

**Banks' Corporate Social Responsibility Fit, and
Customers' Attitudes and Behaviors: Does
Customers' Quality of Life Matter?**

Oluwatobi Adeyemi Ogunmokun

Submitted to the
Institute of Graduate Studies and Research
in partial fulfillment of the requirements for the degree of

Doctor of Philosophy
in
Business Administration

Eastern Mediterranean University
December 2021
Gazimağusa, North Cyprus

Approval of the Institute of Graduate Studies and Research

Prof. Dr. Ali Hakan Ulusoy
Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Doctor of Philosophy in Business Administration.

Prof. Dr. Melek Şule Aker
Chair, Department of Business
Administration

We certify that we have read this thesis and that in our opinion it is fully adequate in scope and quality as a thesis for the degree of Doctor of Philosophy in Business Administration.

Prof. Dr. Seldjan Timur
Supervisor

Examining Committee

1. Prof. Dr. Aydem Çiftçioğlu

2. Prof. Dr. Orhan Korhan

3. Prof. Dr. Cem Tanova

4. Prof. Dr. Seldjan Timur

5. Prof. Dr. Azmi Yalçın

ABSTRACT

Using a novel approach to customers' quality of life research, this research considers quality of life, not as a customer and societal outcome of organizations' corporate social responsibility (CSR) activities as it is often considered in marketing literature, but as a driver of customers' response to organizations' CSR initiatives. Focusing on the CSR attribute of fit, this study developed and tested two models that proposes CSR-fit's indirect effect on customer-related outcomes through attitudinal loyalty, as moderated by customers' self-perception of quality of life. In the first model, attitudinal loyalty is investigated as a mediator of the relationship between CSR-fit and cross-buying, before examining the interaction of CSR-fit, CSR support, and quality of life in predicting cross-buying through attitudinal loyalty. The second model explores CSR-fit's indirect effect on customers' advocacy through attitudinal loyalty, as moderated by customers' self-perception of quality of life. In particular this relationship is investigated in commercial and microfinance banks, to cross-validate the proposed relationships based on the distinct characteristics of both types of banks.

Bank customers provided data to test the models via online and in-person surveys. The results from data analysis reveal that customers' perceived CSR-fit relationship with cross-buying behavior and customer advocacy is mediated by their attitudinal loyalty. Moreover, the conditional process analysis indicated that while CSR support strengthened the relationship of CSR-fit and attitudinal loyalty, quality of life weakened this relationship. In detail, in response to their banks' CSR-fit, respondents with high CSR support and perceived low quality of life were the most likely to be

loyal and engage in cross-buying behaviors. The least, however, are those with low support and perceived high quality of life. Furthermore, for microfinance bank customers, the positive moderating effect of quality of life was in the relationship between CSR-fit and loyalty is only marginally significant.

This doctoral study expands our knowledge of the intricate link between customer loyalty and CSR-fit perceptions; it expounds on the psychological contingencies of the relationship and its marketing implication in the banking industry. The practical and theoretical implications of the findings are also discoursed together with recommendations for future studies.

Keywords: Cross-buying; CSR-fit; CSR Support; Quality of life; Customer Advocacy; Loyalty; Microfinance banks; Commercial banks; Retail banking industry.

ÖZ

Müşterilerin yaşam kalitesi arařtırmalarına özgün bir yaklaşım kullanan bu arařtırma, yaşam kalitesini pazarlama literatüründe sıklıkla kabul edildiđi gibi kuruluşların kurumsal sosyal sorumluluk (KSS) faaliyetlerinin bir müşterisi ve toplumsal sonucu olarak deđil, müşterilerin kuruluşların KSS girişimlerine tepkisi olarak deđerlendirmiřtir. KSS uyumuna odaklanan bu tez, müşterilerin yaşam kalitesine iliřkin kendi algıları tarafından yönetilen, tutumsal bađlılık yoluyla KSS uyumunun müşteri ile ilgili sonuçlar üzerindeki dolaylı etkisini öneren iki model geliřtirdi ve test etti. İlk modelde, KSS desteđi ve yaşam kalitesi etkileřimi incelenmeden önce, tutumsal sadakat yoluyla çapraz satın almayı tahmin etmede KSS uyumu, tutumsal sadakat, KSS uyumu ve çapraz satın alma arasındaki iliřkinin bir aracısı olarak incelendi. İkinci modelde ise müşterilerin yaşam kalitesine iliřkin kendi algıları tarafından yönetilen davranıřsal sadakat yoluyla KSS-uyumunun müşterilerin savunuculuđu üzerindeki dolaylı etkisi arařtırıldı. Özellikle bu iliřki, ticari ve mikro finans bankalarında, her iki banka türünün farklı özelliklerine dayalı olarak önerilen iliřkileri çapraz dođrulamak için arařtırıldı.

Modelleri test etmek için gerekli veriler banka müşterilerinden, çevrimiçi ve yüz yüze anketler yoluyla toplandı. Veri analizinden elde edilen sonuçlar, müşterilerin çapraz satın alma davranıřı ve müşteri savunuculuđu ile algılanan KSS-uyum iliřkisine tutumsal sadakatlerinin aracılık ettiđini ortaya koymaktadır. Ayrıca kořullu süreç analizi, KSS desteđinin KSS-uyum ve tutumsal bađlılık iliřkisini güçlendirirken, yaşam kalitesinin bu iliřkiyi zayıflattıđını göstermiřtir. Diđer bir deyiřle, bankalarının KSS uyumuna yanıt olarak, yüksek KSS desteđine ve düşük

yaşam kalitesi algısına sahip katılımcılar, sadık olma ve çapraz satın alma davranışlarında bulunma olasılıkları en yüksek katılımcılardır. Bu tür davranışlarda bulunma olasılığı en az olanlar ise düşük desteğe ve algılanan yüksek yaşam kalitesine sahip olanlardır. Ayrıca, mikrofinans bankası müşterileri için, yaşam kalitesinin KSS uyumu ve sadakat arasındaki ilişki üzerindeki olumlu düzenleyici etkisi marjinal düzeydedir.

Bu doktora tezi, müşteri sadakati ile KSS uyumu algıları arasındaki karmaşık bağlantı hakkındaki bilgimizi genişletirken; ilişkinin psikolojik olasılıklarını ve bankacılık endüstrisindeki pazarlama etkisini de açıklamaktadır. Bulguların pratik ve teorik çıkarımları, gelecekteki çalışmalar için önerilerle birlikte tartışılmaktadır.

Anahtar Kelimeler: Çapraz satın alma; KSS uyumlu; KSS Desteği; Yaşam kalitesi; Müşteri savunuculuğu; Bağlılık; Mikrofinans bankaları; Ticari bankalar; Perakende bankacılık sektörü.

DEDICATION

To

Adebola Olufunmilayo Ogunmokun

Adenike Olubunmi Olukorede

Sarah Ajoke Oyewole

Adeola Omobolanle Oluwadara

ACKNOWLEDGEMENT

My heartfelt gratitude goes to my advisor, Prof. Dr. Seldjan Timur. She has been a great mentor for my graduate studies, and given me guidance and support for both academic and personal matters during the past few years. I also thank my committee members, Prof. Dr. Cem Tanova, and Prof. Dr. Orhan Korhan for their valuable recommendations during the course of my research. I thank Prof. Dr. Tarik Timur for his remarkable contributions to this success.

On a personal note, I am very appreciative of my family and pastors for being so supportive. Most significantly, I give thanks to my LORD with my whole heart for; "a man is able to receive not one thing if it is not given to him from heaven." (John: 3:27)

TABLE OF CONTENTS

ABSTRACT.....	iii
ÖZ.....	iv
DEDICATION.....	vii
ACKNOWLEDGEMENT.....	viii
LIST OF TABLES.....	xii
LIST OF FIGURES.....	xiii
LIST OF ABBREVIATIONS.....	xiv
1 INTRODUCTION.....	1
1.1 Objective of study.....	3
1.2 Methodology.....	5
1.3 Significance and Contribution of the Study.....	6
1.4 Outline of the Study.....	6
2 LITERATURE REVIEW.....	8
2.1 Corporate Social Responsibility.....	8
2.1.1 Corporate Social Responsibility Fit.....	10
2.1.2 CSR Support.....	11
2.2 CSR and Bank Marketing.....	12
2.2.1 Theories Applied in CSR Studies in Bank Marketing.....	13
2.2.2 Common Context of CSR Studies in Bank Marketing.....	16
2.2.3 Characteristics and Constructs of CSR Studies in Bank Marketing.....	17
2.2.4 Common methodologies of CSR Studies in Bank Marketing.....	18
2.3 Theoretical Framework.....	23
2.3.1 Attribution theory.....	23

2.3.2 Affect theory	25
2.4 Quality of Life.....	26
2.4.1 Customers' Quality of Life	28
2.4.2 Maslow's hierarchy of needs theory	30
2.5 Relationship Marketing.....	32
2.5.1 Customer Loyalty: Attitudinal and Behavioral	34
2.5.2 Cross-buying	36
2.5.3 Customer Advocacy	40
3 HYPOTHESES DEVELOPMENT	45
3.1 Hypotheses Development	45
3.1.1 Relation between CSR-fit and cross-buying through attitudinal loyalty ..	45
3.1.2 CSR support as a moderator between CSR-fit and attitudinal loyalty	47
3.1.3 Customers' perceived QoL as a moderator between CSR-fit and attitudinal loyalty.....	48
3.1.4 CSR Support and QoL as moderators in the indirect relationship between CSR-fit and cross-buying through attitudinal loyalty	49
3.1.5 Relation between CSR-fit and customer advocacy through attitudinal loyalty	49
3.1.6 QoL as a moderator between CSR-fit and attitudinal loyalty	52
3.1.7 QoL as moderators in the indirect relationship between CSR-fit and customer advocacy through attitudinal loyalty	55
4 METHODS AND ANALYSIS.....	57
4.1 Model 1	57
4.1.1 Procedures and Participants	57
4.1.2 Instruments	59

4.1.3 Data Analysis	61
4.1.4 Hypotheses testing.....	64
4.2 Model 2	67
4.2.1 Procedure and Participants	67
4.2.2 Instruments	69
4.2.3 Data Analysis	71
4.2.4 Hypotheses Testing	73
5 DISCUSSION	79
5.1 Model 1	79
5.2 Model 2	83
5.3 Limitations and recommended directions for future studies.....	87
6 CONCLUSION	90
6.1 Concluding Remarks.....	90
6.2 Contribution to Theory.....	91
6.3 Contribution to Practice	93
REFERENCES	96
APPENDICES	132
Appendix A: Permission request letter	133
Appendix B: Participant Consent Form.....	134
Appendix C: Ethics Board Approval	135
Appendix D: Questionnaire	136
Appendix E: Model 1 Confirmatory factor analysis results	139
Appendix F: Model 2 Confirmatory factor analysis results.....	141
Appendix G: Mediation hypotheses.....	143

LIST OF TABLES

Table 1: Context, Characteristics and Methodology.....	19
Table 2: Drivers of cross-buying	39
Table 3: Descriptions and Illustrative Definitions of Advocacy (Sweeney et al., 2020)	41
Table 4: Sample profile (n = 821).....	59
Table 5: Validity results of the latent first-order construct of attitudinal loyalty	60
Table 6: Descriptive statistics and bivariate correlation	63
Table 7: Model Comparison	63
Table 8: Conditional effect of CSR-fit on attitudinal loyalty at values of CSR support and QoL	66
Table 9: Demographics	69
Table 10: Validity results of the latent first-order construct of attitudinal loyalty for MfBs (Sample 1; n=205)	71
Table 11: Validity results of the latent first-order construct of attitudinal loyalty for C-Banks (Sample 2; n=270).....	71
Table 12: Validity, Correlation and Distribution.....	72
Table 13: Conditional Effect Analysis.....	77

LIST OF FIGURES

Figure 1: A framework of antecedents and outcomes.....	22
Figure 2: Conceptual Model	56
Figure 3: Model 1.....	67
Figure 4: Johnson Neyman Output of the interaction effect of QoL on the relationship between CSR-fit and attitudinal loyalty	75
Figure 5: Interaction effect of QoL on the relationship between CSR-fit and attitudinal loyalty (C-Bank sample).....	76
Figure 6: Model 2.....	77

LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
CFI	Comparative Fit Index
CI	Confidence Interval
CR	Composite Reliability
FSI	Financial Service Industry
HTMT	Heterotrait-Monotrait
LL	Lower limit
QoL	Quality of Life
RMSEA	Root Mean Square Error of Approximation
SE	Standard error
SRMR	Standardized Root Mean Square Residual
TLI	Tucker–Lewis Index
UL	Upper limit

Chapter 1

INTRODUCTION

Business leaders are starting to acknowledge some of the market benefits and competitive advantages for companies who put in place a comprehensive corporate social responsibility (CSR) policy. In light of its documented desirable outcomes, the banking industry has embraced CSR strategies. The industry is among the foremost proactive investors in CSR (McDonald & Rundle-Thiele, 2008) and globally, it is one of the biggest investors in CSR activities (Pérez & del Bosque, 2012; Ogunmokun & Timur, 2021). Possibly, this is because following the industry-wide scandal that led to the 2008/2009 financial crisis, CSR has been considered vital in restoring banks' credibility, reputation and regaining legitimacy as well as customers' trust (Zainuddin & Lui, 2021). Also, in comparison to other industries, banks have more visibility, play a wider role in society, and have high product involvement.

Further, differentiation is paramount in creating marketing opportunities yet the highly regulated and competitive banking industry allows for very limited differentiation (Mandhachitara & Poolthong, 2011). As a result, players in the industry have turned to CSR as a means of differentiation (Adeleke, 2014). There are apparent marketing advantages for banks that have clear CSR strategies (Pratihari & Uzma, 2018). It is however noteworthy that for effective differentiation, banks' CSR ought to be beyond simple philanthropy (Han et al., 2019). That is, banks' CSR is expected to fit with, and be directly relevant to their core business activities; a

concept described as CSR-fit (de Jong & van der Meer, 2017). CSR-fit is an organization's involvement in CSR activities that stakeholders perceive to be consistent with the organization's core business activities. Earlier studies have suggested that positive consumers' attitudes and loyalty behaviors are outcomes of banks' high CSR-fit (e.g., Aramburu & Pescador, 2019). Other studies reported the same outcomes for low CSR-fit (Yoo & Lee, 2018), while others provide mixed findings (Ajina et al., 2019; Zhou & Ki, 2018). This mixed and inconclusive evidence obscures what we understand about the role of CSR-fit in fostering differentiation and loyalty behaviors. Likewise, it highlights that CSR-fit role in shaping customer attitudes and behaviors are more complex than earlier imagined (He & Lai, 2014). For this reason, it is imperative to move past the major focus in the existing literature; that is the exploration of the direct effect of CSR-fit on loyalty behaviors. A contemporary study (Khan & Fatma, 2019) affirms that customers' perception of CSR only is not enough to predict loyal behaviors. Therefore, an examination of the mechanisms by which CSR-fit could influence the banks' customer loyal behaviors is much needed. Most prior research's focus mostly on differences in the types of CSR-fit (de Jong & van der Meer, 2017), and comprehensive investigation of customers' individual characteristics and personal features are insufficient (Pérez & del Bosque, 2013, 2017).

This study suggests that two psychological factors can potentially shed more light on the complexity of the CSR-fit and loyalty nexus: CSR support and quality of life (QoL). Scholars have examined CSR support and they suggest that CSR initiatives in areas that customers think are relevant spur their interest in the organization, which yields loyalty toward the organization (Sen & Bhattacharya, 2001; Yoo & Lee, 2018). Conversely, customers' perceived QoL has largely been overlooked as a

predictor of customers' responses to organizations' CSR activities. Nonetheless, studies have shown that individuals' perception of and reaction to stimuli is influenced by their QoL (Rocereto et al., 2015), thus customers' QoL could further elucidate the link between perceived CSR-fit and customers' loyalty.

Furthermore, though loyalty has been extensively studied, it requires further exploration because some patent gaps still exist in literature. One of which is that literature has overly focused on the predictors of loyalty's "overall construct" (Tarus & Rabach, 2013). As a result, the epistemological depth of the two main components of loyalty (attitudinal and behavioral) is shallow. In addition, bearing in mind the inconsistent findings that emerged from earlier studies, it is apparent that predictors of loyalty have industry and country peculiarities. Therefore, calls for more loyalty studies that are context-specific have been made in previous studies (Izogo, 2016). In this study, it is argued that for CSR-fit to not spuriously predict loyal behavior, it does so through attitudinal loyalty. This is because the banking industry is characterized by high levels of spurious loyalty because only slight differentiation exists between offerings, resulting in fairly low levels of attitudinal loyalty (Mandhachitara & Poolthong, 2011). In addition, customer's perception of CSR could differentiate banks, yielding high levels of attitudinal and behavioral loyalty (Adeleke, 2014; Fatma & Rahman, 2016).

1.1 Objective of study

As briefly discussed in the previous section, the role of QoL in the relationship between banks' CSR-fit, and customers' attitudes and behaviors needs to be investigated. This study proposes two conceptual models that investigate attitudinal loyalty as mediator of the relationship between CSR-fit and cross-buying (model 1)

and customer advocacy (model 2). In two distinct models, this study attempts to provide answers to the following research questions:

Research question 1: In what ways does customers' quality of life interact with their attitudinal and behavioral response to banks' CSR-fit?

Research question 2: Does the way QoL interact with banks' CSR-fit perception differ from other CSR-related psychological characteristics of the customer such as CSR support?

Research question 3: Does the way customers' QoL interacts banks' CSR-fit perception differ depending on the type and size of the bank?

More specifically, in model 1, CSR support and QoL are examined as moderators of the indirect relationship between CSR-fit and cross-buying through attitudinal loyalty. Model 1 seeks to answer research questions 1 & 2. For model 2 on the other hand, a moderated-mediation model positioning attitudinal loyalty as a mediator between CSR-fit and customer advocacy with QoL as the moderator is proposed. Further, model 2 cross-validates the proposed model using two different samples of bank customers: commercial banks (C-Bank) and microfinance banks (MfB). Model 2 seeks to answer research questions 1-3. Aramburu and Pescador (2019) argued that the effect of CSR perceptions could be different based on organization type and size, yet scholars have largely overlooked that area of research. Model 2 also investigates a potentially significant difference between MfBs' and C-banks' customers in the hypothesized relationships. For MfB, their commitment to grassroots and societal development, social orientation, and inclusive approach could be a better reference for CSR integration, which could give them an edge over other types of organizations in the banking industry.

1.2 Methodology

The objectives of the study are achieved using quantitative methodology of data gathering and analyses. In model 1, data were collected using both online and in-person surveys whereas in model 2, data were obtained using in-person pen on paper surveys (only in Nigeria). A judgmental sampling technique was adopted for the selection of the studies' participants. Only respondents who own and operate at least one bank account are considered to take part in this model. Instruments used to assess the constructs in both models were obtained and adapted from existing literature. The dissertation's surveys are approved by the university's ethics board (see Appendix 3 for details).

In agreement with extant literature (Ogunmokun & Timur, 2021), the study employed Anderson and Gerbing's (1988) two-step approach when conducting the empirical analysis. The first step involves the investigation and reporting of the model's data quality in the assessment of the measurement model. The two studies measurement model was evaluated by means of a confirmatory factor analysis (CFA). In a CFA, issues such as the construct convergent and discriminant validity are investigated (Fornell & Larcker, 1981). In the first step, constructs' internal validity is also assessed with the composite reliability. The second step involves testing the studies' hypothesized relationships in the assessment of the structural model. Preceding this assessment, following Kline (2011), the data's normality is checked using the skewness test. The studies' hypotheses were tested using the AMOS SPSS 23 statistical program.

1.3 Significance and Contribution of the Study

The study's findings and theoretical perspective considerably contribute to existing literature. First, model 1 in particular contributes to the academic discussion on cross-buying and CSR in at least two ways. First, it explores and offers empirical insights into the intricate nexus between CSR-fit and cross-buying among bank customers. Particularly, it investigates the respective interaction of CSR support and QoL with customers' perception of CSR-fit on customers' attitude and cross-buying behavior. Secondly, it offers insights on the way CSR-fit contributes to loyalty attitudes and behaviors beyond direct effect estimations, thereby enriching the current body of knowledge characterized by mixed reports on the effect of CSR-fit on consumer behavior, and contributing with significant insights for the managerial understanding of the issue.

