereas reliability is concerned with the consistency of results of a particular instrument, validity is concerned with the systematic or consistent error factor. According to (Bell et al., 2005), and known reliability by the degree to which the experience of giving similar or identical results under the same conditions in all cases. (Cameron & Quinn, 2006) How to determine the validity of the phenomena that seem to be supported by a full measure; similarly, (Babbie, 2004) determines the validity of it reflects the scale reflects what purports to measure health. (Booth, 1995) determines the validity and reliability of two of the most important aspects to consider when evaluating tool.

Cronbach's alpha (Cronbach, 1951) is one of the most popular reliability statistical tests used in research today to determine the internal consistency or average correlation of items in a survey instrument in an attempt to gauge the reliability of that survey instrument. Since the Cronbach's alpha method is based on the consistency of the individual performance of a paragraph to the other, it points to the link between the strength and cohesion paragraphs of scale, and generally the closer the alpha coefficient of the correct one greater the degree of internal consistency and reliability.

A rigorous process was used to validate the instrument (e.g. Chen & Paulraj, 2004; Flynn et al., 1990). Prior to data collection, content validity was supported by previous literature, executive interviews, and pilot tests. After data collection, a series of analyses were performed to test the reliability and validity of the constructs.

First, the reliability of each construct was tested. We followed a two-step method to test construct reliability (Narasimhan & Jayaram, 1998), employing exploratory factor analysis (EFA) to assess scale unidimensionality first, and then Cronbach's alpha to assess scale reliability. The EFA result revealed that all items had strong loadings on the construct that they were intended to measure and lower loadings on the constructs that they were not intended to measure, indicating construct unidimensionality. Our Cronbach's alpha values (from 0.82 to 0.94) are higher than the generally agreed lower limit of 0.70 (Flynn et al., 1990; Nunnally, 1978) (Table 2), therefore, the items are reliable. In addition, we conducted a corrected item-total correlation (CITC) reliability test (Kerlinger, 1986) and all CITC values were larger than 0.30. Based on the Cronbach's alpha and CITC values, we conclude that the scales are reliable. Table 3 shows the means and standard deviations of the major constructs and their correlations – all values are acceptable for such a study.

**Table 3: The correlation coefficients for the variables of the study**

Variables	CSR towards Customer	CSR towards Employees	CSR towards welfare	CSR and Legal framework	Image	Attitude	Loyalty
CSR towards Customer	1						
CSR towards Employees	0.516	1					
CSR towards welfare	0.612	0.705	1				
CSR and Legal framework	0.582	0.584	0.673	1			
Image	0.458	0.451	0.511	0.566	1		
Attitude	0.468	0.480	0.536	0.485	0.436	1	
Loyalty	0.413	0.460	0.516	0.569	0.561	0.380	1

Table.3. shows the correlations between different variables of the study. It was found that there was a significant correlation between different items of the study. It is noted in the table that all of the connectivity relations between the study dimensions are positive and moral (significant), and statistically significant at the level of the statistically significant indicator ( $\text{sig} > .05$ ).

### **Cronbach Alpha Reliability**

The constructs in the research model are measured with the use of multiple items. Before we test our hypotheses, it is useful to test the internal consistency of the construct by measuring to which degree the items correlate. This is a test of reliability. To do this, we use the Cronbach's alpha test. Theoretically, the alpha varies from zero (0) to one (1) and presents the ratio between two variances. Empirically, however, the alpha can have a value of anything less than or equal to (1).

Most professionals use a Cronbach's alpha value of 0.6 or higher as a requirement for combining several items into a new reliable variable. For this study, we also set the alpha at 0.6 as a minimum for creating new variables that represent a construct. By following table:

**Table 4: Cronbach alpha of the different items of the questionnaire.**

N	Variables	Items	Alpha $\alpha$
1	CSR towards Customers	4	0.98
2	CSR towards Employees	4	0.88
3	CSR towards Welfare	13	0.78
4	CSR and Legal Framework	14	0.82
CSR		35	0.97
5	Brand Image	18	0.81
6	Brand Attitude	13	0.85
7	Brand Loyalty	13	0.94
Total		81	0.88

Table.4 shows that all the alpha coefficients greater than 0.60 when the morale levels of less than 0.01. This shows the high internal consistency of the scale and thus high reliability of the scale. The higher the reliability coefficient of the dimensions of the list is (0.94) on the variable Brand Loyalty. As it is noted that the minimum value of the reliability was (0.82) for employees related with CSR, and a general indication of the potential transaction reliability results that could result from the list of the questionnaire as a result of their application.

## 6- DATA ANALYSIS

The software package SPSS was used to examine the collected data to better understand the demographic implications of the sample, conduct assumption tests, and perform the correlation analysis needed to test the hypotheses associated with the research questions listed within the study. This study mainly used moderated multiple regression method that is used to measure latent variables with maximal reliability and validity and to test causal theories (Gall et al., 2007).

Analysis of the collected data was completed using SPSS software once the official survey was deployed and the necessary sample of respondents was achieved. To test each hypothesis, a correlation analysis was conducted to identify whether a perception of CSR initiatives correlated with Brand Image, Brand Attitude, and Brand Loyalty. Pearson's correlation analyses were conducted to evaluate the applicability to the theory of reasoned action.

## 6-1 TESTING HYPOTHESES FOR MULTI-REGRESSION

### H1: CSR has a positive impact on Brand Image.

*H1a: CSR towards Customers has positive impact on Brand Image*

**Table 5: Simple regression to the impact of Customers on Brand Image**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Image	.458	.210	75.069	1	283	.000	Constant Image	1.616 .492

Table 5 shows the impact of Customers on brand image, the results of statistical analysis show that there is a significant influence of Customers on brand image, as the correlation coefficient R (.458), which function in the significant level (sig > .05), which means that there is a significant extrusive correlation between Customers and brand image, R<sub>2</sub> (.210). Also, A significant correlation confirms that this effect is calculated F, which was (75.069), which functions in the significant level (sig = .000), this confirming the validity acceptance of the hypothesis.

*H1b: CSR towards Employees has positive impact on Brand Image.*

**Table 6: Simple regression to the impact of Employees on Brand Image**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Image	.451	.204	72.305	1	283	.000	Constant Image	1.232 .484

Table 6 shows the impact of Employees on brand image, the results of statistical analysis show that there is a significant influence of Employees on brand image, as the correlation coefficient R (.451), which function in the significant level (sig > .05), which means that there is a significant extrusive correlation between employees and brand image, R<sub>2</sub> (.204). This means that the value (.204) of the changes in brand image resulting from the change in the level of Employees. Finding the value of the degree of influence "β coefficient" (.484). This means that an increase by one degree in Employees level leads to an increase in brand image value of (.484). This means the ability of this variable to contribute to explain the change in brand image. Also a significant correlation confirms this effect is calculated F, which has been (72.305), which functions in the significant level (sig = .000), this confirms the validity acceptance of the hypothesis.

*H1c: CSR towards welfare has positive impact on Brand Image.*

**Table 7: Simple regression to the impact of Economic on Brand Image**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Image	.511	.261	100.122	1	283	.000	Constant	.913
							Image	.557

Table 7 shows the impact of Economic on brand image, there is a significant influence of Economic on the brand image, R (.511), which means that there is a significant correlation between Economic and brand image, R<sup>2</sup> (.261). This means that the value (.261) of the changes in brand image result from the change in welfare, and "β coefficient" (.557) means that an increase by one degree in the welfare leads to an increase in brand image value of (.557). This means that ability of this variable to contribute in the explanation of change in brand image. A significant correlation also confirms that this effect is calculated F, which was (100.122), which functions in the significant level (sig = .000), thus confirming the validity acceptance of the hypothesis.

*H1d: CSR and Legal framework have positive impact on Brand Image.*

**Table 8: Simple regression of CSR and legal framework on Brand Image**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Image	.566	.320	133.203	1	283	.000	Constant	1.505
							Image	.532

Table 8 shows the impact CSR and Legal framework on brand image, there is a significant influence of Legal framework on the brand image, R (.566), which means that there is a significant correlation between Legal framework and brand image, R<sup>2</sup> (.320). Meaning that the value (.320) of the changes in brand image resulting from the change in Legal framework and "β coefficient" (.532) means that an increase by one degree in the Legal framework leads to an increase in brand image value of (.532), this means the ability of this variable to contribute to the explanation of changing in brand image. Also, a significant correlation confirms that this effect is calculated F, which was (133.203), which functions in the significant level (sig = .000), this confirms the validity acceptance of the hypothesis.