The study's model 2 contributes to the current literature of customer responses to CSR practices by highlighting customers' QoL as a boundary condition that influences CSR-fit, instead of traditional constructs such as reputation, trust and image. Model 2 also contributes to QoL literature by examining an under-researched and nonetheless important construct in customers' CSR perception.

1.4 Outline of the Study

Chapter 1 is the introduction where the details of the central objectives of the study and its significance to the extant body of knowledge for practitioners in the industry and the academia are discussed. Methodology of the study which explains issues of analysis, data collection and sampling techniques is also introduced in the first chapter.

Chapter 2 is the literature review section where comprehensive knowledge of extant studies on CSR in the bank marketing domain is presented. After which, a review of the literature on the study's major constructs; CSR-fit, CSR support, QoL, cross-buying and customer advocacy is also presented. Further, the second chapter discusses the model's theoretical framework in details; comprising of the attribution theory (which is the over-arching theory of the study), affect theory, Maslow's hierarchy of needs theory and relationship marketing theory. Chapter 3 is the hypotheses development section where the studies' hypothesized relationships are developed. This third chapter clearly elucidates how the studies' theories are to the relationships being investigated amongst the studies' constructs. Chapter 4 is the methodology section where the details of the research's context, data analyses, data collection procedure, instrumentation, and sampling strategy are discussed. Chapter 5 is the section where the results of model are recounted. The outcomes of statistical analysis are delineated including the participants' demographic profile, report of CFA and the reliability of the model's items. Finally, the fifth chapter closes with the results of the study's structural model.

Chapter 6 is the discussion and conclusion section. In this chapter, the findings of the model were described in details. Additionally, the implications of the studies' findings to the body of literature, as well as the industry are further underlined. The limitations and the suggested directions for future research are likewise presented in this sixth chapter. This chapter summarizes the whole dissertation and gives concluding statements.

Chapter 2

LITERATURE REVIEW

This chapter presents a review of extant literature that focuses on the overarching conceptual relationship being studied in this study. Since the study's models examine the relationship between banks' CSR initiatives and customer-related outcomes, a systematic literature review is conducted to investigate scholarship in the CSR in bank marketing domain. Following this, an analysis of the theoretical framework upon which the study's proposed relationships are built is presented.

2.1 Corporate Social Responsibility

CSR describes firms' corporate social performance or pro-social corporate activities. Fatma et al. (2014) described CSR as firms' undertakings indicative of the firms' inclusion of environmental and social issues in the firms' operations, and in the firms' interaction with their stakeholders, also according to the ambition level of corporate sustainability. CSR as a concept has gathered a lot of attention among scholars and practitioners (Sen & Bhattacharya, 2001), as firms' investments into CSR often leads to enhanced customer relationships (Peloza & Shang, 2011), better credibility (Lin et al., 2011), greater employee retention (Kim & Park, 2011), better reputation or image (Tewari, 2011). The growing attention in the literature on CSR has given rise to a propagation of the different definitions of the CSR concept (Panwar et al., 2006).

Traditionally, CSR has been conceptualized as the obligation expected from businesses to take action to improve and protect the society's welfare (Davis & Blomstrom, 1975, p. 6). Brown and Dacin (1997) described CSR in a societal view as a firm's activities and status with respect to the perceived societal obligation of the firms. Carroll (1979) explains CSR as a business' social responsibility comprising of the discretionary, ethical, legal and economic expectations of the society from the organizations. Carroll's definition of CSR has turned out to be one of the most accepted (de los Salmones et al., 2005). There has been an ongoing debate as to how CSR ought to be defined by businesses. If it is defined only in economic terms, it means that companies might principally concentrate on making profit. Stakeholder theory, on the other hand, considers CSR in a more general view as firms' responsibilities towards the general society. Explicitly, it is groups or individuals that might be indirectly or directly impacted by the firms' activities (Carroll, 1999; de los Salmones et al., 2005).

Further, the socially responsible behavior domain is varied. The dimensions that have been included in the literature are: representation of minorities, representation of women, disclosure of social information, corporate philanthropy, products, equal opportunity, community support, personnel and employee support, and the environment (Carroll, 1999; Sen & Bhattacharya, 2001). Socially responsible initiatives do range from well-designed strategic green marketing, cause-related marketing (Cone et al., 2003) to modest philanthropic involvement such as charitable contributions. CSR has several significant impacts on businesses. Scholars have demonstrated its impact firms' financial performance. de los Salmones et al. (2005) reported that CSR perceptions of consumer do have direct and significant consequences for consumers' perception of service quality. A number of marketing

studies demonstrated that CSR can have affect attitudes of consumers towards firm; the brand and its offering (Bhattacharya & Sen, 2003; Brown & Dacin, 1997; Luo & Bhattacharya, 2006; Mohr et al., 2001). Bhattacharya and Sen (2004) established that CSR initiatives impact consumer behavior such as advocacy, word of mouth, loyalty and purchase.

Pérez and del Bosque (2016) have proposed that CSR in the banking industry are in five dimensions: CSR related to society; CSR related to employees; CSR related to shareholders; CSR related to the customers; and general CSR dimension comprising ethical-legal issues, which include the corporation's responsibilities toward stakeholders such as the media and government (Pérez et al., 2013).

2.1.1 Corporate Social Responsibility Fit

Corporate social responsibility fit (CSR-fit) and (customer) perceived CSR-fit are used interchangeably and refer to the same construct in this study. CSR-fit is the extent to which a company's social responsibilities are compatible and congruent with the company's business (Becker-Olsen et al., 2006). CSR-fit is dual in nature (Trimble & Rifon, 2006), as customers may perceive either functional or image fit when evaluating a business' CSR initiative. While the functional fit is the congruity between the company's service and its CSR initiatives, image-fit pertains to the symbolic, peripheral, and holistic assessment of a business identity and how it relates to its CSR initiative (Bigné-Alcañiz et al., 2010). Largely, literature recognizes that customers appraise CSR initiatives with high fit more favorably than initiatives with low fit (Aqueveque et al., 2018). According to Rifon et al. (2004), if CSR activities are perceived as low fit, stakeholders become increasingly cynical of its credibility and undergo a more amplified process of thought that gives rise to increased opposition toward the CSR activity. Conversely, high fit engenders loyalty and does

not require an elaborated thought process during customers' evaluation as it does not involve activating antecedents of CSR image (such as credibility and motivational attribution) (Bigné et al., 2012). The link between CSR-fit and customers' intentions and behaviors has been demonstrated in sectors such as sports marketing (Sung & Lee, 2016) and tourism (Kuokkanen & Sun, 2020). Nonetheless, for firms with a bad reputation, particularly in stigmatized sectors (such as tobacco, casino, and alcohol) a high-fit CSR may not be effective because customers are likely to make firm-serving and self-centered benefit attribution of the firm's motivation (Wang & Lee, 2018).

In the banking sector, CSR-fit determines how CSR efforts are evaluated and perceived by customers (Fatma & Kahn, 2020), which, in turn, predicts their attitudes and behaviors toward the bank (Fatma & Rahman, 2016). Examples of high-fit CSR in the banking sector include promoting financial literacy and inclusion, responsible lending, supporting small and medium enterprises, and soft financing.

2.1.2 CSR Support

Customers' CSR support is described as the extent of customers' advocacy of corporate CSR activities or customers' support for the CSR domain (Marin & Ruiz, 2007). Customers' psychological attributes, such as CSR support, have been variables employed in market segmentation for the last two decades (Roberts, 1996). CSR support largely depends on customers' CSR expectations and personal relevance (Podnar & Golob, 2007; Yoo & Lee, 2018). When the support for an organization's CSR domain is high, customers have a sense of greater congruence between the organization and themselves, in terms of common attributes, than those whose support of that domain is low. The psychological distance customers perceive between CSR initiative of a company and their self explains customer CSR support (Lii et al., 2013). Given the different psychological distance, customers feel toward

most CSR domains, it is expected that most customers will not actively oppose most CSR activities (Sen & Bhattacharya, 2001). For this reason, low-CSR support is conceptualized as weaker support for CSR domain and not outright negative support or opposition to the domain. In the banking sector, customers' CSR support influences customers' perception of CSR activities and the way they respond to them (Pérez & del Bosque, 2017), CSR support interacts with CSR-fit to influence company evaluation in the automobile industry as well as customer-company identification in the tech industry (Sen & Bhattacharya, 2001; Yoo & Lee, 2018). As social consciousness is on the rise, defining customer types based on their CSR support provides novel and essential data to CSR research and it likewise offers practitioners insights on market segmentation to maximize the results of their CSR initiatives (Pérez & del Bosque, 2015).

2.2 CSR and Bank Marketing

The banking industry is among the foremost proactive investors in CSR (McDonald & Rundle-Thiele, 2008) and globally, it is one of the biggest investors in CSR activities (Pérez & del Bosque, 2012; Ogunmokun & Timur, 2021). Possibly, this is because following the industry-wide scandal that led to the 2008/2009 financial crisis, CSR has been considered vital in restoring banks' credibility, reputation and regaining legitimacy as well as customers' trust (Zainuldin & Lui, 2021). Also, in comparison to other industries, banks have more visibility, play a wider role in society, and have high product involvement. Thus, it is expected that they proactively engage in a broad range of CSR activities (Scholtens, 2009; Ogunmokun & Timur, 2021). Further, as Wu and Shen (2013) have argued, the banking industry uses substantial resources from the public than most industries, and as such should often give back to society.

The prevalence of CSR in the banking industry is indicative of a possible return to an era when the industry is reckoned as socially responsible, a ripple effect of which is seen in the increasing volume of CSR studies in the bank marketing literature in recent years. These studies contain a plethora of evidence confirming the positive association between CSR activities and banks' financial performance (Wu & Shen, 2013), as well as several desirable customers' responses toward banks (Losada-Otálora & Alkire, 2021). The use of CSR as a tool to woo and win over customers has been recommended (Donaldson & Preston, 1995; Snider, Hill & Martin, 2003). Previously, Brown and Dacin's (1997) showed that firms' CSR activities can have positive effects on consumers' overall assessment of firms and consequently, influence consumers' product preference.

2.2.1 Theories Applied in CSR Studies in Bank Marketing

The stakeholder concept is fundamental to CSR theory and practice (Maon et al., 2009), besides McDonald and Rundle-Thiele (2008) have effectively maintained that customers are an all-important stakeholder in the banking industry as they are particularly susceptible to CSR initiatives (Bhattacharya & Sen, 2004). The stakeholder theory has been helpful in explaining that banks have responsibilities towards groups or individuals that may be indirectly or directly affected by banks' activities. Customers' responses to CSR initiatives in favor of different stakeholder groups have been widely investigated. Some research (such as, Anh et al. 2021) has suggested that customers may have more positive responses to CSR strategies that directly favor them than those that favor other stakeholders such as the environment, bank employees and philanthropic donations. Apparently, bank customers' consideration of their personal well-being often overshadows their consideration of CSR initiatives with more general societal impacts. Stakeholder theory has been

applied by different marketing scholars while exploring the influence of CSR on customer loyalty, purchase intention and consumer behaviors (Moiescu et al., 2020; Moiescu, 2017; Pérez & del Bosque, 2017, 2015; Fatma & Rahman, 2016; Pérez & del Bosque, 2016). In addition to stakeholder theory, other theories have been used by different scholars in CSR studies in bank marketing. Means-end theory has also been used to demonstrate that customers do trade-off traditional banking criteria for socially responsible practices (Fatma & Rahman, 2016). This is because bank customers make decisions based on attributes products'/services' provide which are in three causally connected sets of benefits: functional, psychosocial and value-based (Bhattacharya et al., 2009).

Social identity theory has also been used to explain how customers strongly desire to enhance their self-esteem, express their sense of self and satisfy their self-definitional needs through their social identities & associations (Ogunmokun et al., 2021). This theory has further been used to demonstrate that customers support and collaborate better with banks with similar values and/or identities (Ogunmokun & Timur, 2021; Abbas et al., 2018; Mostafa & ElSahn, 2016). Perez and del Bosque (2017) used social identity theory in their study that revealed that customers perceives overlap between banks' corporate identity and own identity. Other studies allude to the social identity theory to explain why customers with a high level of customer-company identification are likely to engage in loyalty behaviors (Raza et al., 2020a; 2020b Marin & Ruiz, 2007).

Conservation of resources (COR) theory is another theory that has been used in the study domain. For example, Raza et al. (2020) used the COR theory to explain how obtaining abundant (social) resources from banks CSR makes customers tend to

invest their resources (desirable behaviors and attitudes). The BankQual Model (Tsoukatos & Mastrojianni, 2010) has been used to show that perceptions of CSR influences perceptions of banks' service quality dimensions (Senthikumar et al., 2011). Amegbe et al. (2021) used the lovemarks theory (Roberts, 2004) to explain why and how brand love and brand respect moderate the relationship between CSR, and attitudes and behaviors of customers.

CSR strategies are open to scrutiny, regarding corporate underlying (altruistic or self-serving) motivations behind the CSR initiatives. This scrutiny in turn influences how the causal inferences made by different customers determine their behavioral intentions (Ogunmokun et al., 2021). This phenomenon has been explained within the study domain using the attribution theory (Kelley, 1973). In the same vein, hierarchy-of-effects model (Lavidge, 1961) has been instrumental in highlighting how and why bank customers perceptions of CSR influences affective and conative responses in a multi-stage process before it determines their behaviors (Perez & del Bosque, 2015b; 2017). Drawing on the morality dimension of CSR, Shankar and Yadav (2021) used the moral foundation theory to investigate in what bank customers' morality impacts the perception and response to banks' CSR.

The banking industry is a highly sensitive sector where transparency and equity is important. Thus the equity theory has been used to investigate the relationship between CSR perceptions and price fairness (Matute-Vallejo et al., 2011). In addition, customers' expectation of equity and social responsibility has also been examined (Fatma et al., 2016) using the expectation disconfirmation theory (Oliver, 1980). Further, using the social exchange theory, Bugandwa et al. (2021)

investigated why socially responsibility in the banking industry is reciprocated with customer trust.

2.2.2 Common Context of CSR Studies in Bank Marketing

Patterns of CSR studies in bank marketing literature have advanced our knowledge of customers' response in attitude and behaviors under different circumstances and industry context. Most scholars generally mentioned retail banking and commercial banking. This could be considered as the most appropriate research context because this is the bank type that provides personal banking services primarily to individual customers. A small number of studies have also considered savings banks (Lagasio et al., 2021; Pérez & Bosque, 2014; Perez et al., 2015; Perez & del Bosque, 2015) and Islamic banking context (Rehan et al., 2020; Muflih, 2021; Mostafa & ElSahn, 2016; Shabbir et al., 2018). Islamic banking is important in bank CSR scholarship because of the similarity in the CSR concept and the basic tenets of Islamic banking (Zafar & Sulaiman, 2019). Few studies with cross-validation between different types of banks yielded very interesting findings (Pérez & del Bosque, 2014; 2015a; 2015b; Aramburu & Pescador, 2019; Ogunmokun & Timur, 2021). However, other types of banks such as Agriculture banks (Vo et al., 2020), community banks (van Hierden et al., 2021), mortgage banks (Mattila, et al., 2010), microfinance banks (Ogunmokun & Timur, 2021) and cooperative banks (Mubushar et al., 2020; Aramburu & Pescador, 2019) are often overlooked contexts. This suggests the need to step into these sectors of the banking industry in future research agendas. Bank size (Ogunmokun & Timur, 2021) has also been considered as well as bank age (Ltifi & Abir, 2021). Finally, a vast majority of studies in this review did not explicitly indicate the type of banks in their papers, but it could be implied that commercial or retail banks are the contexts of their model; as the most common banks are

commercial banks and consequently majority of bank customers are customers of commercial banks.

The national context of CSR studies in bank marketing literature is diverse. Moreover, it is worthy of note that most of the studies were conducted in the context of banks in developing countries. A possible explanation is that in emerging economies the banking sector plays a significant role in coming alongside the government to contribute to societal development, mitigate infrastructure deficit and social crises by providing basic amenities such as healthcare facilities and education (Ogunmokun & Timur, 2021). Thus, banks' CSR in these economies play critical roles and subsequently is of key interest in both theory and practice. Therefore, there are prospects to conduct studies in the context of banks from developed countries in this domain, to fill the gap in the literature.

Review of extant literature indicates that scholars in the domain have paid little attention to customer contexts and the influence it could have on attitudinal and behavioral responses to banks' CSR initiatives. Some studies focused on millennials customers (Civera et al., 2018; Shankar & Yadav, 2020) and their geographic origin and type of employment (Lagasio et al., 2021). Further, an overwhelming majority studied the individual customer while completely overlooking corporate or business customers. Thus customer context of the banking industry remains underexplored in the domain.

2.2.3 Characteristics and Constructs of CSR Studies in Bank Marketing

McDonald and Rundle-Thiele's (2008) early conceptual paper in the domain investigated the link between CSR and satisfaction of bank customers. Subsequently, studies have mostly relied on customers' perception of banks' CSR as antecedents of

customers' attitudinal and behavioral response. Different CSR dimensions (e.g. customer-centric CSR), attributes (CSR-fit), communications (e.g. CSR reporting), and other social responsibility characteristics of banks (such as, bank transparency) have been the most common antecedents in the domain. Some customer-related outcomes of these perceptions are attitudinal and they serve as intervening mechanisms or boundary conditions of some other outcomes- mostly behavioral. Thus, a large proportion of studies maintain that the relationship between banks' CSR and customer outcomes is typically indirect, although only a handful considered micro-level or macro-level interacting factors that could dampen or strengthen the indirect relationships (Ogunmokun et al. 2020). Figure 1 presents details of antecedents and outcomes characteristics in the domain.

2.2.4 Common methodologies of CSR Studies in Bank Marketing

Most of the studies investigating customers' responses to banks' CSR have employed quantitative statistical analysis, using primary data mostly obtained from individual bank customers through cross-sectional surveys. Experimental methods such as vignette survey design (McDonald & Lai, 2011; Chomvilailuk & Butcher, 2013; Hinson et al., 2016) and between-subjects experimental design (Shankar & Yadav, 2020), have also been used. Qualitative methodologies are not unusual. For example, Civera et al., (2018) used twofold-interlinked qualitative method to investigate customer judgements of CSR communications while a grounded theory approach was employed by van Hierden et al. (2020). Qualitative method was used in modeling the relationship between banks' CSR and the use of money (Ferreira & Mattoso, 2016), as well as the development of a stakeholder-based scale for banks' CSR (Pérez et al., 2013). Mixed-methods have also been used considerably (Pomering & Dolnicar, 2009; Butt, 2016; van Hierden et al., 2020; Lecuyer et al.,

2019). Secondary data has been rarely used expect for the study of Ltifi and Abir, (2021) which investigated CSR and corporate governance as social obligations. Table 1 further outlines the methodologies, characteristics and contexts common in CSR in bank marketing research.

Table 1: Context, Characteristics and Methodology

Author(s)	Country	Bank Type	Methodology
Senthikumar et al. (2011)	India	Public and Private- owned banks, and Co-operative banks	Quantitative; SEM
Novokmet and Bilic (2016)	Croatia	-	Quantitative; Exploratory
Beneke et al. (2012)	South Africa	Retail banks	Quantitative; SEM
Galletta et al., (2020)	Multinational	-	Quantitative; Panel data analysis
Alniacik et al. (2020)	Algeria	-	Quantitative; SEM
Lagasio et al. (2021)	Italy	Savings banks	Quantitative; Exploratory
Matute-Vallejo et al. (2011)	Spain	Commercial and savings banks	Quantitative; SEM
Civera et al. (2018)	Italy and UK	-	Qualitative; Focus group and case model development
Ogunmokun et al. (2021)	Nigeria and Multinational	Commercial banks	Quantitative; SEM
Pomering and Dolnicar (2008)	Australia		Mixed method
Aramburu and Pescador (2019)	Spain	Cooperative (saving) vs. Commercial	Quantitative; SEM
Fatma and Rahman (2016)	India	-	Quantitative; SEM
Fatma et al. (2015)	India	-	Quantitative; SEM
Lecuyer et al. (2019)	Europe	member-owned vs. investor-owned banks	Quantitative; Experiments
Muflih (2021)	Indonesia	Islamic banks	Quantitative; PLS SEM
Mattila, et al. (2010)	America	bank (mortgage) vs. telecom	Quantitative; Experiments
Caruana et al. (2018)	Europe	Commercial banks	Quantitative; SEM
Anh and Phuong Thao (2021)	Vietnam	-	Quantitative; SEM
McDonald and Rundle-Thiele (2008)	-	-	Qualitative; Conceptual
Poolthong, and Mandhachitara (2009)	Thailand	Retail banks	Quantitative; PLS SEM
McDonald and Lai (2011)	Taiwan	Retail banks	Quantitative; Experiments
Chomvilailuk and Butcher (2013)	Thailand vs Australia	-	Quantitative; Experiments
Mandhachitara and Poolthong (2011)	Thailand	Retail banks	Quantitative; PLS SEM
Chomvilailuk and Butcher (2010)	Thailand	-	Quantitative; Experiments
Ajina et al. (2019)	KSA	-	Quantitative; PLS SEM
Paluri and Mehra (2018)	India	-	Quantitative; SEM
Shah and Khan (2020)	Pakistan	Retail banks	Quantitative; PLS SEM
Hafez (2018)	Bangladesh	Public and Private-owned banks	Quantitative; SEM
Butt (2016)	Pakistan	-	Mixed method
Bugandwa et al. (2021)	Congo	Retail banks	Quantitative; SEM
van Hierden et al (2021)	Australia	Community bank	Mixed method
Khan et al. (2015)	Pakistan	Retail banks	Quantitative; PLS SEM
Amegbe et al. (2021)	Ghana	-	Quantitative; PLS SEM
Pérez and Bosque (2014)	Spain	Savings vs Commercial	Quantitative; Cluster Analysis
Fatma et al. (2015)	India	-	Quantitative; SEM
Mostafa and ElSahn (2016)	Bahrain	Islamic banks	Quantitative; SEM

Moliner et al. (2020)	Spain	Retail banks	Quantitative; SEM
Fatma et al. (2020)	India	-	Quantitative; SEM
Ruiz et al. (2016)	Spain vs UK	-	Quantitative; SEM
Salehzadeh et al. (2018)	Iran	-	Quantitative; PLS SEM Quantitative; PLS SEM (secondary data)
Lifi and, Abir (2021)	Tunisia	mixed method	
Fatma et al. (2016)	India	Retail banks	Quantitative; SEM
Perez et al. (2015)	Spain	Savings vs Commercial	Quantitative; SEM
Perez and del Bosque (2015)	Spain	Savings vs Commercial	Quantitative; SEM
Shankarand Yadav (2021)	India	-	Quantitative; Experiments
Raza et al (2020)	Pakistan	Public and Private-owned banks Commercial, Savings Banks and	Quantitative; PLS SEM
Mubushar et al. (2020)	Pakistan	Credit Cooperative	Quantitative; PLS SEM Quantitative; Conjoint analysis
Garcia-Gallego et al (2016)	Spain	-	Quantitative; Multiple regression and ANOVA
Al Mubarak et al. (2019)	Bahrain	-	Quantitative; Kruskal-Wallis <i>H</i> and <i>T</i> -test
Hidayat et al (2021)	KSA and Bahrain	-	
Vyasand Raitani (2015)	India	Public and Private-owned banks	Quantitative; SEM
Ferreira, and Mattoso (2016)	Brazil	-	Qualitative
Ogunmokun andTimur (2021)	Nigeria	MfB vs Commercial bank	Quantitative; SEM
Tran (2021)	Vietnam	-	Quantitative; PLS SEM
Aye and Kohsuwan (2019)	Myanmar South Korea vs.	-	Quantitative; SEM
Nguyen and Nguyen (2020)	Vietnam	-	Quantitative; SEM
Paulík et al. (2015)	Czech	Commercial banks Industry and Trade banks, Agric. banks, Commercial banks	Quantitative; Exploratory
Vo et al. (2020)	Vietnam		Mixed Method
Rehan et al. (2020)	Pakistan	Islamic banks	Quantitative; SEM
Kaur (2019)	India	-	Quantitative; Exploratory
Srouji et al. (2019)	Jordan	-	Quantitative; SEM Quantitative; Multiple regression (recursive)
Yeo and Carter (2020)	Malaysia	-	Quantitative; Multiple regression
Moiescu (2017)	Romania	Retail banks	Quantitative; Multiple regression and ANOVA
Ramlugun and Raboute (2015)	Mauritius	-	Quantitative; Multiple regression
Moiescu and Gica (2017)	Romania	Retail banks	
Hinson et al. (2016)	Ghana	-	Quantitative; Experiments
Amsami et al. (2020)	Nigeria	Retail banks	Quantitative; SEM
Tulcanaza-Prieto et al. (2020)	Ecuador	Commercial banks	Quantitative; SEM
Raza et al. (2020)	Pakistan	Commercial banks	Quantitative; PLS SEM
Kumar (2019)	India	-	Quantitative; SEM
Tam (2021)	Vietnam	Commercial banks	Quantitative; SEM
Shabbir et al. (2018)	Pakistan	Islamic banks	Quantitative; SEM
Sun et al. (2020)	Pakistan	Commercial banks	Quantitative; SEM
Abbas et al. (2018)	Pakistan	-	Quantitative; SEM
Marin and Ruiz (2007)	Spain	Retail banks	Quantitative; SEM
Losada-Otálora and Alkire, (2021)	Colombia	Commercial banks	Quantitative; SEM
Pérez et al. (2013)	Spain	-	Mixed method
Pérez and del Bosque (2017)	Spain	-	Quantitative; SEM
Chomvilailuk, and Butcher (2014)	Australia	-	Quantitative; Experiments

This study investigates the relationship between banks' CSR and relationship-based customer outcomes which are cross-buying and customer advocacy in the context of commercial and microfinance banks by collecting data from personal bank customers using surveys and quantitative methodologies. The following section presents the theoretical framework upon which the study's proposed relationships is developed.

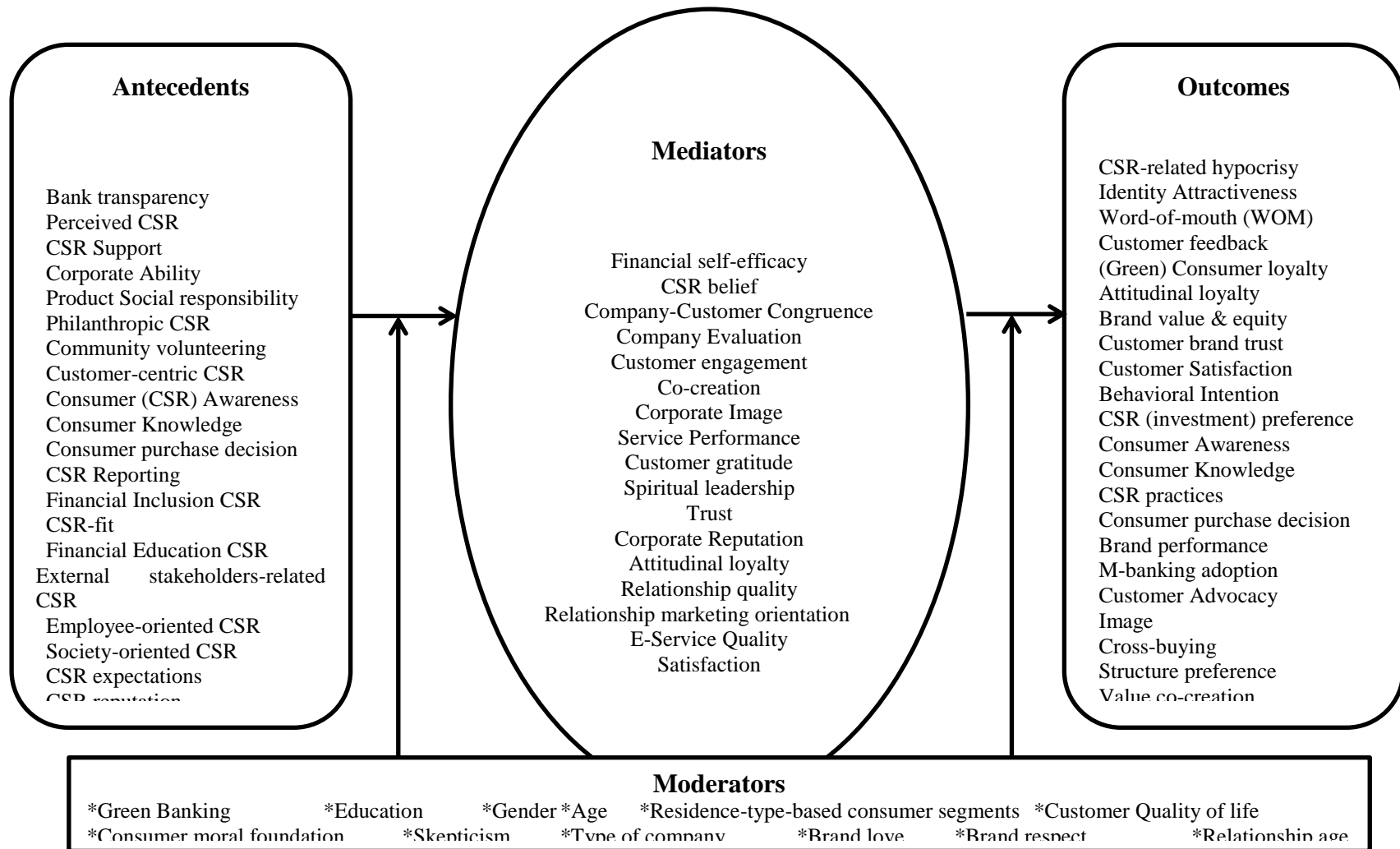


Figure 1: A framework of antecedents and outcomes

2.3 Theoretical Framework

2.3.1 Attribution theory

This dissertation investigates in what way customers respond to banks' CSR-fit by employing Kelley's attribution theory (Kelley, 1973). This theory discourses the causal inferences individuals make by using observations made in different scenarios and over time. People use "common sense" to arrive at conclusions regarding causality (Heider, 2015). As people observe the behavior of others, the simple inference often made is one of causality. One conclusion could be that the behavior was caused internally when the individual being observed worked hard or it could be inferred that the observed individual possessed task-relevant aptitudes (such as ability or motivation). Equally, the observer might determine that factors from the external environment could have caused the result or behavior being observed (factors such as fate and luck). Attribution theory has been considered by social psychologists mostly at the micro individual level. In the management field, Fiske (2017) extended the application of this theory to attributions employees make to the HRM practices of their organizations. Donia et al. (2017) demonstrated that the underlying intentions individuals attribute to their organizations' social responsibility initiatives impact their behaviors and attitudes.

Two types of attribution have been described; substantive and symbolic attribution (Aguilera et al., 2007). Applying this to the CSR domain, substantive attribution could be that the CSR activities depict an organization's character and values, while symbolic attribution could be that the CSR activities are carried out with the intention of realizing competitive outcomes (such as market share and increased profit). Scholars (Afsar, 2020; de Roeck & Maon, 2018) have later described

substantive attribution as the belief that CSR practices are internally driven, authentic and genuine with good interest and concern for the social environment. Equally, symbolic attribution has also been described as the belief that CSR initiatives are primarily beneficial to the organization and are determined by external forces such as the desire to be competitive and shareholder expectations. Marín et al. (2016) reported that the willingness of employees to engage in voluntary pro-environmental behaviors is positively influenced by CSR perceptions. They explained that when employees attributed the CSR initiatives of their organizations to be driven by core values and beliefs (substantive attribution); they were likely to engage in pro-environmental behaviors. Equally, when their organizations' CSR initiatives were not driven internally but externally by competition or market forces (symbolic attribution), employees were more unlikely to engage in pro-environmental behaviors. Furthermore, in the literature, it has been suggested that both symbolic and substantive attribution are interrelated with a number of other factors such as job satisfaction (Vlachos et al., 2013b), employee advocacy (Donia et al., 2017) trust (Vlachos et al., 2013a) and quality of life (Ogunmokun et al., 2021; Ogunmokun & Timur, 2021). In general, positive attitudes and behavior are associated with substantive attributions (Moehl & Friedman, 2021).

Customers are disposed to making attributions for the motives to businesses' CSR activities. They either attribute it to motives focused on the potential benefits for the business, or to motives focused on the potential benefits for other stakeholders. Sometimes customers might attribute the two motives (mixed motives; substantive and symbolic) to CSR activities concurrently (Ellen et al., 2006). However, studies have shown that in the long term, only one of these motives largely influences customers' attitudes towards the business (Becker-Olsen et al., 2006). Kelley (1973)

affirmed that individuals' causal attributions are cognitive processes that provide causal explanations for perceived events. CSR is an example of company activities that elicits attribution mechanisms (Bigne-Alcaniz et al., 2009). When high-fit occurs between the CSR activities of a company and its core offerings and image, customers tend to attribute motives that focus on the possible benefits of the CSR activities for others (Aqueveque et al., 2018). As a result, customers respond positively to such activities and have a positive affect toward the company. In this dissertation, the attribution theory is employed as an overarching theory around which the effect of CSR-fit on customers' attitudinal and behavioral loyalty is investigated.

2.3.2 Affect theory

Affect theory emphasizes the tendencies of phenomena to affect and be affected. It is characteristically theorized as precognitive intensities that sensually excite individuals and their connections to their environments (Blackman, 2008). Individuals are met with several emotional cues which, in spite of intentional efforts to hide or ignore the affective responses they evoke, inevitably impact subsequent assessments of discrete objects (Payne et al., 2005). Studies in the field of brand extensions and celebrity endorsement reveal that attitudes toward one brand are transferable to another via marketing efforts (Dickinson and Barker, 2007). A positive affect towards a phenomenon can be transferred to another depending on an individual's attribution (Ogunmokun et al., 2021). Affect theory in this context is slightly different from Lawler (2001) affect theory of social exchange, which suggests that in social or business relationships, such as those seen in high involvement purchases (like in the banking industry), the emotions between frontline employees and customers can have intense impacts on the business relationship.

In this study, it is argued that customers' attitudinal and behavioral response to CSR based on attribution is moderated by the customers' support for the CSR domain. The interacting mechanism of customer support is based on affect transfer theory. As Shimp (1981) puts it; an individual's pre-existing affect toward an object is transmittable to another object that is in close relation to it even if the individual does not hold prior affect. Thus, in CSR, the affect transfer concept can be described as a process by which customers' positive affect toward a cause is transferred to the organization that supports such a cause (Kim et al., 2012). Customers tend to have a positive affect toward businesses that support a cause that is consistent with their expectations and personal inference. The cognitive consistency between the customer and the cause a business supports generates favorable responses from the customer (Becker-Olsen et al., 2006). Thus, affect theory explains why customers with high CSR support will transfer their affect for the CSR domain to a company in the form of attitudinal and behavioral loyalty.

2.4 Quality of Life

The quality of life (QoL) concept comes from the ideologies of early philosophers, who considered happiness as encompassing living life in harmony with virtue and supplemented by a reasonable amount of possession (Lee et al., 2014). Since then, the QoL concept has gained the attention of social marketers. They highlighted that QoL is one of the key factors that leads to a successful business (Benckendorff et al., 2009). QoL is often used interchangeably with well-being as both terms are linked to an individual's overall life satisfaction (Sirgy et al., 1982). QoL is also often used interchangeably with well-being and utility (Yuan, 2001). There are two categories into which QoL studies are often divided, they are subjective and objective QoL research (Neal et al., 2007). Subjective QoL stream of research considers the

perceived satisfaction of individuals based on their life experiences while the objective QoL stream of research measures social indicators such as health, education level, income level and so on (Lee et al., 2014).

A range of theories have been used to advocate the significance of subjective QOL. For example, the theory of spillover effects describes how one primary effect impacts a secondary effect, advocating that life satisfaction in one domain of life can influence satisfaction of life in another life domain (Neal et al., 2007). Further, Quality Of Life theory (Sirgy, 2010) also explains how satisfaction with leisure life can influence an individual's QoL. Furthermore, activity theory postulates that when individuals participate more frequently in activities that of personal relevance to them, a greater level of subjective well-being is expected (Rodríguez et al., 2008). In addition, when individuals experience things that are new to them, they are disposed to feel greater life satisfaction, since a different experience may be related to the subjective feeling of fresh positive energy (Lee et al., 2014).

Scholars have highlighted that consumption activities have a significant role to play in enhancing the QoL of customers; enabling them to better appreciate their life needs and values. Brajsa-Zganec et al. (2011) maintained that in order to respond to the ongoing changes in customers' expectations and needs, fulfilling customers' QOL has grown to become an essential business practices to be achieved. Companies have acknowledged the importance of incorporating business practices that promote the QoL of its consumers and the society at large by balancing economic, social and environmental outcomes of the company's activities (Dagger & Sweeney, 2006). Kotler et al. (2003) promoted the significance of integrating QoL when evaluating the effectiveness of marketing activities, as one of marketing's key role is to provide

customers with superior values in a manner that sustains and improves the well-being of the society and individual customer. Lee and Sirgy (2004) have likewise advocated that in addition to relationship marketing, customers' satisfaction, and competition, QoL marketing should be included as an important part of the marketing paradigm.

2.4.1 Customers' Quality of Life

Customers' QoL refers to the general well-being of societies and individual customers. It not only includes employment and wealth, it comprises education, mental and physical health, leisure time, the built environment, and social belonging (McKenna and Heaney, 2020). This suggests customers' QoL is a multidimensional concept and a product of the interaction among environmental, economic, health, and social conditions that affect social and human development and consequently, community development (Costanza et al., 2007). However, it is consistent to also model QoL as an overall unidimensional subjective assessment; a dimension that is causally responsive to other distinct dimensions (Beckie & Hayduk, 1997). Unidimensional QoL does not have to be domain-specific; rather, drawing on the bottom-up spillover theory, it is the spillover effect of other dimensions (Sirgy and Lee, 2016; Woo et al., 2015). Different approaches employing different levels of space (specific domains or global) and indicators (formative, reflective/objective, or subjective) can be used to measure QoL (Sirgy, 2006). QoL is measured in this model with the unidimensional Satisfaction with Life Scale due to its accurate cognitive evaluation of QoL and its suitability in QoL marketing studies conducted in developing economies (Peterson & Ekici, 2007).

In marketing, QoL has been studied along the lines of motivation and needs theories (McKenna & Heaney, 2020). Particularly, drawing on Maslow's hierarchy of needs,

Maslow's concept of QoL is termed self-actualization; described by the fulfillment of high-order needs, such as the ability to grow, happiness and physical, social and mental health (Maslow, 1943). Maslow (1943) proposes five basic interrelated human needs that function in a hierarchical structure. Satisfying these needs, from basic needs to higher needs constitutes an individual's QoL (Costanza et al., 2007; Ogunmokun et al., 2020), and self-actualization is a state where one's lower needs are satisfied so that efforts can be focused on the pursuit of self-transcendence where one can be happier, more fulfilled, more benevolent, and embrace universalism (Moakumla, 2018). Brooker (1975) discovered that individuals with a high score on the customer self-actualization test (CSAT) have all the high QoL characteristics; more natural, more secure, happier, more relaxed, more environmental-friendly and community-oriented. In addition, customers with high QoL have a high sense of oneness with the surrounding and others (Yaden et al., 2017). They have a greater sense of community and are willing to sacrifice for others (Davis et al., 2011) and make charitable donations (McFarland et al., 2012). The category of customers described above is self-aware and likely to make consumer choices based on the congruence between their transcendent self-concept and the brand.