### Testing the first hypothesis

The first hypothesis of the four variables related to the four aspects of CSR that represent the independent variables and the dependent variables is brand Image. Multiple linear regression analysis has been used to test this model to verify the

extent of the impact of CSR on brand image. Test results of this model can be illustrated in the following tables:

**Table 9: shows multipleregressions to the impact of CSR on Brand Image**

Model	R	R Square	Adj. R2	F	df1	df2	Sig
1	.607	.368	.359	40.847	4	280	.000

**Table 10: ANOVA**

Model	Sum of Squares	df	M S	F	Sig
1	66.981	4	16.745	40.847	.000
	114.787	280	.410		
	181.768	284			

Evidence from the preceding tables represents fourth hypothesis results. The four aspects of CSR have explanatory power, as the correlation coefficient R is (.607), which means that there is a proportional correlation with significant differences between CSR’ dimensions and brand image, R2 (.368) and the Adjusted R2 (.359), this means that the four aspects of CSR together explain about 37% of the variation in the dependent variable (Brand Image), while (63%) of the variation is due to other causes. Also, a significant result confirms that this effect is calculated F (40.847), which functions in the significant level (sig = .000). Therefore, the results of statistical analysis showed the existence of an impact of CSR’ dimensions on brand image

**H2: CSR has a positive impact on Brand Attitude**

*H2a: CSR towards customer has positive impact on Brand Attitude*

**Table 11: Simple regression to the impact of CSR towards Customers on Brand Attitude**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Image	.566	.320	133.203	1	283	.000	Constant	1.505
							Image	.532

Table 11 shows the impact of CSR towards Customers on brand attitude, the results of statistical analysis show that there is a significant influence of Customers on brand attitude, as the correlation coefficient R (.468), which functions in the significant level (sig > .05), which means that there is a significant extrusive correlation between CSR towards Customers and brand attitude, R2 (.219). Also, a significant correlation confirms that this effect is calculated F, which was (75.277), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

*H2b: presents CSR towards Employees has positive impact on Brand Attitude***Table 12: Simple regression to the impact of Internal Integration on leadership excellence**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Attitude	.480	.231	84.938	1	283	.000	Constant	1.467
							Attitude	.455

Table 12 shows the impact of CSR towards Employees on brand attitude, the results of statistical analysis show that there is a significant influence of CSR towards Employees on brand attitude, as the correlation coefficient R (.480), which functions in the significant level (sig > .05), which means that there is a significant extrusive correlation between Employees and brand attitude, R<sub>2</sub> (.231). Also, a significant correlation confirms that this effect is calculated F, which was (84.938), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

*H2c: CSR towards welfare has positive impact on Brand Attitude***Table 13: Simple regression to the impact of Economic on Brand Attitude**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Attitude	.536	.287	113.824	1	283	.000	Constant	1.210
							Attitude	.514

Table 13 shows the impact of CSR towards welfare on brand attitude, there is a significant influence of CSR towards welfare on the brand attitude, R (.536), which means that there is a significant correlation between CSR towards welfare and brand attitude, R<sub>2</sub> (.287). Meaning that the value (.287) of the changes in brand attitude resulting from the change in welfare. " $\beta$  coefficient" (.514) means that an increase by one degree in the Economic leads to an increase in brand attitude (.514), this means that the ability of this variable which contributes to the explanation of changing in brand attitude). Also, a significant correlation confirms that this effect is calculated F, which was (113.824), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

*H2d: CSR and legal framework has positive impact on Brand Attitude***Table 14: Simple regression to the impact of CSR Legal framework on Brand Attitude**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Attitude	.485	.235	86.946	1	283	.000	Constant	2.065
							Attitude	.402

Table 14 shows the impact of CSR and legal framework on brand attitude, there is a significant influence of CSR and legal framework on the brand attitude, R (.485), which means that there is a significant correlation between CSR and legal framework and brand attitude,  $R^2$  (.235). Meaning that the value (.235) of the changes in brand attitude resulting from the change in CSR and legal framework. and " $\beta$  coefficient" (.402) means that an increase by one degree in the Legal framework leads to an increase in brand attitude value of (.402), this means the ability of this variable to contribute to the explanation of changing in brand attitude). Also, a significant correlation confirms that this effect is calculated F, which was (86.946), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

### Test the second hypothesis

The second hypothesis of the four variables related to the four aspects of CSR that represent the independent variables and the dependent variable in Brand Attitude. A test of this model has been used multiple linear regression analysis to verify the extent of the impact of CSR on brand attitude. In the following table, the results of the model test will be illustrated.