QoL primarily determines customers' attitudes and behaviors in two main ways: social impact and risk reduction (Asamoah et al., 2011). Risk reduction entails customers' well-being and sense of comfort, whereas social impact comprises love and benevolence. That is, customers with high in QoL are primarily motivated by a brand's risk reduction and social impact attributes. Companies' CSR activities communicate these two attributes (Liu & Zhou, 2009). Companies whose activities are perceived as ethical transmit risk reduction via trust to their customers and positively influence their attitudes and behavior, particularly in the banking sector

(Civera et al., 2018; Fatma & Rahman, 2015). Similarly, CSR activities of a firm communicate benevolence and such a business is perceived to be working in the best interest of society. Customers with high QoL seek to satisfy their self-transcendent, benevolence, and self-actualization needs (Rocereto et al., 2015) and they are more likely to have a positive attitude and behavior toward benevolent businesses (Asamoah et al., 2011).

2.4.2 Maslow's hierarchy of needs theory

This dissertation further explores the difference between CSR support and other psychological characteristics such as self-perceived quality of life (QoL). Thus it is proposed that QoL also moderates customers' attitudinal and behavioral response to CSR based on attribution. The interaction of QoL is theoretically based on Maslow's hierarchy of needs theory (Maslow, 1943). Maslow argued that individuals are motivated based on 'human needs'. He explained that these human needs are in five interrelated hierarchical levels: physiological, safety-security, belongingness, esteem, and self-actualization needs.

According to Maslow (1943), the point where human motivation begins is the physiological drive, which refers to the entirety of essential necessities such as air, water and food. When these physiological needs are well satisfied, a higher level of needs soon surfaces. In this case, it is the security and safety needs, which signify the need to be free from danger. This need at this level can be fulfilled by the safeguarding of law and order in addition to the provision of healthcare. After this, the next level of needs is the belonging needs. This arises from the need of humans to feel love and belonging. It is illustrated that people do have needs for affiliation such as group membership, friendship, and the love of spouses. The need for belonging is the desire for a relationship with and affection from people in close referent groups.

After the needs for belonging are satisfied, the esteem and self-actualization needs have to be met. The needs for esteem refer to the desire for a high evaluation from others and respect, whereas self-actualization needs refer to the attainment of one's full potential and capability (Maslow, 1943).

Even though Maslow's theory (1943) is acknowledged as the standard for understanding human needs, it has also been criticized for emphasizing too much on the hierarchical nature, and for paying no attention to potential cultural influence. Humans develop their humanness largely through being socialized into the norms of a certain culture, and subsequently flexibly adjust to other cultures. In response to Maslow's assertion that accomplishing higher needs is inherent to humans, scholars (such as Neher, 1991) differed and indicated that such claim reduces the part played by the environment and culture in shaping the psyche of humans. As expected, individuals mature and are gradually able to arrive at rational best-fit decisions, however, such decisions are products of a distinctive blend of culture and genes. Thus one's higher needs are formed by cultural experiences to a very large extent. Subsequently, Maslow's theory (1943) was deemed to be tying people socially while overlooking the cultural traits that help form our humanness. Further, the lower-level needs (that is, the need for intimacy and food) are inherent. However, Weiner (1992) argued that the higher-level needs, may not always succeed the lower level needs in explaining human behavior. For example, individuals might decide to endure severe hunger when faced with a tight deadline. In spite of the hunger, they may not stop to eat largely due to the desire to complete a task that is perceived to be more significant and outweighing the basic physiological need for food. Individuals are not in a constant high-drive state while following their goals as they experience varying levels of motivation.

From another perspective, satisfying human needs from the basic to higher needs make up an individual's QoL (Costanza et al., 2007). Maslow's concept of a good QoL is described as self-actualization, which is a state of satisfied lower-level needs and focuses on the pursuit of self-transcendence; where one is more fulfilled, happier, autonomous, more benevolent, others-oriented and embrace universalism (Moakumla, 2018). This state functions as a motivator and determinant of attitudes and behaviours. Customers high in QoL are more benevolent and others-oriented (Lengieza et al., 2019), make charitable donations (McFarland et al., 2012), and have a high sense of oneness with nature and others (Yaden et al., 2017), a greater sense of community; and a greater willingness to sacrifice for others (Davis et al., 2011). Thus, this group of customers has the predisposition to have a positive attitude and perceive congruence between themselves and socially responsible businesses because of the similarities between their self-concept and the social responsibility of the businesses (Sirgy, 1982). Based on these propensities, high QoL individuals' attitudes and responses to organizations' social responsibilities are expected to be distinct from those with lower QoL; who are still preoccupied with satisfying lower-level human needs.

2.5 Relationship Marketing

Relationship marketing is an area of marketing that emphasizes the building of long-term relationships with customers and other parties. Al-Hersh, et al., (2014) described customer relationship marketing as a practice of identifying, establishing, maintaining, and enhancing the connection with customers as well as other stakeholders with the aim of exchanging value. It is a practice that has evolved out of direct response marketing campaigns that underscores satisfaction and customer retention, instead of focusing on only transactions and sales. It is a continuing

process of engaging in collaborative programs and activities with the immediate as well as end-user consumers to co-create or improve mutual psychological, social and economic value profitably. That is, it is a procedure where both seller and buyer are interested in creating a more satisfying exchange. This form of marketing is different from others because it identifies the lasting value of customer relationships and grows the communication between sellers and buyers past intrusive sales promotional messages and advertising. The major benefits organizations can get from pursuing relationship marketing is that of stronger customer relationships that increase customer retention. The relationship marketing theory which is the genesis of customer relationship marketing is based on trust which enhances customer satisfaction (Armstrong & Kotler, 2006).

Within the banking industry, customer relationship marketing is a way of providing perpetual harmonization among IT, people and process that generates pleasant experiences each time there is an interaction with the banking industry. Customer relationship marketing is especially essential in the banking industry because of the constant direct contact between the customer and banks as well as its high involvement characteristics. The essential ingredients of customer relationship marketing that inspire and sustain a long-term relationship between exchange partners are trust, commitment and communication (Olumoko, 2018). Trust is a potent means of influencing a customer based on processes, systems, empathy, satisfaction, experience, personality and reputation (Anderson, 2012). In a business relationship, trust is a dimension that results in sellers and customers acting in a unified way to achieve desired objectives. This results in having a sense of belonging and feelings of affection in the buyer-seller relationship and indirectly fosters a sense of belonging towards brands (Olumoko, 2018). Hefferman, et al. (2008) reported that

in the banking industry, trust is developed in the buyer-seller relationship based on expectations, knowledge and dependability, and these are significantly correlated to emotional intelligence.

Commitment is customers' enduring intention to have and sustain a relationship with suppliers in the long run (Al-Hersh, et al., 2014). It is an indicator of customer satisfaction and a driver of future purchase frequency. Banks often seek to deepen customer commitment through the array of services provided to customers (Olumoko, 2018). Finally, although communication is an essential component in establishing business relationships, it is often taken for granted or assumed and subsequently passed over as a significant element of business relationship growth (Andersen, 2011). An open channel of communication between parties of a business relationship is very important particularly in the banking industry because of its high involvement. When effective communication exists between an organization and its customers, a better relationship ensures which consequently fosters loyalty (Olumoko, 2018).

2.5.1 Customer Loyalty: Attitudinal and Behavioral

Customer loyalty is best described as psychological predispositions demonstrated via preferences made evident through behaviors such as purchasing (Richard and Zhang, 2012). Loyalty toward a brand is thus formed from a process of evaluation that takes place in customers' minds and forms the foundation upon which loyal behaviors are built. There are three major approaches generally recognized as measures of customer loyalty; they are attitudinal, behavioral, and combinational (Mandhachitara & Poolthong, 2011). The combinational approach that combines the attitudinal and behavioral approach is the most robust, as it fully captures the two key factors that influence consumer decision-making. Attitudinal loyalty is a positive brand

preference and the emotional affiliation that transpires when a brand meets customers' functional and/or emotional needs (Roy et al., 2014). On the contrary, behavioral loyalty is when a customer continues to use/buy or recommends a brand (Ramaseshan et al., 2017). Mandhachitara and Poolthong (2011) described behavioral loyalty as spurious loyalty because it does not adequately explain the underlying reasons for loyalty. Behavioral loyalty is reflexive and hardly guarantees continuous patronage (Tarus & Rabach, 2013). It is inadequate to measure loyalty from a behavioral perspective alone as customers could exhibit a preference out of mere convenience or could be multi-brand loyal (Coetzee & Coetzee, 2019).

Attitudinal loyalty, however, considers the preferences, affect, and intentions of the customers, and is a strong determinant of behavioral loyalty. It shows the likelihood that customers will continue to patronize a brand, give positive word-of-mouth and willingly recommend a brand as it measures the attitudinal advocacy and psychological attachment that customers have toward a brand (Rauyruen and Miller, 2007). It has also been used as a surrogate measure and a strong antecedent of behavioral loyalty (Pan et al., 2012). The key three dimensions of attitudinal loyalty are conative, affective, and cognitive (Oliver, 1997). A customer develops cognitive loyalty when he/she is influenced by an evaluative response to an experience with the brand. Worthington et al. (2010) describe it as a psychological preference based on favorable thoughts and beliefs about the brand. Cognitive loyalty does thrive on ideas and thoughts relating to the brand. Affective loyalty, on the contrary, is related to positive customers' emotional attitudes, moods, and feelings toward a brand (Oliver, 1997). It relates to the level of the affection and preferential attitude of customers toward a brand without the actual loyalty behavior (Lin, 2010). Finally, conative loyalty is the intention of customers to perform brand loyalty behavior in the future,

and it significantly predicts the actual behavior (Yap & Jorm, 2012). Scholars believe that these three phases are the main determinant of loyalty and not behaviors (Coetzee & Coetzee, 2019). Behavioral loyalty is, thus, mere observable outcome of attitudinal loyalty. For this reason, this model employs attitudinal loyalty as a predictor of behavioral loyalty. Despite the abundant studies on customer loyalty, the predictors of the individual components of loyalty have been scarcely studied (Izogo, 2015). Satisfaction, trust, and service quality have been extensively studied as antecedents of loyalty (see Izogo (2016) for an extensive list), yet the explanatory abilities of these variables are just modest (Izogo, 2016). This inevitably makes other antecedents of loyalty a worthy model especially as the predictors of one industry can hardly be generalized across other industries and cultural contexts (Tarus & Rabach, 2013).

2.5.2 Cross-buying

Cross-buying describes existing customers' purchase of additional services/products from the same provider. It has also been described as the extent to which customers purchase a company's services or products from a set of unrelated or related categories (Reinartz and Kumar, 2003). This is because customers may use a company's services/products across a range of different categories or in a focused manner. In the banking industry for example, some customers might just have current, savings or checking accounts from a particular bank. However, other customers may well have mortgage accounts in a bank and in addition have the bank's savings and checking accounts as well as purchase insurance policy. A few studies have investigated the impact of cross-selling on store selections or profitability.

In the banking industry, cross-buying is very much associated with the concept of financial convergence (Mäenpää, 2012), which is described by Ryan (2001) as the erasing of traditional borders of the formerly separate financial sectors so as to provide a broad range of integrated financial services to customers. Financial convergence is also used broadly while referring to all forms of interfaces between providers of financial service and the demand for all forms of financial services. “Allfinanz” and “Bancassurance” are examples of financial convergence terms regularly used to indicate the practice of banks offering products and services usually delivered by insurance firms (Van der Berghe & Verweire, 2001). Conversely, insurance firms also do provide services and products commonly offered by banks, popularly denoted to as “assurfinance” (Van der Berghe & Verweire, 2001). Assurfinance, Allfinanz as well as Bancassurance are all incorporated in the word “integrated financial services”; referring to financial corporations providing seamless services including insurance products, investment and banking (Hislop et al., 2002). Providing integrated financial services is usually associated with the “one-stop shopping” concept, which is offering customer as many insurance, investment as well as banking products as possible at one place during a customer service event with the goal of comprising of a full-range of “total” solution for customers' financial service needs (Ngobo, 2004). Cross-buying presents to customers the ease of one-stop-shopping, helping to decrease the total cost for banks as well as customers (Mukerjee & Shaikh, 2019).

Further, in the banking industry, cross-buying can also be considered as the total amount of products a customer has bought from one provider over time (Verhoef et al., 2001; Soureli et al., 2008). Thus, hinting at the possibility of cross-buying

depending on the length and quality of relationship. Cross-buying is often considered in the literature from the standpoint of relationship marketing, and it is studied in relation to the different facets of customer loyalty and satisfaction. Based on the theory of relationship marketing, cross-buying ensues when marketers successfully build strong relationships with customers (Evanschitzky et al., 2017). Generally, the studies present mixed findings on the impacts of such factors as trust (Soureli et al., 2008), commitment (Verhoef et al., 2001) customer satisfaction (Verhoef et al., 2001; Ngobo, 2004) on cross-buying. The findings from these studies are in certain parts contradictory. For example, while Verhoef et al. (2001) maintain that satisfaction does not significantly impact cross-buying, Li et al. (2005) reported satisfaction as a highly significant driver of cross-buying. Although Verhoef et al. (2001) indicated that when customers observe a provider offering competitive prices there are more chances they will cross-buy, Jeng (2008) on the other hand asserts that when as regarding cross-buying, customers value product variety more than price. Soureli et al. (2008) is in agreement with Verhoef et al. (2001) by demonstrating that customers hardly cross-buy only due to satisfaction, but differs on the significance of pricing, maintaining that customers hardly cross-buy simply because providers offer very competitive terms. As regard the relationship between customers and the service provider, Ngobo (2004) and Verhoef et al. (2001) show that the current relationship between both parties is not an excellent indicator of cross-buying potential, and thus, does not really matter. The major findings from studies regarding the antecedents of retail customers' cross-buying behavior in the financial industry are presented in Table 2.

Finally, there are several benefits of cross-buying in banking industry that have been reported in literature, such as corporate reputation (Soureli et al., 2008), firm expertise (Liu & Wu, 2007), effort and time savings (Ngobo, 2004), satisfaction of the majority of customer's needs through a variety of services delivered via one-stop shopping (Liu & Wu, 2007) and competitive pricing (Ngobo, 2004; Soureli et al., 2008).

Table 2: Drivers of cross-buying

Drivers	Reference	Findings
Acquisition channels	Verhoef and Donkers (2005)	The effect of acquisition channels on cross-buying is weak
	Hitt and Frei (2002)	Customers acquire products faster via online channels compared to offline channels
Personal relationships	Jeng (2008)	Interpersonal relationships between salespersons and customers significantly contribute to cross-buying intentions of customers
Payment equity	Verhoef et al. (2002)	Cross-buying is positively associated to payment equity
	Verhoef et al. (2001)	No main effect on cross-buying; may negatively affect cross-buying for customers with long relationships
Corporate reputation	Jeng (2008)	Cross-buying intentions are positively correlated with firms' reputation.
	Liu and Wu (2007)	Cross-buying is significantly influenced by corporate reputation
Structural bonds	Liang and Chen, 2009)	Structural bonds improves the prospects of customers expanding their relationship by cross-buying
CSR	Ogunmokun et al. (2021), Ogunmokun and Timur (2021)	The congruence between banks and their CSR activities influences cross-buying
Competitor's prices	Jeng (2008)	Cross-buying intentions are negatively influenced by superior price offerings of competing suppliers when it is compared to focal supplier
	Verhoef et al. (2001)	If focal supplier's prices are perceived

		as fairer than the prices of the competitor, the probability of cross-buying increases
One-stop shopping convenience	Liu and Wu (2007) Ngobo (2004)	One-stop shopping convenience has a direct effect on customers' cross-buying Perceived convenience of one-stop shopping is positively associated with cross-buying intentions
Perceived value	Sourelis et al. (2008) Ngobo (2004)	Perceived value has no direct impact on customers' cross-buying intentions Although associated, not very important incentive for cross-buying
Marketing instruments	Liu and Wu (2007) Verhoef and Donkers (2005) Verhoef et al. (2001)	Direct mailings have a positive effect on cross-buying Cross-buying affected mainly by marketing efforts applied during the relationship (e.g. mailings, loyalty programs) Direct mailings and loyalty programs affect cross-buying positively
Image	Sourelis et al. (2008) Liu and Wu (2007) Ngobo (2004)	Corporate image is central in the formation of cross-buying intentions Corporate expertise has a direct effect on customers' cross-buying The greater the customers' image conflicts about the service provider's capabilities the lower their cross-buying intentions
Competitor's product variety	Jeng (2008)	The higher the degree of product variety offered by competing suppliers, the lower are customers' cross-buying intentions

2.5.3 Customer Advocacy

The English word "advocacy" originates from "advocare"; a Latin word meaning to justify, vouch or avow. Generally, it describes high influential communication, made with the overt intention to influence others. In the extensive literature on customer behavioral loyalty, particularly the extant body of work on word-of-mouth, advocacy

has not been properly defined (Sweeney et al., 2020). This could be because there are only a few empirical and conceptual studies on advocacy, and also because there is the lack of unanimity as regards its definition among practitioners and scholars alike (Wilder, 2015).

Table 3 presents some notable illustrative descriptions and definitions of advocacy from the limited literature on advocacy and it reveals the existing dissimilar perspectives. Particularly, advocacy takes on diverse meanings because it is regularly used interchangeably with positive word-of-mouth or word-of-mouth. In the current study, the emphasis is on customer-initiated advocacy or customer advocacy, as an extreme kind of positive word-of-mouth. Such clarity is necessary, as advocacy could also refer to organizational advocacy or organization-initiated advocacy for customers (as in Urban, 2004). In case of organizational advocacy, organizations offer objective advice to customers, which mean they might even endorse a competitor, based on the needs of the customer, and to represent their best interests. Thus it is required to clarify the difference between customer advocacy and organizational advocacy when advocacy is being studied.

Table 3: Descriptions and Illustrative Definitions of Advocacy (Sweeney et al., 2020)

Description	Source
Advocacy is an extreme form of WOM, which is not only positive but also proactive.	Bhati and Verma (2017)
Advocacy involves a firm creating mutual dialogue with customers. If a company acts as an advocate for its customers, they will reciprocate with a higher share of wallet, greater trust, and their loyalty.	Roy (2015)
Advocacy is a form of WOM, but concepts are used interchangeably.	Keller (2007)
Advocacy is at the highest level of a consumer behavioral hierarchy and reflects consumer investment of their resources (e.g., time, money, and credibility).	Park and MacInnis (2006)

Advocacy includes identification with a company, positive WOM, and recommending the firm to others.	Fullerton (2005)
Advocacy involves a company acting on behalf of its customers, representing them within the firm and protecting their best interests with the objective of earning customers' trust loyalty and future purchases.	Urban (2004)
Advocacy is the ultimate test of a customer's willingness to promoter service to others including defense of the service against detractors.	Bendapudi and Berry (1997)
Advocacy is a customer citizenship behavior, relating to positive WOM and customer recommendation.	Bettencourt (1997)
Advocacy involves promoting a service to others and even defending it against detractors.	Cross and Smith (1996)

In the literature, another probable mix-up arises from inadequate distinctions among willingness to recommend, positive word-of-mouth, and advocacy as the terms are often use synonymously in marketing and other related literature. For instance, Keller's (2007) model described advocacy as positive word-of-mouth that drives recommendations, while advocacy is viewed in terms of the willingness to recommend in Reichheld's (2003) model. In the current study, following Sweeney et al. (2020), advocacy is proposed as constituting a distinctive, granular form of positive word-of-mouth, differentiated by the message's strength and its consequent impact on intended audience. The current model agrees with Wilder (2015) that it is misleading to use positive word-of-mouth as a proxy for advocacy, because positive word-of-mouth does not incorporate the personal and relationship-based nature of advocacy. Merely recommending or making positive comments about a service do not essentially characterize advocacy (Hill et al., 2006); instead, advocacy have to contain praise as well as strong recommendations (Fullerton, 2011). Advocacy includes a recommendation that is proactive, ongoing and strongly expressed,

conveyed in way that is more forceful than positive word-of-mouth. It likewise includes persuasive efforts, while positive word-of-mouth may only include positive comments short of any genuine intention to influence others (Mazzarol et al., 2007).

The advocacy concept is likewise interconnected to relationship marketing (Sweeney et al., 2020). Christopher, Payne, and Ballantyne (1991) differentiate advocates as those who are genuinely involved with service providers in a relationship, from supporters who are often characterized by weaker levels of relationship and thus would only offer positive word-of-mouth. Likewise Bendapudi and Berry (1997) argued that a decisively indicative test of a customer's relationship with the service might be the customer's willingness to be an advocate for the service. Thus, the relational characteristics of advocacy could indicate that customer advocates give more for a particular service compared individuals who only offer positive word-of-mouth. Nevertheless, due to paucity of research in advocacy specifically, there is still a limited understanding as to why certain customers are persistent, passionate and proactive in their recommendations, while other customers only offer general positive word-of-mouth (Sweeney et al., 2020).

With the claim that advocacy is a potentially beneficial and extreme form of positive word-of-mouth, Sweeney et al. (2020) theorized that it has depths and richness that result in a hierarchy of advocacy behaviors. They argued that advocates exist to different degrees corresponding to specific behaviors. Moderate advocacy and strong advocacy also might share some parallels with the concepts of satisfaction and delight. Thus, following the concentric ring framework applicable to the concepts of delight and satisfaction in consumer studies, it is expected that at a minimum, all advocates say positive things and offer strong recommendations about the provider

and stronger advocates would take it a step further to possibly defend the service provider. As levels of advocacy continue to rise, just like satisfaction rises into delight, advocates might initiate informative messaging and turn out to be proactive in their promotion of the service provider (Huffaker, 2010). Consequently, these advocates provide additional benefits to the firm as a result of their commitment and very loyal behaviors (Ogunmokun & Timur, 2021).

Therefore as discussed in this chapter, this study will seek to minimize the knowledge gap in bank marketing literature by investigating the role of CSR-fit in fostering relationship among service providers and customers, via cross-buying and advocacy, depending on the customers' QoL and CSR support.

Chapter 3

HYPOTHESES DEVELOPMENT

This chapter presents the conceptual arguments and theoretical reasoning for the hypothesized relationships in the current dissertation. Insights from recent studies in existing literature are employed to guide the hypotheses development as the direct and indirect relationships between the constructs of interest were proposed.

3.1 Hypotheses Development

3.1.1 Relation between CSR-fit and cross-buying through attitudinal loyalty

A high fit between an organization's CSR activities and its core offerings trigger positive customer attitudes and intention toward the organization, which accordingly intensifies customers' behavioral loyalty such as purchase intention (Lee et al., 2011) recommendation (Barone et al., 2007) and willingness to pay a premium (Nan and Heo, 2007). Ham and Han (2013) explained that a high fit boosts the reputation of the CSR initiative as the expertise of the organization is assumed to be passed on to such initiative which, in turn, causes a favorable customer attitude. Barone et al. (2007) found that the positive impact of perceived fit on customers' attitudes toward the organization leads to a propensity to purchase from the organization. This perceived fit influences customers' choice via associative learning and perceived belongingness (Till & Nowak, 2000). Customers hardly make negative attribution when they perceive a high fit between a business and its CSR endeavors has no ulterior motive or inconsistency is identified. This boosts the authenticity of the CSR activities and enhances the customers' positive attitude toward the organization. Such

positive attitudes are demonstrated through positive word of mouth and repurchasing (S. Kim & Lee, 2019). In other words, generally, organizations are perceived as more sincere when their CSR activities match their product characteristics or industry; this greater sense of genuineness affects consumers' brand attitudes which are revealed through behavioral loyalty.

A high fit has a strong logical connection that helps customers integrate information about an organization's CSR activities into an existing cognitive structure such that it matches customers' prior expectations, associations, knowledge, and experiences of the organization. This improves customers' attitudes toward the organization and leads to less negative behaviors toward the organization (Lim, 2019). Though the effect of CSR-fit on behavioral loyalty such as purchase intention and word of mouth via attitudinal loyalty has been tested, cross-buying behavior has been overlooked. However, as Garnefeld et al. (2013) argue that a favorable attitude toward a firm is often an antecedent of behavioral loyalty; a positive relationship between attitudinal loyalty and cross-buying is expected.

Drawing on relationship marketing theory, customers with positive evaluation and affective commitment toward a firm they are connected to usually display positive behaviors (such as cross-buying) to deepen and extend the relationship (Verhoef, 2003). Comparatively in the retail industry, Martinelli et al. 2015) revealed attitudinal loyalty as a precursor of customer behavior; likewise in the bank industry, Ramaseshan et al. (2017) demonstrated that attitudinal loyalty directly unlocks cross-buying behavior; it is therefore proposed that:

H₁: *The relationship between customers' perceived CSR-fit and cross-buying behavior is mediated by customer attitudinal loyalty.*

3.1.2 CSR support as a moderator between CSR-fit and attitudinal loyalty

Scholars have shown that customers lean toward incorporating their concerns and expectations into their behavior toward businesses (Podnar & Golob, 2007). In the CSR context, the degree to which customers punish or reward an organization's CSR activities is contingent on their expectations and CSR support (Creyer & Ross, 1997). Through ethical purchasing behavior and boycotts, they can pressurize organizations to act more responsibly depending on how much they support CSR activities. Hence, CSR support is a point of reference for customers' attitude and intentions to behave negatively or positively toward businesses (Podnar & Golob, 2007) and it regulates the formation process of customers' perceptions of CSR activities (Yoo & Lee, 2018). Customers' CSR support as a psychological feature significantly influences customers' response to CSR (Pérez & del Bosque, 2013). If there are customers who have more support for the CSR domain, it is reasonable to consider that these customers also process information about an organization's CSR activities differently and thus arriving at responses and attitudes that are different from others.

CSR support as a psychological trait has been studied as explaining customers' responses toward CSR activities (Pérez & del Bosque, 2013). It influences the amount of elaboration that goes on when processing information about a company's CSR-fit and increases the amount of their cognitive and affective involvement with the company. Based on the strong psychological affinity that customers with high CSR support feel toward companies with high CSR-fit, it is expected that these customers' positive attitude is not only going to be more acute. In this case, these customers transfer their positive affect for CSR to the company and as a result, are more likely to have more positive affect toward the company and identify with it. In

all, CSR support makes CSR-fit a more effective determinant of customers' attitudinal loyalty. Thus, it is proposed that:

H₂: *Customers' CSR support moderates the relationship between banks' CSR-fit and customers' attitudinal loyalty, such that the relationship is stronger under high CSR support conditions.*

3.1.3 Customers' perceived QoL as a moderator between CSR-fit and attitudinal loyalty

Drawing on the self-congruity theory (Sirgy, 1982), customers tend to express, enhance, and preserve their self-concept by purchasing certain products. The congruity between a brand and a customer's self-concept has been revealed to be a significant precursor to loyalty attitudes and behaviors (Rocereto et al., 2015). Thus, it is expected that customers with a self-concept of high QoL (i.e., customers see and evaluate themselves as someone with a high QoL) tend to perceive congruity between themselves and brands that are socially responsible. Maslow's hierarchy of needs explains the idea of self-concept brand congruity. It explains that the perception of one's own self-concept is strongly associated with one's level of needs (Asamoah et al., 2011). As self-concept brand congruity is grounded upon the similarities perceived between one's self-concept and one's perception of a brand, any force that affects one's self-concept can intensely affect the impact of self-concept brand congruity. Customers who perceive themselves as having high QoL are self-actualized customers (Costanza et al., 2007; McKenna and Heaney, 2020) with self-transcendence needs; these categories of customers would only feel congruity with brands they perceive as transcendence (Rocereto et al., 2015). Transcendence brands affect society in profound ways beyond the product and services they offer. They are benevolent, responsible, other-oriented, and philanthropic (Pelozo & Shang, 2011).

Customers with a self-perception of high QoL tend to feel congruity, attachment, and have a positive attitude toward this kind of brand because from a self-concept congruity perspective, it is expected that they have preferred brands whose descriptions are similar to their own. Thus, the next hypothesis is as follows:

H₃: *Customers' perceived QoL moderates the relationship between banks' CSR-fit and customers' attitudinal loyalty, such that higher QoL reflects stronger loyalty.*

3.1.4 CSR Support and QoL as moderators in the indirect relationship between CSR-fit and cross-buying through attitudinal loyalty

In light of the above discussions, this study also posits that CSR support and perceived QoL would be boundary conditions influencing the indirect relationship between CSR-fit and cross-buying through attitudinal loyalty proposed in Hypothesis 1. The relationship between CSR-fit and customers' attitudes are argued to be strong indicators of the potential behaviors of customers. Thus, two more hypotheses are proposed as:

H₄: *CSR support moderates the indirect relationship of perceived CSR-fit on customers' cross-buying behavior through attitudinal loyalty such that the indirect relationship is stronger under high CSR support.*

H₅: *Perceived quality of life moderates the indirect relationship of perceived CSR-fit on customers' cross-buying behavior through attitudinal loyalty such that the indirect relationship is stronger under high quality of life conditions.*

3.1.5 Relation between CSR-fit and customer advocacy through attitudinal loyalty

Consumers' loyalty as a result of CSR could be significantly different based on the type and size of the organization (Aramburu & Pescador, 2019; Green & Pelozo, 2014). Though customers' CSR expectations seem to be increasing generally, a

different set of CSR expectations and standards are held for smaller firms compared with larger firms (Green & Peloza, 2014). In addition, customers generally expect firms that make up the social economy to engage in more social responsibility compared with others (Aramburu & Pescador, 2019). Thus, MfB is at the crossroad between the effect of firm size and of firm type. This is because though MfBs are smaller firms and may have less CSR expectations from customers, they also form part of the social economy and as a result, customers brazenly expect them to be more socially responsible.

Customers' cognitive evaluations of banks' CSR-fit precede customers' affective preferences for the bank and influence their conative loyalty (Oliver (1999) cognitive-affective-conative loyalty framework). This pathway could explain a link between CSR-fit and attitudinal loyalty. In the banking sector, CSR-fit determines how CSR efforts are evaluated and perceived by customers (Fatma & Khan, 2020), which in turn predicts their attitudes and intentions towards the bank (Fatma & Rahman, 2016). Examples of high-fit CSR in the banking sector include responsible lending, soft financing, supporting SMEs, promoting financial literacy and financial inclusion. These activities are the very core objectives of MfBs and most C-Banks are beginning to embrace these and other related activities as part of their social responsibilities.

Furthermore, attitudinal loyalty of bank customers has been associated with behavioural loyalty such as recommendation (Baumann et al., 2007), customer retention and share-of-wallet (Keiningham et al., 2007), use of green banking services (Burhanudin et al., 2021), as well as customer advocacy (Wali et al., 2015). Customer advocacy is an extended form of word-of-mouth behaviour; a promotional

and defence-oriented behaviour of customers for an organization, and one of the key customer behaviours that can be influenced by their perception of CSR (Shahzad et al., 2016). It signals commitment and a self-appointment as an enthusiast of the organization.

Drawing upon the tenets of social exchange (Blau, 1964); a CSR-customer advocacy relationship is a form of social exchange between customers and organizations. When customers perceive that an organization invests resources in advocating for societal wellbeing via CSR activities, customers consequently advocate for the organization (Shahzad et al., 2016). An exchange relationship, based on the social exchange theory, is explained in terms of the benefits and costs connected to the relationship. When benefits exceed costs, satisfaction is derived from the relationship and positive evaluations, affect and intentions are being developed. These could consequently yield promotional and defence-oriented behaviours towards the brand and its offerings. Positive cognitive evaluations of organizations' commitment to societal well-being highly influenced by the fit of its CSR activities will be followed by affective preferences for the organization, and influence the intention to act positively towards the organization, which is often demonstrated by advocacy behaviours. More than repurchasing which could be situational, customer advocacy is a stronger form of behavioural loyalty (Mazzarol et al., 2007). Thus, the association between customer advocacy and customers' perception of CSR-fit is derived from strong attitudinal commitment, because customers only advocate for organizations that they have a strong affection and positive attitudes towards. Thus it is hypothesized that:

H₆: The association between CSR-fit and customer advocacy is mediated by attitudinal loyalty for customers of microfinance banks (6a) and commercial banks (6b)

3.1.6 QoL as a moderator between CSR-fit and attitudinal loyalty

Although it is often misunderstood as standard of living, QoL refers to the general well-being of societies and individuals. It does not merely denote happiness and prosperity; it includes satisfaction with work, social belonging, built environment, leisure time, physical and mental health as well as education and every subdomain of life important to the individual (McKenna & Heaney, 2020). Costanza et al. (2007) described QoL as a product of the interaction among health, environmental, social and economic conditions affecting human and social development. In the literature, QoL has been studied as a worthwhile consequence of organizations' activities that promote and not impede customers' and societal well-being (Vila-Lopez et al., 2019). These prior studies have considered QoL as a key outcome variable; nonetheless, self-perceived QoL could also influence the attitudes and behaviours of consumers (Eslami et al., 2019; Ogunmokun et al., 2021).

Drawing on the ideal theories of Nussbaum and Sen (1993), QoL entails the realization of certain explicitly normative ideals such as Maslow's self-actualization ideal. Individuals striving to attain self-actualization may be considered to have reached higher levels of QoL (Kosenko et al., 1990; Sirgy et al., 1995). Self-actualization refers to the longing for the fulfilment of needs such as the ability to grow, maximization potential, increasing experiences, performance and happiness (Maslow, 1943). Grounded on needs and motivation theories, the satisfaction of needs from basic to higher needs constitutes an individual's QoL (Costanza et al., 2007). A self-actualizing state characteristic of high QoL is where lower deficit

needs are satisfied, so one is motivated by the quest for self-transcendence where one can be happier, more fulfilled and more benevolent (Moakumla, 2018). Maslow argued that needs are hierarchical, thus lower-level needs should be satisfied before the pursuit of satisfying higher-level needs (Maslow, 1943). That is, individuals low in QoL have deficit needs (e.g. physiological and safety needs), and these have to be satisfied before seeking to satisfy the needs of high QoL (e.g. self-actualization needs). High QoL needs do not stem from want of something, but from a desire to grow. Once these needs are engaged they are felt even stronger in an ongoing process of 'becoming', instead of a picture-perfect state of 'happy ever after' (Hoffman, 1988).

Lee and Lee (2015) stated that customers' perception of a firm's CSR affects customers' attitudes and behaviours towards the firm, but individual factors often influence the relationship between CSR perception and behaviour. Several psychographic characteristics of customers such as personality, ideology and self-concepts are seen to influence customers' response to socially responsible business practices (Webb & Mohr, 1998). The current model highlights QoL as a self-concept and argues that customers would interact with brands through the lens of self-perceived QoL. Customers with perceived low QoL would interact more with brands that would meet their deficit needs without paying much attention to other needs because deficit needs are lower-level needs that have to be satisfied first. On the other hand, customers with perceived high QoL would be more drawn to brands that would also satisfy self-actualization needs. These are brands that affect society profoundly beyond their products and services; brands that are others-oriented, benevolent, environmental-friendly and philanthropic (Peloza & Shang, 2011). Drawing on Sirgy's (1982) self-congruity theory, customers who identify themselves

as having high QoL, with self-actualization needs would perceive strong congruity with brands they identify as socially responsible and self-transcendent (Rocereto et al., 2015). This congruence between brands and customers' self-concept is an important antecedent of customer loyalty attitudes and behaviours. This is because customers express, heighten and preserve their self-concept through their interaction with brands (Rocereto et al., 2015). In the consumer behaviour literature, researchers have concentrated on how the activities of a brand enable consumers to express their self-perception (Belk, 1988). Thus in addition to needs satisfaction, due to customers' brand-self congruity, QoL shapes the attitudes and behaviours of customers towards a brand.

Since customers are likely to evaluate high-fit CSR as more altruistic, others-oriented and highly impactful on the society (Rim, 2013), customers with high QoL are expected to have a stronger positive cognitive-affective-conative appraisal of brands with high-fit CSR. This is because self-perceived high QoL customers are likely to perceive congruity between their self-concept and the brands' altruism, and also because through such an altruistic brand, their self-actualization needs for an impactful and others-orientedness living might be satisfied. In addition, having a positive affection and attitude towards such a self-actualizing brand helps high QoL customers express, preserve and heighten their self-concept of high QoL (Rocereto et al., 2015). On the other hand, customers with self-perceived low QoL are likely to have a positive attitude towards CSR (high or low fit) without paying much attention to attributions such as altruism or others-orientedness; so far the CSR activities satisfy their lower-level human needs. Thus, it is hypothesized that:

H₇: The association between CSR-fit and attitudinal loyalty is moderated by customers' perceived quality of life, such that as the perceived quality of life

increases, the association between CSR-fit and attitudinal loyalty increases for microfinance banks (7a) and commercial bank customers (7b)

3.1.7 QoL as moderators in the indirect relationship between CSR-fit and customer advocacy through attitudinal loyalty

Building on the aforementioned, customers' attitudinal loyalty towards firms as a result of needs satisfaction and congruence between their self-concept and brands' activities would often lead to favourable consumer behaviour towards the firms. Customers' positive cognitive evaluation and affection towards a brand is often a strong precursor to behavioural loyalty (Oliver, 1999). Customer advocacy behaviour is one of the key loyalty behaviours that could be influenced by customers' perception of CSR (Shahzad et al., 2016). It is a stronger and true loyalty behaviour compared with repurchasing and word-of-mouth behaviour (Castro-González et al., 2019), therefore it typically arises as a result of customers' attitudinal loyalty.

Attitudes become behaviours through which customers demonstrate their self-concept and self-perception. Such customer behaviours are a demonstration of harmony with a brand that is congruent with the customer's self-concept (Oyserman, 2009; Rocereto et al., 2015). Customers' self-perceived QoL likewise shapes loyal behaviours (such as advocacy) because customers seek to openly identify with the brands that meet their human needs, and are congruent with their self-concept (Bhattacharya & Sen, 2004; Bigne-Alcaniz et al., 2010). In addition, since behaviours are often based on certain human needs that need to be fulfilled, needs act as powerful motivators and determinants of behaviours (Ogunmokun et al., 2021). Likewise, as a form of social exchange, and because CSR appears to be generally more important and beneficial to low QoL customers, they could become strong advocates of socially responsible brands without much attribution thought-process,

and without much CSR-fit considerations so far the CSR activities satisfy their lower-level needs.. Thus, the study’s hypotheses are proposed in the same direction for both C-banks and MfBs as follows:

H₈: *The indirect association between CSR-fit and customer advocacy through attitudinal loyalty is moderated by customers’ perceived quality of life, such that as the perceived quality of life increases, the indirect association between CSR-fit and customer advocacy through attitudinal loyalty increases for microfinance banks (8a) and commercial bank customers (8b).*

This chapter ends by displaying the conceptual model of the study where the two models are highlighted. Or something similar to this can be added to finish this chapter.

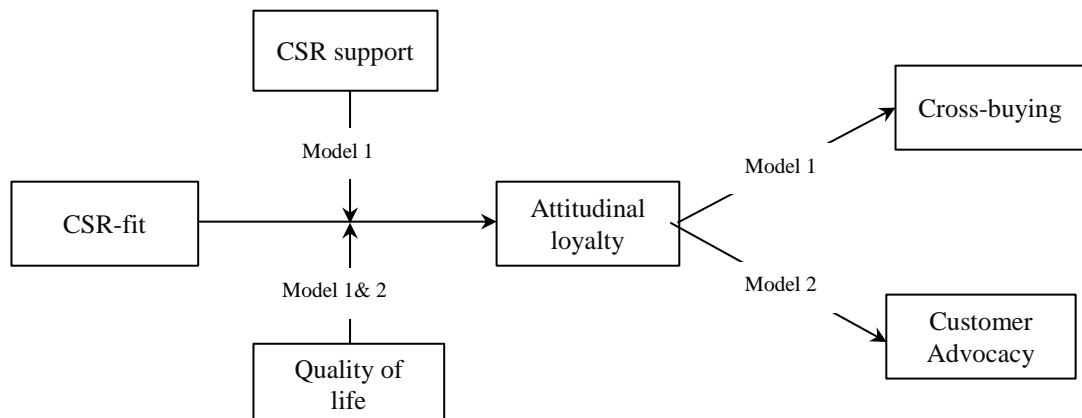


Figure 3: Conceptual Model

Chapter 4

METHODS AND ANALYSIS

The dissertation's methodology is presented in this chapter. Issues regarding questionnaire design, data collection, research philosophy, model approach and research context are discussed. The hypotheses developed in the preceding chapter will be tested in two distinct models, based on two different set of data. The first model tests hypotheses 1-5, while the second model tests hypotheses 6-8. The methodology employed in the first model is presented first, after which the methodology employed in the second model is also presented.