**Table 15: Multi-regression to the impact of CSR on Brand Attitude**

Model	R	R Square	Adj. R <sub>2</sub>	F	df1	df2	Sig
1	.588	.346	.336	36.985	4	280	.000

**Table 16: ANOVA**

Model	Sum of Squares	df	M S	F	Sig
1	80.766	4	20.192	36.985	.000
	152.862	280	.546		
	233.628	284			

Evidence from the preceding tables represents test second hypothesis results that the four variables have explanatory power, as the correlation coefficient R (.588), which means that there is a proportional correlation with a significant differences between CSR' dimensions brand attitude,  $R^2$  (.346) and the adjusted  $R^2$  is (.336), this means that the four aspects of CSR together explain about 35% of the variation in the dependent variable (Brand Attitude), while (65%) of the variation is due to other causes. Also, a significant correlation confirms that this effect is calculated F, which was (36.985), which functions in the significant level (sig = .000). Therefore, the results of statistical analysis showed the existence of a sign of CSR' dimensions on brand attitude. This confirms the validity of acceptance of the main hypothesis, and therefore accepts the alternative hypothesis rejects the hypothesis zero.

### H<sub>3</sub>: CSR has a positive impact on Brand Loyalty

#### *H<sub>3a</sub>: CSR towards customers has positive impact on Brand Loyalty*

Table 17: Simple regression to the impact of CSR towards customers on Brand Loyalty

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Loyalty	.413	.170	58.152	1	283	.000	Constant	2.096
							Loyalty	.373

Table 17 shows the impact of CSR towards customers on loyalty, the results of statistical analysis show that there is a significant influence of CSR towards customers on loyalty, as the correlation coefficient R (.413), which function in the significant level ( $\text{sig} > .05$ ), which means that there is a significant extrusive correlation between CSR towards customers and loyalty,  $R^2$  (.170). Also, a significant correlation confirms that this effect is calculated F, which was (58.152), which functions in the significant level ( $\text{sig} = .000$ ). This confirms the validity acceptance of the hypothesis.

#### *H<sub>3b</sub>: The impact of CSR towards employees has positive impact on Brand Loyalty*

Table 18: Simple regression to the impact of CSR towards employees on Brand Loyalty

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Loyalty	.460	.211	75.846	1	283	.000	Constant	1.552
							Loyalty	.415

Table 18 shows the impact of CSR towards employees on loyalty, the results of statistical analysis show that there is a significant influence of CSR towards employees on loyalty, as the correlation coefficient R (.460), which functions in the significant level ( $\text{sig} > .05$ ), which means that there is a significant extrusive correlation between CSR towards employees and loyalty,  $R^2$  (.211). Also, a significant correlation confirms that this effect is calculated F, which was (75.846), which functions in the significant level ( $\text{sig} = .000$ ). This confirms the validity acceptance of the hypothesis.

#### *H<sub>3c</sub>: CSR towards welfare has a positive impact on Brand Loyalty.*

Table 19: Simple regression to the impact of CSR towards welfare on Brand Loyalty

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Loyalty	.516	.267	102.933	1	283	.000	Constant	1.293
							Loyalty	.473

Table 19 shows the impact of CSR towards welfare on Loyalty, the results of statistical analysis shows that there is a significant influence of CSR towards welfare on Loyalty, as the correlation coefficient R (.516), which functions in the significant level (sig > .05), which means that there is a significant extrusive correlation between CSR towards welfare and Loyalty, R<sub>2</sub> (.267). Also, a significant correlation confirms that this effect is calculated F, which was (102.933), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