4.1 Model 1

4.1.1 Procedures and Participants

This study's sample is drawn from a population of bank customers. To optimize the research process and minimize unforeseen events, a pilot study was conducted (n=20) using the study's established instrument. The pilot study did not reveal any potential problems with the instrument and procedure. Thus the actual data collection commenced. Data were gathered through self-administered online and field surveys by banking services customers. In the field survey, mall intercepts method was employed beginning in the fall of 2019. A combination of a mall intercept survey and an online survey is a well-established technique employed in prior studies such as Wisker (2020). The survey was conducted during different hours of the day, and on different days of the week. During the COVID-19 pandemic, data collection continued via an online survey distributed on several online channels such as social

media, private messages, online meeting platforms, and e-mail. This method guaranteed safe data collection during the pandemic and provided access to larger populations; presenting an opportunity to obtain data faster from a more diverse sample. Snowball sampling technique was employed to avoid researchers' unconscious biased selection of respondents, and to improve respondents' geographical diversity. Bank customers were identified as individuals who operate at least one account. The survey contained a brief description of the model's purpose and explicit consent forms emphasizing that participation was anonymous as well as voluntary. As a participation criterion, respondents answered two questions about their awareness of their banks' CSR activities. The first question asked if they were familiar with their banks' CSR activities. If yes, they were asked the second question, which was to mention at least two of such activities. Once these questions are answered, respondents were allowed to participate in the survey. After data collection and processing of the questionnaires, 821 useable surveys remained; including 388 from field surveys and 433 from online surveys (see survey in Appendices). Details of the respondents' demographics are reported in Table 4.

Table 4: Sample profile (n = 821)

	Frequency	Percent
<i>Gender</i>		
Male	451	54.9
Female	370	45.1
<i>Age</i>		
18-24	255	31.1
25-34	284	34.6
35-44	181	22.0
45-54	70	8.5
55 and above	31	3.5
<i>Education</i>		
High School	98	11.9
Bachelor degree	530	64.6
Master degree	136	16.6
PhD	57	6.9
<i>Customer Tenure</i>		
Less than 2 years	137	16.7
2-5 years	217	26.4
>5-10 years	293	35.7
Above 10 years	174	21.2

4.1.2 Instruments

The model's variables were measured using a Likert-type scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). CSR-fit was measured using a 3-items scale from Cha et al. (2006), CSR support was measured using a 5-items scale from Pérez and del Bosque (2015), QoL was measured using a 5-items scale from Peterson and Ekici (2007), attitudinal loyalty was measured using a 12-items scale (4 items measured cognitive loyalty, 5 items measure affective loyalty, and 3 measures conative loyalty) from Roy et al. (2014), and cross-buying was measured using a 4-items scale from Soureli et al. (2008).

Attitudinal loyalty as the sole multidimensional construct in the study is examined by the psychometric properties of the first-order correlated factors (cognitive, affective, and conative loyalty). One item of affective and one of conative loyalty were dropped to improve the model fit.

The first-order correlated factor achieved satisfactory convergent and discriminant validities, and showed a good fit to the data: χ^2 [48] = 204.75; χ^2/df = 4.27, comparative fit index (CFI) = 0.978, Tucker–Lewis index (TLI) = 0.97, standardized root mean square residual (SRMR) = 0.054, root mean square error of approximation (RMSEA) = 0.063. Chi-square has been used in this analysis to test the goodness-of-fit between the theoretical distribution and the observed distribution of frequencies. Furthermore, the hypothesized reflective second-order factor model of attitudinal loyalty had the same fit to the data as the first-order factor model (items 9-17 on the survey). Thus, to measure the overall construct of attitudinal loyalty, (1) the first-order construct scores employing the data imputation function in AMOS23 are estimated, and then (2) the scores of the first-order constructs as indicators of the second-order construct consistent with past research were used (e.g., Usman et al, 2021).

Table 5: Validity results of the latent first-order construct of attitudinal loyalty

	CR	AVE	1	2	3
1. Cognitive	0.939	0.794	0.891		
2. Affective	0.905	0.66	0.443***	0.813	
3. Conative	0.831	0.625	0.335***	0.570***	0.791

4.1.3 Data Analysis

The normality distribution was scrutinized and all the variables' skewness and kurtosis values fell within acceptable ranges. Skewness values ranged from 0.09 to 1.17 and kurtosis values from 0.08 to 1.04 in absolute terms, respectively.

The factorial validity evaluation of the measurement instruments was carried out with confirmatory factor analysis (CFA) using AMOS23. The proposed five-factor model (CSR-fit, CSR support, QoL, cross-buying, and second-order factor of attitudinal loyalty) showed a satisfactory fit to the data: $\chi^2[152]=404.35$, $\chi^2/df=2.66$, CFI=0.981, TLI=0.976, SRMR=0.036, RMSEA=0.045. Convergent validity was satisfactory as all standardized factor loadings exceeded 0.5 and were statistically significant at $p<0.001$ (Hair et al., 2010). All constructs average variance extracted (AVE) and composite reliability values exceeded respectively, 0.5 and 0.7 (Fornell & Larcker, 1981) as exhibited in Table 6. Discriminant validity was assessed by comparing interconstruct correlations and the square root of AVE values. The square root of each AVE value was greater than the interconstruct correlations (see Table 5); hence, concluding that the constructs were distinct from others (Çop et al., 2021; Fornell & Larcker, 1981). Each construct's internal consistency was satisfactory as all Cronbach's alpha values ranged between 0.739 and 0.962, exceeding the 0.7 threshold (Nunnally, 1978).

Common Method Variance (CMV) may arise when the same source provides information pertaining to predictor and criterion variables (Podsakoff et al., 2012). To control for it, an unrotated exploratory factor analysis revealed that the first factor that emerged explained 26.30% of the total variance. To confirm this result, a series of CFA for a competing model as indicated in Table 7. The single-factor model was

significantly inferior to the hypothesized five-factor model ($\Delta\chi^2[10]=6164.8$, $p<0.001$), and showed a significantly worse fit to the data: $\chi^2[162]=6569.18$, $\chi^2/\text{df}=40.55$, CFI=0.506, TLI=0.421, SRMR=0.23, RMSEA=0.22. Overall, these results indicated that CMV did not pose a serious threat to this model.

Table 6: Descriptive statistics and bivariate correlation

	<i>M</i>	<i>SD</i>	1	2	3	4	5	CR	AVE	α
1. CSR-fit	3.01	0.89	0.891					0.92	0.794	0.92
2. CSR Support	3.72	1.03	0.170***	0.914				0.962	0.836	0.962
3. Quality of life	2.98	1.18	0.184***	-0.215***	0.871			0.94	0.759	0.942
4. Cross buying	3.11	1.07	0.184***	-0.110**	0.298***	0.74		0.821	0.548	0.81
5. Attitudinal loyalty	3.13	0.67	0.164***	0.218***	0.468***	0.259***	0.718	0.755	0.516	0.739

Note: n = 821. Square roots of latent constructs average variance extracted reported in bold on the diagonal. ** $p < 0.01$ *** $p < 0.001$

Table 7: Model Comparison

	χ^2	df	χ^2/df	CFI	TLI	SRMR	RMSEA
M1	404.353	152	2.66	0.981	0.976	0.036	0.045
M2	2250.553	156	14.427	0.839	0.803	0.121	0.128
M3	3022.887	159	19.012	0.779	0.736	0.158	0.148
M4	6569.183	162	40.551	0.506	0.421	0.23	0.22

Note. M1: 5-factor correlated model; M2 4-factor model (CSR-fit and CSR support combined); M3: 3-factor model (cross-buying and attitudinal loyalty combined); M4: Single-factor

4.1.4 Hypotheses testing

The composite scores of the model constructs were obtained from the data imputation function in AMOS23. The hypotheses were tested using the PROCESS macro (Hayes, 2018) as it provides a mean centering function for the computation of interaction term(s), and also generates a bootstrap confidence interval to probe the significance of estimated coefficients. In this model, a bootstrap confidence interval with 10,000 resamples that did not straddle zero indicated significant [conditional] indirect effects. The independent variables are CSR-fit, CSR support and QoL while the dependent variables are attitudinal loyalty and cross-buying. Age, gender, education, and customer tenure at the bank, were controlled for in all the estimated models (Pérez & del Bosque, 2013).

Hypothesis 1 posited that the indirect relationship between CSR-fit and cross-buying is mediated by attitudinal loyalty. The results from PROCESS model 4 indicated that CSR-fit positively related to attitudinal loyalty ($b = 0.135$, $t = 5.07$, $p < 0.001$, $R^2 = 0.074$) which, in turn, positively related to cross-buying ($b = 0.448$, $t = 8.428$, $p < 0.001$, $R^2 = 0.162$). The indirect effect of CSR-fit to cross-buying via attitudinal loyalty was statistically different from zero ($ab = 0.06$; $SE_{boot} = 0.018$; 95% confidence interval [CI], 0.03, 0.098) and accounted for 22.59% of the total effect of CSR-fit on cross-buying ($b = 0.267$, $t = 6.359$, $p < 0.001$, $R^2 = 0.089$) (see mediation analysis in Appendices). These findings provided support for Hypothesis 1.

PROCESS model 9 was used to test Hypotheses 2, 3, 4, and 5. Hypotheses 2 and 3 predicted that CSR support and QoL, respectively, moderate the relationship of CSR-fit and attitudinal loyalty. The interaction term CSR-fit \times CSR support was significantly associated with attitudinal loyalty ($b = 0.073$, $t = 4.65$, $p < 0.001$) and

the simple slope analysis (Table 8) indicated that the relationship was much stronger in conditions of high support than in low support. This provided sufficient support for Hypothesis 2. Furthermore, the interaction CSR-fit \times QoL was significantly associated with attitudinal loyalty ($b = -0.077$, $t = -4.053$, $p < 0.001$). Contrary to expectations, the simple slope analysis and the plot indicate that QoL instead weakened the relationship between CSR-fit and loyalty. As the results indicated that the relationship became weaker as QoL improved, in contrast to the hypothesized direction, Hypothesis 3 was not supported.

Finally, Hypotheses 4 and 5, respectively, posited that CSR support and QoL moderate the indirect relationship of CSR-fit and cross-buying via attitudinal loyalty. The conditional process analysis revealed that the index of moderated mediation of CSR support (index = 0.033; SE boot = 0.008; 95% CI, 0.017, 0.05) was significantly different from zero. Moreover, the indirect effect was generally much stronger when CSR support was highly consistent with expectations. Therefore, Hypothesis 4 was supported. The index of QoL (index = -0.034; SE boot = 0.011; 95% CI, -0.058, -0.013) was significantly different from zero. In contrast to expectations, the indirect effect of CSR-fit on cross-buying through attitudinal loyalty was mostly stronger and significant at low QoL as indicated in Table 8. Subsequently, Hypothesis 5 was not supported.

Table 8: Conditional effect of CSR-fit on attitudinal loyalty at values of CSR support and QoL

CSR support	Quality of life	<i>b</i>	<i>SE</i>	<i>t</i>	<i>p</i>
Conditional direct effect of CSR-fit on attitudinal loyalty					
Low	Low	0.029	0.032	0.932	0.352
	High	-0.152	0.034	-4.514	<0.001
High	Low	0.18	0.034	5.273	<0.001
	High	-0.002	0.041	-0.042	0.967
Conditional indirect effect of CSR-fit on cross-buying via attitudinal loyalty					
		Effect	Boot <i>SE</i>	LLCI	ULCI
Low	Low	0.013	0.017	-0.019	0.048
	High	-0.068	0.018	-0.105	-0.032
High	Low	0.081	0.023	0.039	0.129
	High	-0.001	0.016	-0.031	0.037
Indices of moderated mediation					
CSR support		0.033	0.008	0.017	0.05
Quality of life		-0.034	0.011	-0.058	-0.013

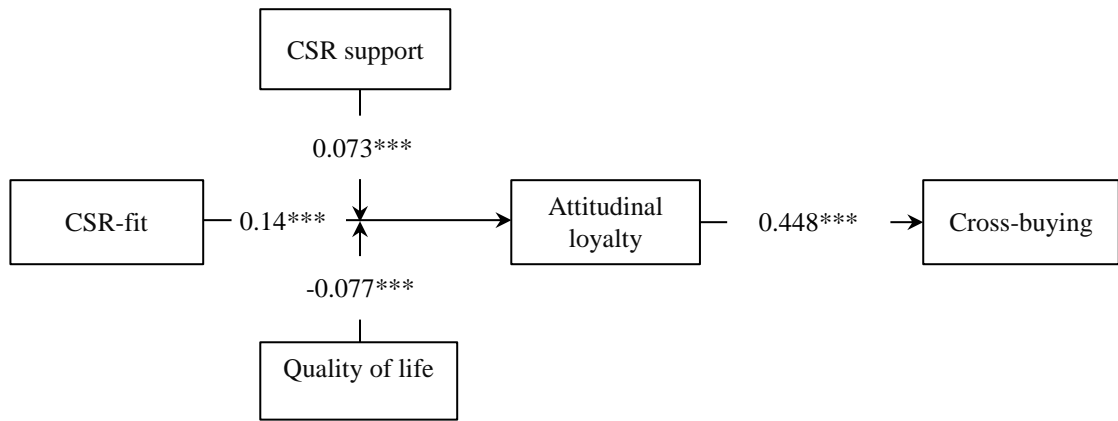


Figure 4: Model

4.2 Model 2

The second model tests hypotheses 6-8 and cross-validates the hypotheses relationship with samples of Nigerian commercial and micro-finance bank customers.

4.2.1 Procedure and Participants

This model's data were collected via self-administered surveys by customers of banking services in six major cities in Nigeria (Lagos, Ibadan, Lokoja, Abuja, Kaduna and Zaria), from August to October 2019. Only individuals who have at least one bank account in Nigeria took part in the survey. The survey contained a brief description of the model's purpose and explicit consent forms emphasizing that participation was anonymous as well as voluntary. To recruit participants, mall intercept method was employed as it allows the researchers to randomly and without bias select a quite larger pool of likely participants.

Using a random sampling method, potential respondents were invited to participate in the survey at malls in six different cities with different average levels of income and standard of living. The malls were visited at different times of the day, and at

different days of the week to give people with diverse work routines an equal chance of being selected for the model. In this model, mall intercept method is preferred to banking halls because it makes it possible for the model's participants to include a wider range of bank customers such as those who conduct their financial transactions online and seldom visit banking halls.

As participation criteria, prospective participants had to demonstrate their familiarity with the CSR concept in general. After which, they were asked to mention at least one CSR activity carried out by their respective bank in the last year. Examples of CSR activities of Nigerian C-banks are renovation and upgrade of the National Theater (The Guardian, 2020), the building of medical facilities (BusinessDay, 2020), and donations of classrooms to universities (FirstBank, 2020) and the sponsorship of international marathon event, food expos and fashion expos (Access bank Group, 2020; GTBank Plc, 2019, 2020). On the other hand, examples of the CSR activities engaged in by the majority of the 882 Nigerian MfBs included offering soft loans in rural areas to farmers and petty-traders (AccessHolding, 2019), providing financial literacy in the rural areas and among the urban poor (Nwankwo et al., 2013), financing renewable energy and social impact deposits (GABV, 2021).

Via these participation criteria, the research team was able to ensure that only those who are aware of their respective banks' CSR activities participated in the survey. To avoid common method bias, in addition to reducing evaluation apprehension and protecting respondents' identity (Podsakoff et al., 2003), the authors counterbalanced sets of items in the survey (Conway & Lance, 2010). Four different item orders were used in the surveys and respondents were randomly assigned surveys with different item arrangements. This lessens the potential for response sets, decrease the adverse

effect of item order on theoretical testing and mitigate order effects (Podsakoff et al., 2003). Following the data collection process, 475 filled questionnaires were useable; 56.84% were customers of commercial banks while 43.16% were customers of microfinance banks. This sample is representative with a margin error of about 5% and 95% confidence interval. Detailed demographics of the model's respondents are reported in Table 9.

Table 9: Demographics

	Sample 1 (MfBs, n=205)		Sample 2 (C-Banks, n=270)	
	Frequency	Per cent	Frequency	Per cent
<i>Gender</i>				
Male	115	56.1	146	54.1
Female	90	43.9	124	45.9
<i>Age (years)</i>				
18-24	77	37.6	65	24.1
25-34	65	31.7	130	48.1
35-44	53	25.9	49	18.1
45 and above	10	4.9	26	9.6
<i>Education</i>				
High School	22	10.7	25	9.3
Bachelor degree	158	77.1	185	68.5
Master degree	25	12.2	51	18.9
PhD	0	0	9	3.3
<i>Customer tenure</i>				
Less than 2 years	31	15.1	34	12.6
2-5 years	54	26.3	74	27.4
>5-10 years	70	34.1	117	43.3
Above 10 years	50	24.4	45	16.7

4.2.2 Instruments

The model's variables were measured using a Likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). Customer advocacy was measured using a five-item

scale from Castro-González et al. (2019), CSR-fit was measured using a three-item scale from Cha et al. (2016) and QoL was measured using a five-item scale from Peterson and Ekici (2007). Attitudinal loyalty is a reflective second-order construct and it was measured using a 12-items scale (4 items measured cognitive loyalty, 5 items measure affective loyalty and 3 measure conative loyalty) from Roy et al. (2014). Then, post hoc, assessments proposed by Podsakoff et al. (2003) as factor solution for common method bias using latent factor test and Harman's one-factor test was conducted. For both samples, common latent factor test showed that differences in items' factor loading on the underlying latent construct are < 0.2 when the model's model with the common latent factor is compared with the model without it. Further, Harman's one-factor test was conducted for both samples. There is no common method bias problem as the total variance extracted by one factor is 25.03% for sample 1 (MfB customers) and 31.93% for sample 2 (C-Bank customers), which are below the maximum threshold of 50% (Bayighomog et al., 2021; Podsakoff et al., 2003).

Following Usman et al. (2021), as a reflective second-order construct, the first-order correlated factors of attitudinal loyalty (conative, affective and cognitive) were first examined. In sample 1 (MfB customers), the data showed a good fit: $\chi^2[49] = 100.797$, $\chi^2/df = 2.057$, NFI = 0.978, CFI = 0.989, TLI = 0.985, SRMR = 0.075, RMSEA = 0.072. For sample 2 (C-Bank customers) also the data showed a good fit: $\chi^2 [31] = 87.683$, $\chi^2/df = 2.828$, NFI = 0.982, CFI = 0.988, TLI = 0.983, SRMR = 0.068, RMSEA = 0.08. Also, for both samples, correlations as well as satisfactory discriminant and convergent validities were achieved (see Table 10 and 11).

Table 10: Validity results of the latent first-order construct of attitudinal loyalty for MfBs (Sample 1; n=205)

	CR	AVE	1	2	3
1. Cognitive	0.977	0.915	0.956		
2. Affective	0.919	0.696	0.319***	0.834	
3. Conative	0.922	0.799	0.144*	0.411***	0.894

Table 11: Validity results of the latent first-order construct of attitudinal loyalty for C-Banks (Sample 2; n=270)

	CR	AVE	1	2	3
1. Cognitive	0.985	0.944	0.972		
2. Affective	0.900	0.650	0.433***	0.806	
3. Conative	0.896	0.746	0.554***	0.579***	0.863

4.2.3 Data Analysis

The normality distribution was scrutinized using skewness and kurtosis, and all variables fell within acceptable ranges. For sample 1 (MfB customers), skewness ranged from -0.403 to 0.360 and kurtosis range was from -1.517 to -0.631 . For sample 2 (C-Bank customers), skewness ranged from -0.474 to 0.629 , while kurtosis range was from -1.212 to 0.078 . In addition, for both samples, a multivariate normality check was conducted based on Mardia (1970) coefficients of multivariate kurtosis and skewness. The SPSS AMOS output contains Mardia's coefficient of multivariate kurtosis in addition to its critical ratio. For sample 1 (MfB customers), the critical ratio is 1.329 and for sample 2 (C-Bank customers) it is 1.287 (both < 1.96 threshold). Thus, at the 0.05 level of significance, both samples have a multivariate normal distribution. Further, to check for univariate normality, a Shapiro-Wilk test was conducted. For both samples, it has a $p > .05$ threshold, indicating both samples are normally distributed (Razali & Wah, 2011). Thus, there is no non-normality issue in both samples of this model's data.

The factorial validity evaluation of the instruments was carried out using confirmatory factor analysis (CFA) with the maximum likelihood. For both samples, each construct's internal consistency was satisfactory, as all Guttman's lambda-2 (λ_2) and Cronbach's alpha (α) values exceed the 0.7 threshold (Nunnally, 1978). Though Cronbach's alpha has received criticism in recent psychometric literature (e.g. McNeish, 2017), nevertheless Omega Coefficient (Ω) also revealed satisfactory internal consistency among the items of the model's samples (see Table A2 for details). Convergent validity was also satisfactory as all standardized factor loadings exceeded 0.5, and were statistically significant at $p < .001$ (Hair et al., 2010) and all composite reliability scores were above 0.7 (Fornell & Larcker, 1981) as given in Table 12. Discriminant validity was assessed by comparing inter-construct correlations and the square root of AVE values. Table 12 also gives that the square roots of AVE values were greater than inter-construct correlations, hence concluding that the constructs were distinct from others (Fornell & Larcker, 1981). The data showed a good fit to the proposed four-factor model (CSR-fit, QOL, second-order factor attitudinal loyalty and customer advocacy) for the MfB customer sample: $\chi^2[263] = 566.719$, $p < .01$, $\chi^2/df = 2.155$, NFI = 0.952, CFI = 0.974, TLI = 0.970, SRMR = 0.08, RMSEA = 0.075. There was also a good fit for the proposed four-factor model for the C-Banks customer sample: $\chi^2 [218] = 447.474$, $\chi^2/df = 2.053$, $p < .01$, NFI = CFI = 0.977, TLI = 0.974, SRMR = 0.085, RMSEA = 0.063.

Table 12: Validity, Correlation and Distribution

<i>MfBs</i> (<i>Sample 1, n=205</i>)	CR	AVE	Advocacy	QOL	CSR-Fit	Attitudinal Loyalty	Mean	SD
Advocacy	0.970	0.868	0.932				3.36	1.30
QoL	0.953	0.803	0.200**	0.896			3.40	1.44
CSR-Fit	0.938	0.834	-0.056	-0.116	0.913		3.98	0.78
Attitudinal Loyalty	0.710	0.673	0.587***	0.417***	-0.173 [†]	0.820	3.73	0.74

<i>C-Banks (Sample 2, n=270)</i>	CR	AVE	Advocacy	QoL	CSR-Fit	Attitudinal Loyalty	Mean	SD
Advocacy	0.987	0.940	0.970				2.91	1.18
QoL	0.873	0.581	0.140*	0.762			2.36	0.75
CSR-Fit	0.974	0.927	0.262***	0.018	0.963		3.30	0.87
Attitudinal Loyalty	0.747	0.505	0.420***	0.518***	0.144*	0.711	2.71	1.13

4.2.4 Hypotheses Testing

The variables were mean-centered to calculate the interaction terms, and the constructs' composite scores were obtained from the average of each construct's items. Customer tenure, education, gender and age were controlled for in all the estimated models.

Hypotheses 6 posited that the indirect relationship between CSR-fit and customer advocacy behaviour is mediated by attitudinal loyalty. For sample 1 (MfB customers), the results of an ordinary least squares-based path analysis using PROCESS model 4 (Hayes, 2018) indicated that CSR-fit is insignificantly associated with attitudinal loyalty ($b = 0.0186$, $t = 0.2895$, *n.s.*) although attitudinal loyalty strongly predicted customer advocacy behaviour ($b = 0.7006$, $t = 6.6018$, $p < .001$). A bootstrap confidence interval with 10,000 resamples indicated that the indirect effect of CSR-fit to customer advocacy via attitudinal loyalty was not statistically different from zero ($ab = -0.0178$, $SE_{boot} = 0.0528$, 95% CI $[-0.1222, 0.0860]$) and accounted for 31.63% of the total effect of CSR-fit on customer advocacy ($b = -0.0052$, $t = -0.044$, *n.s.*). For sample 2 (C-bank customers), the results showed CSR-fit is significantly associated with attitudinal loyalty ($b = 0.2408$, $t = 5.575$, $p < .0001$), and attitudinal loyalty explained customer advocacy behaviour ($b = 0.3894$, $t = 5.0103$, $p < .001$). The findings showed that attitudinal loyalty mediated the association between CSR-fit and advocacy behaviour (indirect effect = 0.0768,

SEboot = 0.0253, 95% CI [0.0314–0.1324]). The model accounted for 42.38% of the variance in advocacy behavior (see mediation analysis in Appendix 2). Thus, hypothesis 6a is not supported while hypothesis 6b is supported.

Hypothesis 7 posited that QoL would moderate the associations between CSR-fit and attitudinal loyalty. For sample 1 (MfB customers), the interaction (CSR-fit*QoL) is only marginally significantly associated to attitudinal loyalty ($b = 0.1218$, $t = 2.0611$, $p < .1$). The simple slope analysis of this interaction shows that the relationship between CSR-fit and attitudinal loyalty is marginally contingent on QoL for high QoL customers ($b = 0.1938$, $t = 1.8966$, $p < .1$) and not low QoL customer ($b = -0.1567$, $t = -1.4164$, *n.s.*). For sample 2 (C-Bank customers), the interaction (CSR-fit*QoL) has a significant negative association with attitudinal loyalty ($b = -0.2081$, $t = -3.4772$, $p < .001$). The simple slope analysis and the plot of this interaction (Figure 5) show the impact of CSR-fit on attitudinal loyalty is insignificant for high QoL ($b = 0.0847$, $t = 1.6187$, *n.s.*) and significant for low QoL ($b = 0.3969$, $t = 5.6000$, $p < .001$). Also, the analysis of Johnson-Neyman significance regions reveals that the conditional effect of QoL on the association between CSR-fit and attitudinal loyalty for C-Bank customers is much weaker and becomes insignificant if the value of QoL increases beyond 0.684 SD (Figure 4). Thus, hypothesis 7 is marginally supported while hypothesis 2 is not supported as the hypothesized direction is not confirmed.

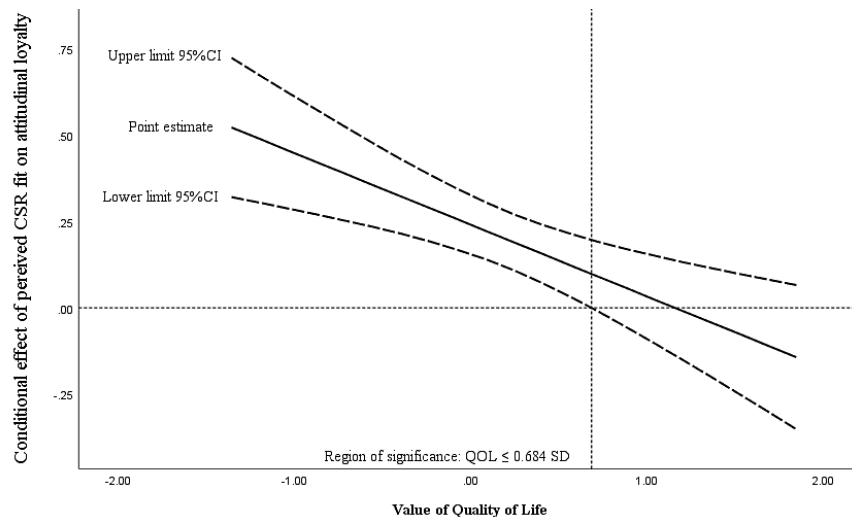


Figure 5: Johnson Neyman Output of the interaction effect of QoL on the relationship between CSR-fit and attitudinal loyalty (Sample 2)

Hypothesis 8 predicted that QoL would strengthen the indirect relationship between CSR-fit and customer advocacy through attitudinal loyalty. For sample 1 (MfB customers), the conditional process analysis revealed that the index of moderated mediation of QoL is significant (index = 0.0853, SEboot = 0.0401, 95% CI [0.0079, 0.1668]). Although, the conditional indirect effect of CSR-fit on advocacy through attitudinal loyalty is insignificant for both low QoL and high QoL customers. For sample 2 (C-Bank customers), the conditional process analysis revealed a significant negative moderated mediation index (index = -0.0810, SEboot = 0.0353, 95% CI [-0.1627, -0.0251]). In detail, the conditional indirect link between CSR-fit and advocacy through attitudinal loyalty is significant at high and low QoL, but the association really weakens as QoL increases. Thus, hypothesis 8 is not supported, and because the hypothesized direction is not confirmed in hypothesis 8, it is likewise not confirmed.

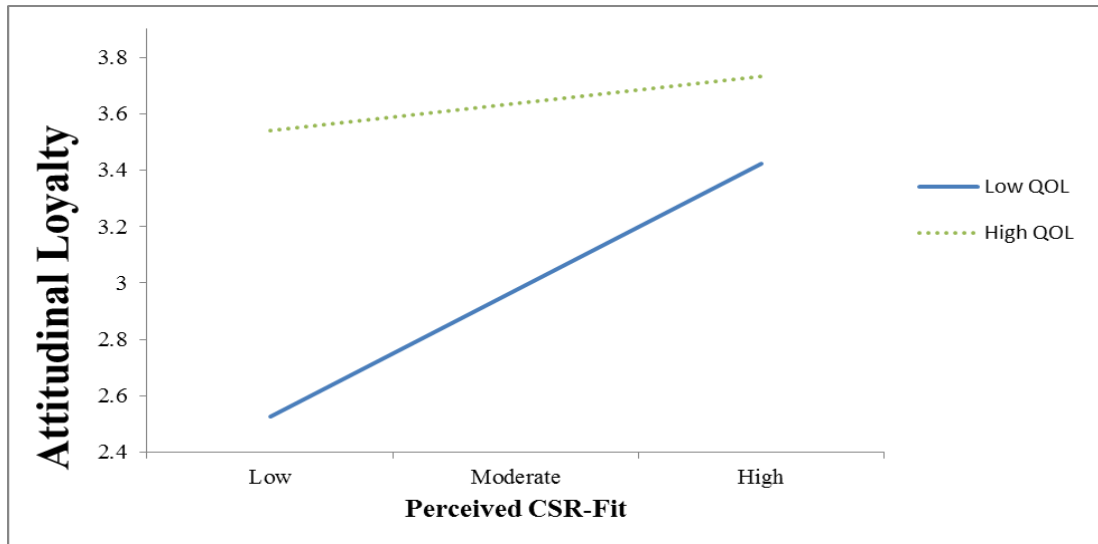


Figure 6: Interaction effect of QoL on the relationship between CSR-fit and attitudinal loyalty (C-Bank sample)

Furthermore, post hoc, a multigroup analysis was carried out to test if a significant difference exists between the C-Bank model and the MfB model. A global test revealed that there is a significant difference between the two models: the unconstrained model- $\chi^2 = 20.876$, $df = 6$; the constrained model- $\chi^2 = 42.713$, $df = 10$; $\Delta\chi^2 = 21.837$, $\Delta df = 4$, $p < .001$. In particular, local tests showed that there is a significant difference between the models in the relationships between the interaction term (CSR-fit*QoL) and attitudinal loyalty ($\Delta\beta = -0.342$, $p < .001$), and CSR-fit and attitudinal loyalty ($\Delta\beta = 0.264$, $p < .01$). However, the path between QoL and attitudinal loyalty ($\Delta\beta = -0.040$, $p > .10$), as well as the path between attitudinal loyalty and advocacy ($\Delta\beta = -0.097$, $p > .10$), is not significantly different in both models.

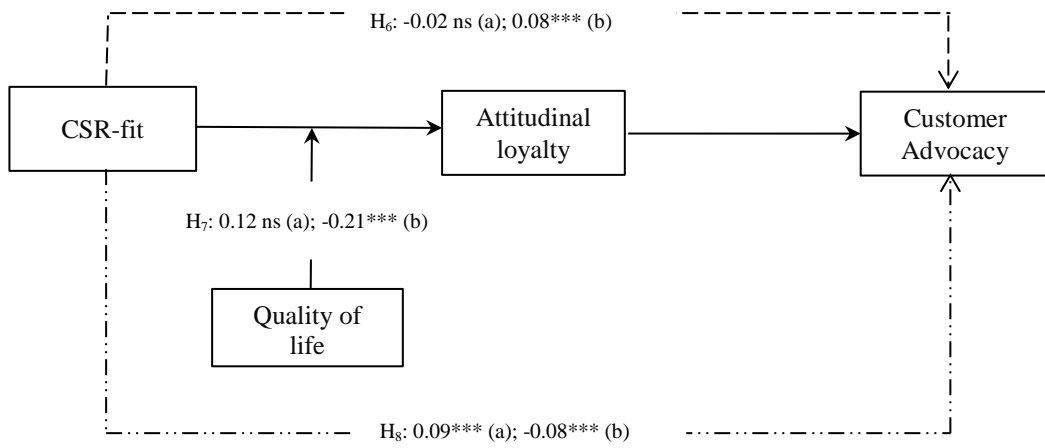
Table 13: Conditional Effect Analysis

Attitudinal Loyalty (C-Banks-Sample 2)	Coefficients	SE	95% CI	
			LLCI	ULCI
Gender	-.0963	.0964	-.2861	.0935
Age	-.0215	.0571	-.1340	.0910
Education	-.2181***	.0832	-.3820	-.0543
Customer Tenure	.2744***	.0528	.1705	.3783
CSR-Fit	.2408***	.0432	.1557	.3258
QOL	.4412***	.0605	.3221	.5603
CSR-Fit * QOL	-.2081**	.0599	-.3260	-.0903
	Coefficients	SE	p	
<i>Conditional direct effect on attitudinal loyalty = M ± 1 SD</i>				
M – 1SD (-.7500)	.3969	.0709	.0000	
M (.0000)	.2408	.0432	.0000	
M + 1SD (.7500)	.0847	.0523	.1069	
	Coefficients	SE	LLCI	
<i>Conditional indirect effect on customer advocacy = M ± 1 SD</i>				
M – 1SD (-.7500)	.1545	.0539	.0650	.2768
M (.0000)	.0937	.0309	.0407	.1628
M + 1SD (-.7500)	.0330	.0199	.0004	.0797

N=270, *** p<.001; **p<.01; *p<.05, R= .549; R² = .301; ΔR² =.032; F (8,261) = 14.07***

Attitudinal Loyalty (MFBS-Sample 1)	Coefficients	SE	95% CI	
			LLCI	ULCI
Gender	.1540	.0988	-.0407	.3488
Age	-.1182	.0616	-.2397	.0033
Education	-.4240***	.0951	-.6115	-.2366
Customer Tenure	.0518	.0561	-.0587	.1624
CSR-Fit	.0186	.0641	-.1079	.1450
QOL	.2346***	.0351	.1653	.3039
CSR-Fit * QOL	.1218	.0591	.0053	.2383
	Coefficients	SE	p	
<i>Conditional direct effect on attitudinal loyalty = M ± 1 SD</i>				
M – 1SD (-1.4392)	-.1567	.1106	.1582	
M (.0000)	.0186	.0641	.7725	
M + 1SD (1.4392)	.1938	.1022	.0593	
	Coefficients	SE	LLCI	ULCI
<i>Conditional indirect effect on customer advocacy = M ± 1 SD</i>				
M – 1SD (-1.4392)	-.1098	.0691	-.2565	.0165
M (.0000)	.0130	.0429	-.0717	.0997
M + 1SD (1.4392)	.1358	.0758	-.0068	.2939

N=205, *** p<.001; **p<.01; *p<.05, R=.54; R² = .298; ΔR² =.019; F (7,197) = 11.92***



----- = mediation analysis path; = moderated mediation analysis

Figure 6: Model 2

Chapter 5

DISCUSSION

This chapter presents a general discussion of the results from the analysis of the dissertation's models, described in the previous chapter. Both models basically examined the interacting role played by customers' self-perceived quality of life in the relationship between banks' perceived CSR-fit and customers' attitudes as well as behaviors. In the first model, the relationship between CSR-fit and customer cross-buying is mediated by customers' attitudinal loyalty. In this model, customers' QoL and CSR support served as the moderators. In the second model, the relationship between CSR-fit and customer advocacy is mediated by customers' attitudinal loyalty as well. However, only QoL is the moderator in the second model and the model was cross-validated using two distinct data obtained from samples of customers from commercial and microfinance banks, to determine if the relationship differs based on the size and type of banks. The findings from both models are subsequently discussed here.

5.1 Model 1

The analyses conducted led to mixed, but certainly interesting findings which shall be henceforward discussed. The findings highlight that customers' perception of banks' CSR-fit is connected to their cross-buying behaviors. However, it partly did so because of the attitudinal loyalty they developed toward the bank (hypothesis 1). This finding supports the widely accepted arguments of the positive effect of high CSR-fit on customers' attitude and behavior based on the rationale of low cognitive

resistance, less skepticism, and easier image and expertise transfer (Gilal et al., 2021; Kim and Ferguson, 2019). Furthermore, in the banking industry, firms' ability to deliver different services of equally good quality is a significant factor influencing cross-buying (Ngobo, 2004). Banks' high-fit CSR signals to customers the banks' proficiency to deliver good quality service in the areas of financial services they have been socially responsible, and it reduces the information cost of purchasing new financial services thus significantly increasing the propensity of customers to cross-buy. By modeling and confirming CSR-fit as an antecedent of bank customer loyalty, this dissertation provides some answers to the call for research on consequences of CSR perception (Ajina et al., 2019; Aramburu & Pescador, 2019; Chomvilailuk & Butcher, 2016).

Second, this study proposed that although CSR-fit elicits customers' attitudinal loyalty toward a bank, it much does so depending on their level of support for CSR activities. The findings from the data analysis significantly supported this (hypothesis 2). This result parallels Yoo and Lee's (2018) report that CSR support interacts with CSR-fit to predict loyalty. This result suggests that banks' CSR-fit has personal relevance and meet the expectation of the model sample. Particularly in the banking industry, this finding is analogous to Pérez and del Bosque's (2017) report that customers' CSR perceptions predicted stronger customers' company identification and satisfaction in the Spanish banking sector when they have high CSR support. Customers' psychological attribute of CSR support is here confirmed as a viable underlying mechanism that determines the effect of bank CSR-fit and customers' attitudes.

The current model also hypothesized that the impact of CSR-fit on attitudinal loyalty would also be contingent on customer QoL; so that higher QoL conditions would increase the level of loyalty (hypothesis 3). Paradoxically, the findings revealed that it is instead customers who reported low QoL that are the most loyal to their bank as their perceived CSR-fit increases. In contrast, customers with high QoL seemed to be insensitive to an increase in perceived CSR-fit as it had less or no significant impact on their loyalty toward the bank. This outcome could be understandable in at least two ways. First, customers with a high QoL usually display the characteristics of self-actualized individuals under the Maslow needs perspective. As such, transcendence of self, connection with others, nature and the community among others, are the ensuing steps upon which such people engage (Yaden et al., 2017). Such individuals may, therefore, be more aware of, and more sensitive to the overall community welfare (Lengieza et al., 2019), and are more eager to ascertain that banks' self-serving activities behind the high CSR-fit may not be ultimately intended for the community primarily.