*H3d: CSR and legal framework has positive impact on Brand Loyalty*

**Table 20: Simple regression to the impact of CSR and legal framework on Brand Loyalty**

Variable	R	R Square	F	df1	df2	Sig	B	
Brand Loyalty	.569	.323	135.222	1	283	.000	Constant	1.876
							Loyalty	.450

Table.20 shows the impact of CSR and legal framework on Loyalty, the results of statistical analysis show that there is a significant influence of CSR and legal framework on Loyalty, as the correlation coefficient R (.569), which functions in the significant level (sig > .05), which means that there is a significant extrusive correlation between CSR and legal fr-amework and Loyalty, R<sub>2</sub> (.323).). Also, a significant correlation confirms that this effect is calculated F, which was (135.222), which functions in the significant level (sig = .000). This confirms the validity acceptance of the hypothesis.

**Testing the Third Hypothesis**

The third hypothesis of the four variables related to the four aspects of CSR that represent the independent variables and the dependent variable in loyalty. A test related to this model has been used multiple linear regression analysis to verify the extent of the impact of CSR on loyalty. In the following table, the results of the model test will be illustrated.

**Table 21: Multiple -regression to the impact of CSR on Loyalty**

Model	R	R Square	Adj. R <sub>2</sub>	F	df1	df2	Sig
1	.606	.367	.358	40.661	4	280	.000

**Table 22: ANOVA**

Model	Sum of Squares	Df	M S	F	Sig
1	94.484	4	23.621	40.661	.000
	162.660	280	.581		
	257.144	284			

Evidence from the preceding tables that represent test third hypothesis results that the four aspects of CSR have explanatory power, as the correlation coefficient R (.606), which means that there is a proportional correlation with significant differences between CSR’ dimensions and loyalty, R<sub>2</sub> (.367) and the Adj. R<sub>2</sub> (.358), this means that the four aspects of CSR together explain about 36% of the variation in the dependent variable (Brand Attitude), while (64%) of the variation is due to other causes.

Also, a significant correlation confirms that this effect is calculated F, which was (40.661), which functions in the significant level (sig = .000). Therefore, the results of statistical analysis showed the existence of a sign of CSR’ dimensions on loyalty. This confirms the validity of acceptance of the main hypothesis

**H4: There is a statistically significant impact of CSR, Brand Image, and Attitude, on brand Loyalty.**

The last hypothesis of the four variables related to the four aspects of CSR, brand image, attitude on loyalty. A test of this model has been used multiple regression analysis to verify the extent of the impact of CSR on brand attitude. In the following table, the results of the model test will be illustrated.

**Table 23: Multiple regressions to the impact of CSR, Image and Attitude on Loyalty**

Model	R	R Square	Adj. R <sub>2</sub>	F	df1	df2	Sig
1	.581	.338	.333	71.894	2	282	.000
2	.654	.428	.416	34.684	6	278	.000

**Table 24: ANOVA**

Model	Sum of Squares	df	M S	F	Sig
1 (Image, Attitude)	86.837	4	43.419	71.894	.000
	170.307	280	.604		
	257.144	284			
2 (the four aspects of CSR)	110.084	6	18.347	34.684	.000
	147.059	278	.529		
	257.144	284			

The first model shows that the Image and Attitude variables have explanatory power, as the correlation coefficient R (.581), which means that there is a proportional correlation with a significant differences between image and attitude on loyalty, R<sub>2</sub> (.338) and the Adj. R<sub>2</sub> (.333), this means that the two variables (image, attitude) together explain about 34% of the variation in the dependent variable (Loyalty), while (66%) of the variation is due to other causes. Also, a

significant correlation confirms that this effect is calculated F, which was (71.894), which functions in the significant level (sig = .000).

While the second model shows that the four aspects of CSR have explanatory power, as the correlation coefficient R (.654), which means that there is a proportional correlation with a significant differences between four dimensions of CSR on loyalty,  $R^2$  (.428) and the Adj.  $R^2$  (.416), this means that the four aspects together explain about 43% of the variation in the dependent variable (Loyalty), while (57%) of the variation is due to other causes. Also, a significant correlation confirms that this effect is calculated F, which was (34.684), which functions in the significant level (sig = .000). Therefore, the results of statistical analysis showed the existence of a sign of CSR, brand image and attitude on loyalty. This confirms the validity of acceptance of the main hypothesis.

## 7- DISCUSSION

This study has been conducted to determine the effect of the four aspects of CSR on Brand Image, Brand Attitude, and Loyalty. Our findings suggest that CSR is significantly related to Brand Image, Brand Attitude, and Loyalty. In addition, the study provides empirical support on the importance of CSR and its significant impact on bank performance. The study makes several important contributions to the existing body of knowledge in CSR. By extending these works this study examined how the CSR, counting legitimate and moral duties, improved brand dependability through the role of brand images and also thought attitude images.

Based on this research, the direct relationship among CSR and Brand Image, Brand Attitude, and Loyalty, our theoretical approach contributes to the existing literature in three noteworthy ways. To begin with, our review viewed legitimate and moral duties as two separate measurements of CSR and inspected their distinctive parts when influencing customers' practices, improving the present comprehension of CSR which concentrated on just a single part of CSR or considered CSR at the total level. Second, our review offered new bits of knowledge into the roundabout connection amongst CSR and brand loyalty by presenting the gap between of brand image and brand loyalty. Third, it has utilized genuine brands and consumer behavior in addition to brand image and also brand attitude.

The empirical analysis showed that all CSR practices are significantly related to brand image, brand attitude and brand loyalty for NCB. Our findings suggest that CSR is the most significant predictor of brand image. This implies that sources of competitiveness in CSR are developed through integration in inter-

bank processes and activities. In that regard, process integration in CSR activities should be viewed as capabilities that enable banks to maintain brand image, brand attitude and brand loyalty in bank.

## **8- CONCLUSION**

This hypothesis posits that the perceptions of the four dimensions of Corporate Social Responsibility (CSR) will have a significant influence on brand image. There are a further four sub-hypotheses that reflect the relationship between each CSR dimension and brand image value. The relationship between CSR and brand attitude was tested. Among the dimensions of CSR, Customers responsibility did have a significant influence on brand attitude, also employees' responsibility, economic responsibility, and legal responsibility were found to have a significant relationship with brand attitude. Also, CSR significantly influenced brand loyalty value. The brand image in the model was tested with the constructs of brand attitude and brand loyalty.

The finding showed that brand image was found to have a positive influence on brand loyalty. Lastly, brand attitude significantly influenced brand loyalty. As proposed, the overall model of the study has been tested and reveals a good fit. All hypothesized structural path relations have shown statistically significant, and the overall fit of the model was supported as a result. The findings suggest that customers perceive NCB's CSR importantly when they evaluate bank brand image, brand attitude and brand loyalty. A detailed discussion of the model evaluation follows.

This study provides a comprehensive theoretical model that examines path relationships among the four aspects of CSR, brand image, brand attitude, and brand loyalty. This implies that using CSR, bank strengthen their attitude with customers rather than profit. In other words, CSR activities have a positive influence on brand image, brand attitude and brand loyalty.

Finally, the findings of this study imply that it is important for a bank's management to understand customers' interest in social issues and customers' responses to various CSR programs. Banks can learn from this study that CSR has a positive impact on customers' minds in both direct and indirect ways. It is important to find which CSR marketing tactics they will pick among the many different choices, such as sponsoring good cause events, building and promoting charity organizations. Furthermore, banks should work on promotion and communication with local customers about their CSR actions. From a financial standpoint, NCB management can initiate many CSR programs, but if none of

those would get positive responses from its customers, they are simply wasting money.

To get successful results from their own CSR activities, banks should create an effective CSR program first. An effective program needs market research, particularly on its customers and, most importantly, on what the customers care about in terms of social issues, and how they would respond to the CSR programs that include those issues.

Based on the findings of this research, the following research possibilities are suggested. Further research should take into consideration individually different demographic factors that can affect social responsibility and bank perception. In other words, individually different factors, such as age, sex and education can also be factors to determine how CSR can influence brand image, brand attitude and brand loyalty.

Ultimately, the importance of CSR in banking field will continue to increase into the foreseeable future. As the influence of banks in today's culture continues to grow, so does its power to deliver CSR and have a positive impact on communities across the world. As competition gets fiercer, and since the current economic outlook does not look promising, bank must find a way to survive. CSR marketing will provide the firm with a promising edge over its competitors.

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