Specifically, banks with a high CSR-fit ultimately align their CSR activities with their business model; therefore, though those activities appear relatively socially oriented, it can be hardly undeniable that they are equally financially engineered to meet the bank's bottom line (de Jong & van der Meer, 2017). For example, lowering interest rates in a poor community or providing multiple schemes of credit or mortgage to reach various financial strata of customers may appear as a societal endeavor from the bank to meet the need of and respond to the dynamics of the society. However, these appear to be self-serving tactics from banks to reinforce their bottom line and meet shareholders' objectives. Accordingly, this may explain why

customers with high QoL ascertain and are more sensitive to this, which numbs or lowers their loyalty toward their bank and subsequently their cross-buying behavior.

A second explanation to this finding is that individuals who report relatively lower QoL, much on average in most developing economies, tend to be cognitively elastic to circumstances and factors that they perceive as momentarily beneficial to their current status. This is much so due to the impetus and constraints imposed on them by their pressing needs, and not necessarily by their genuine preferences (Peloza & Shang, 2011). Therefore, their higher loyalty to CSR-fit in contrast to those with high QoL can be rooted in the fact that they are more responsive to the explicit and immediate objective of banks' high-fit CSR that can potentially improve in one way or another their overall QoL. It could be concluded that customers who report low QoL are not able to ascertain (and potentially transcend) high-fit self-serving CSR activities. Rather, their environmental, social, societal, and individual conditions and constraints may coerce them into a more reactive (and hence positive) responsiveness to high CSR-fit activities. The theoretical explanation to these findings reflects the reality in the present model's context, to the extent of the sample, and could, therefore, be specific to this societal scape.

Lastly, both CSR support and QoL significantly moderate the indirect association between CSR-fit and cross-buying behaviors through attitudinal loyalty. Customers' CSR support likewise moderates the indirect relationship between CSR-fit and cross-buying behaviors through attitudinal loyalty (hypothesis 4). Due to the personal relevance of the firm's CSR-fit to customers, they might seek to preserve and extend their relationship with the firm by purchasing new products and services from the firm. The perceived QoL of the model's sample significantly triggers positive attitude

and cross-buying, indicating that QoL is a boundary condition for the ability of CSR-fit to indirectly foster an extended bank–customer relationship in form of cross-buying. Cross-buying of banking services is a higher commitment to the service provider, and thus requires a strong cognitive evaluation and affect. Based on perceived QoL (particularly for customers with low-to-moderate QoL), the favorable affect, evaluation, and intentions toward the banks as a result of the banks' CSR-fit is transferred to new/other services and offerings of the banks.

These findings from hypotheses 1-5 answer research questions 1 and 2. They show that customers QoL does interact with their attitudinal and behavioral response to CSR. They also reveal that although they could both be categorized as customers' psychological characteristics, customers' CSR support and customers' QoL interact differently with customers' perception of CSR-fit.

5.2 Model 2

The second model's findings give empirical evidence to CSR-fit role as an indicator of customer advocacy, through its association with attitudinal loyalty. Specifically, this model demonstrates that banks' CSR-fit significant association with customer advocacy of C-Banks' customers are mediated by attitudinal loyalty (Hypothesis 6b). This corroborates earlier studies confirming attitudinal loyalty as a mediator of the link between CSR perception and consumer behaviour (Shahzad et al., 2016). This finding, likewise, demonstrates that CSR-Customer Advocacy is a form of social exchange between customers and organizations, such that when customers identify that an organization invests resources in advocating for societal well-being via CSR, customers consequently advocate for the organization. Based on the model sample, the perceived benefit from banks CSR-fit perceptions exceeds the costs, bringing

about positive evaluations, affection and intentions that eventually yield defence-oriented promotional behaviours of customers in favour of the banks and their product/services.

Further, the results show that the association between CSR-fit and attitudinal loyalty, and the indirect relationship between CSR-fit and advocacy behaviour through attitudinal loyalty for both MfB and C-Banks customers are contingent on QoL (Hypothesis 7). However, for C-Banks customers, the moderating effect of QoL is negative. That is, for C-Banks customers, low QoL strengthens the association between perceived high-fit CSR and attitudinal loyalty as well as advocacy. Inversely, customers who reported higher QoL appear to be unimpressed by perceived high-fit CSR, as it has little to no significant impact on their attitudinal loyalty and behaviour towards the bank. These findings could be a result of high QoL individuals' interpretation of CSR activities from the perspective of their self-actualized and self-transcendence needs (Yaden et al., 2017). Meeting these needs puts them in a position of heightened sensitivity to overall community welfare (Lengieza et al., 2019). By their judgement, C-Banks' high-fit CSR may not be most appropriate for overall community welfare, as they can see through the smokescreen of high-fit CSR (such as soft loans, financial literacy campaigns and financial inclusion advocacy), to see the self-serving intentions of C-Banks to reinforce their bottom line and meet the objectives of shareholders. The community's benefits in such high-fit CSR could be less salient than banks' benefit, thus high QoL customers, motivated by higher-order self-actualization needs, might respond negatively to such CSR activities. On the other hand, coerced by individual, societal, social and environmental conditions, and motivated by 'deficiency needs', customers who reported low QoL may respond positively to the same high-fit CSR activities.

For MfB customers, first, the indirect relationship between banks' CSR-fit perceptions and customer advocacy through attitudinal loyalty is insignificant (Hypothesis 6a). Second, the conditional effect of QoL on the association between CSR-fit and loyalty attitudes is marginally significant for customers with high QoL ($b = 0.1938, p < .1$) (Hypothesis 7a). Third, although the index of moderated mediation of the moderating effect of QoL on the indirect relationship between CSR-fit and advocacy through attitudinal loyalty is significant, conditional indirect effects at high, moderate and low QoL are insignificant (Hypothesis 8a). Based on these results from the model it could be argued that given MfBs' obvious status of socioeconomic orientation, community-driven policies, narrow operational breadth, and limited resources in contrast to C-Banks, MfB customers' attribution of CSR-fit may not be substantial. This is because high-fit CSR that could be 'satisfiers' for C-banks customers have turned out to be so common in MfBs that they are considered as 'must-haves'. The model's findings are consistent with Kilewela's (2016) findings in which customers' perception of Kenyan MfBs' CSR did not significantly relate to loyalty.

Thus, it could be suggested that from the customers' perspective, MfBs' CSR-fit is considered a hygiene factor: a competitive necessity rather than a competitive differentiator. This often transpires in firms wherein CSR is an integral part of its service quality and product offerings, as well as in low-cost firms that only engage in CSR at the minimum acceptable level; due to legal and regulatory pressures, limited resources, and to avoid customers' dissatisfaction (Lacey et al., 2015; Meijer and Schuyt, 2005). It is noteworthy that MfBs are low-cost firms and organizations wherein CSR is an integral part of its offerings. To arrive at this inference, three prime questions were answered. First, can CSR initiatives be a motivator for the

positive attitudes and behaviours of customers? Second, can customers' perception of poor CSR performance be a basis for dissatisfaction, as well as negative attitudes and behaviours? Third, can CSR have a bivalent relationship with customer attitudes and behaviour such that it could function as a motivator as well as a hygiene factor? These questions can be answered in the affirmative (Lacey et al., 2015). This model's findings, however, advance this stream of research and offer new insight by signifying that CSR could be a hygiene factor in the MfB sector. This, however, does not necessarily suggest that customers do not expect MfBs to engage in CSR, instead, it suggests that the presence of CSR activities may not significantly relate to loyalty.

Nonetheless, high QoL customers of MfBs would significantly respond with positive attitudes to MfBs' CSR-fit, albeit marginally. Due to self-concept brand congruence, high QoL customers can marginally respond to the perceived community-oriented benefits and self-sacrificing intentions of MfBs' CSR-fit initiatives, even if the initiatives might be on a small-scale due to the low-cost strategy of MfBs, and might not be unique or distinguishable from the routine activities of the banks due to MfB's high social-orientation. Overall, as revealed by the multigroup analysis, the indirect relationship between CSR-fit and advocacy through attitudinal loyalty is significantly different between customers of C-Banks and MfBs. The significant difference between the coefficients of the moderating effect of QoL on the CSR-fit and attitudinal loyalty association revealed that QoL significantly differs in its moderation for both bank customers. It is a negative moderation for C-Banks and a positive moderation for MfBs. Finally, the findings revealed that the average mean of QoL is unexpectedly higher among customers of MfBs (MfB mean = 3.4 vs. C-Bank mean = 2.36). Several explanations could be proposed. First, income is not the only

determinant of self-perceived QoL. Second, the QoL measured is subjective QoL and ultimately based on the individual's perception of life quality. It could be different from objective QoL; nonetheless, some scholars have argued that sometimes subjective (self-perceived) QoL accurately and better determine individuals' attitudes and behaviour (Campón-Cerro et al., 2019). Finally, several MfBs customers are upper middle class individuals who are business owners and are customers of MfBs because of the affinity MfBs have for small and medium scale businesses (Datar et al., 2008).

These findings (hypotheses 6-8) answer research question 3. They show that the way customers' QoL interacts with their attitudinal and behavioral response to banks' CSR-fit is significantly different based on the type of banks, as this study has tested between commercial and microfinance banks.

5.3 Limitations and recommended directions for future studies

This dissertation has a few limitations future studies could address. There is a need to expand the studies on the relationship between CSR-fit \times QoL and loyalty into different industries. The current model focused on the banking sector, others may consider other service industries or manufacturing. The current model focuses on CSR-fit with the company's image and product/services; other studies could consider investigating other forms of CSR-fit discussed in de Jong and van der Meer (2017).

In addition, these findings suggest that CSR in MfB merits further model. It is recommended that scholars explore other attributes of MfB CSR activities such as CSR-ability and CSR-consistency. The non-linear relationships of these attributes and customer outcomes can also be examined. Perhaps, other CSR attributes and the

non-linear relationship could give a different result from what the current model has found. Such findings could help MfB better understand their customers' response to their CSR activities and tailor their CSR mix accordingly. Furthermore, banks have rather momentous public relations and marketing resources channeled towards creating awareness of their CSR initiatives, and thus given the industry setting, a modest level of awareness is assumed in the model. However, awareness of CSR activities could be incorporated into future models; in a different industry and cultural context, as CSR awareness is an essential antecedent to desired consumer-related results (Bhattacharya & Sen, 2003; Ogunmokun & Timur, 2020).

Further studies are needed to investigate factors that could influence customers' perception of CSR-fit such as CSR communication, and other studies can also consider behavioral outcomes such as word-of-mouth and repurchasing behavior (Ogunmokun & Timur, 2020). Finally, following Spector's (2019) recommendation in using a cross-sectional design, this model improved its causal inferences; nonetheless, future studies can benefit from experiments.

The COVID-19 pandemic influences consumers' pro-environmental perceptions, attitudes and behavioural intentions (Kitz et al., 2021; Mi et al., 2021). Thus, future studies could consider CSR perceptions such as carewashing (Chatzidakis et al., 2020), coronawashing (Kurland et al., 2020; Vilchez, 2020) and expected CSR effort (Mi et al., 2018). The influence of the interaction between CSR perceptions and COV19-QoL (Repišti et al., 2020) on consumers' attitudes and behaviours may also be considered. Others could examine the role of consumers' hope and fear (Kim et al., 2021) as well as crowd psychology and contagion theory (Prentice et al., 2020) in consumers' response to CSR during the pandemic. Finally, considering that the

banking sector is known for high product involvement (Scholtens, 2009), future studies can consider pandemic-related consumer product involvement (Mehroliia et al., 2021) and its influence on consumers' response to banks CSR.

Chapter 6

CONCLUSION

The theoretical and practical implications of the study are presented in this chapter alongside the limitations of the two models that were employed in this study. In addition, recommendations for future studies are also presented.

6.1 Concluding Remarks

Using data obtained from customers of commercial and microfinance banks, this study has investigated the nexus among CSR-fit perception, customers' perceived quality of life, and loyalty attitudes and behaviour of bank customers. This study found that customers' attitudinal loyalty mediates the relationship between CSR-fit and cross-buying. Customers' CSR support amplifies the relationship between CSR-fit and attitudinal loyalty as well as the indirect relationship between CSR-fit perception and cross-buying through attitudinal loyalty. QoL on the other hand attenuate the relationship between CSR-fit and attitudinal loyalty as well as the indirect relationship between CSR-fit perception and cross-buying through attitudinal loyalty. Furthermore, commercial banks customers' attitudinal loyalty mediates the relationship between CSR-fit and customer advocacy, although the relationship is attenuated by customers' perceived quality of life. For customers of microfinance banks, customers' perceived quality of life marginally strengthens the indirect relationship between CSR-fit and customer advocacy through attitudinal loyalty.

The study's model 1 in particular contributes to the academic discussion on cross-buying and CSR in at least two ways. First, it explores and offers empirical insights into the intricate nexus between CSR-fit and cross-buying among bank customers. Particularly, it investigates the respective interaction of CSR support and QoL with customers' perception of CSR-fit on customers' attitude and cross-buying behavior. Secondly, it offers insights on the way CSR-fit contributes to loyalty attitudes and behaviors beyond direct effect estimations, thereby enriching the current body of knowledge characterized by mixed reports on the effect of CSR-fit on consumer behavior, and contributing with significant insights for the managerial understanding of the issue.

The study's model 2 contributes to the current literature of customer responses to CSR practices by highlighting customers' QoL as a boundary condition that influences CSR-fit, instead of traditional constructs such as reputation, trust and image. Model 2 also contributes to QoL literature by examining an under-researched and nonetheless important construct in customers' CSR perception. Furthermore, this study expands the QoL literature as it demonstrates that QoL is not only the desired outcome of firm activities as it is often considered in marketing but a potential predictor of customers' response to such activities.

6.2 Contribution to Theory

The contribution of this study in the CSR literature is highlighted in the cross-validation analysis demonstrating that the association between CSR-fit and customer outcomes could be significantly different for customers within the same industry. This further reveals that the CSR concept is more complex than it is currently understood in the literature. This study shows the industry factors as well as the

intervening and interacting mechanisms that could change the direction of the relationship between CSR perceptions and customer outcomes. Thus deepening the current understanding of the concept in the literature

The contribution of this study to the domain of CSR in bank marketing is as follows. Prior studies have demonstrated the role of cognitive mechanisms in the relationship between CSR perception and customer outcomes (e.g. Deng & Xu, 2017; Singh, 2016); others have demonstrated the role played by affective and emotional mechanisms in the same relationship (e.g. Castro-González et al., 2019). This study, however, contributes to the literature by demonstrating the role played by cognitive, affective and conative evaluations as an underlying mechanism in the relationship between CSR perception and customer outcomes. In addition, while prior studies (see Zasuwa, 2017 for a review) employed firms' characteristics and other CSR attributes such as consistency (Yoo & Lee, 2018) and support (Pérez & del Bosque, 2015) as potential moderators of the CSR perception-customer outcome link, this study uniquely employs customers' perception of QoL. Still in the domain of bank marketing, this study highlights the significance of both transactional and non-transactional behaviours as potential outcomes of banks' CSR. The non-transactional behaviors are important in theory because earlier models mostly seek to explain outcomes of customers' perception of firms' CSR as constructs related to purchasing behavior. However, growing customer empowerment and the influence of social media now mean that customers' voluntary non-transactional behaviours (such as customer advocacy) have to be further incorporated into contemporary models to better reflect the reality (Moliner-Tena et al., 2019).

This study contributes to attribution theory by showing that individuals' judgment of the motivation behind actions could be conditional, based on the individuals' psychological characteristics. As a result, the degree of judgement could be influenced by individuals' psychological characteristics (which in the case of this study are CSR support and QoL). Likewise, this study also contributes to QoL literature; though QoL has mostly been considered as individual and societal outcome of CSR activities, this study contributes to the literature by demonstrating its role as an antecedent of customers' response to CSR. Further, this study contributes to theory by revealing that Maslow's proposition of the hierarchy of needs could be instrumental in explaining the reason why customers' responses to CSR activities could differ based on their self-perception of quality of life. Finally, this study extends the stream of literature that suggests CSR as a differentiation strategy, by showing that in certain industries and due to the size and social-orientation of the business, CSR could be an hygiene factor and not a differentiator.

6.3 Contribution to Practice

This study also makes practical contributions to the CSR practices in bank marketing. The study's findings identified possible attitudinal and behavioral loyalty responses of customers based on their support for CSR and perceived QoL, providing managerial recommendations to foster cross-buying of banking services. It is recommended that bank managers balance their CSR portfolio by evenhandedly addressing both low-fit CSR and high-fit CSR activities. Implementing such policies could foster connections with diverse customers across the QoL spectrum and enhance their cross-buying behaviors. Nonetheless, it is insufficient to only consider CSR-fit when designing CSR activities. Firms should also consider the personal relevance of intended CSR activities to their customers. When this is not feasible (as

it is often difficult to gather and analyze data on customers' interest, and design CSR activities accordingly (Yoo & Lee, 2018)); firms' other-orientedness and self-sacrifice in executing CSR activities should be fully reflected to their customers. In addition, managers might want to leverage on customers' CSR support as it significantly improves customers' response to CSR activities, particularly for customers with low perceived QoL. This can be done by increasing customers' personal involvement in banks' CSR (Bhattacharya & Sen, 2003), and creating awareness of social issues (Lacey & Kennett-Hensel, 2010) to boost the personal relevance of the banks' CSR.

Likewise, customers with high QoL respond differently to CSR-fit and this should be critically considered by bank managers as this stratum of bank customers is steadily growing, particularly in developing nations. This group of customers appears to be less sensitive to high CSR-fit and more appealed by philanthropic-inclined CSR activities that are genuinely attuned to the welfare of the community and satisfy their self-transcendence needs.

The findings of the dissertation further advance the incorporating of CSR-fit in understanding consumer behaviour. With individual demographic characteristics controlled for, the findings indicate that C-Banks customers regard CSR-fit in such a way that it could be linked to their loyalty. Thus, high-fit CSR activities such as soft loans, high-interest micro-saving schemes, financial inclusion and literacy campaigns, and low-cost mortgage plans should be focused on to stimulate the attitudinal loyalty and advocacy of customers with low-to-moderate QoL. Managers should note that these groups of customers make up the majority of bank customers in developing economies like Nigeria.

From the customers' perspective, with the effective incorporation of CSR into the routine activities of MfB, it could be increasingly difficult for MfB to stand out for acts of generosity. This is because the customers now see MfB's CSR efforts as 'normal'; it may go unrecognized, and may no longer significantly drive customer loyalty. Nonetheless, it is suggested that MfB managers not only continue their CSR activities but also devise innovative and less costly ways to combat societal issues in such ways that it differentiates and exceeds the hygiene factor 'trap'. MfBs could collaborate on large-scale CSR activities; they could also push for a national CSR rating system for microfinance institutions, which might help them gain recognition for their CSR activities. MfB managers are encouraged to seek ways of attracting high QoL customers' to personally participate in the banks' CSR activities; this could boost their marginally significant response to the banks' CSR (Cha et al., 2016).

REFERENCES

- Adeleke, C. J. (2014). *Corporate Social Responsibility in the Nigerian Banking Sector*. Walden University. Retrieved from <https://scholarworks.waldenu.edu/dissertations>
- Access Bank Group. (2020). 2020 Access Bank Lagos city marathon was more than a race. Retrieved July 27, 2020, from <https://www.accessbankplc.com/pages/Media/access-news/2020-Access-Bank-Lagos-city-marathon-was-more-than.aspx>
- AccessHolding (2019). *Access Interview: Klaus Mueller, CEO of AB Microfinance Bank Nigeria*. <https://accessholding.com/access-interview-klaus-mueller-ceo-of-ab-microfinance-bank-nigeria/>. Accessed 02 March 2021
- Ademilua, V. A., Lasisi, T. T., Ogunmokun, O. A., and Ikhide, J. E. (2020). Accounting for the effects of entrepreneurial orientation on SMEs' job creation capabilities: A social capital and self-determination perspective. *Journal of Public Affairs*, e2413.
- Afsar, B., Al-Ghazali, B. M., Rehman, Z. U., and Umrani, W. A. (2020). Retracted: The moderating effects of employee corporate social responsibility motive attributions (substantive and symbolic) between corporate social responsibility perceptions and voluntary pro-environmental behavior. *Corporate Social Responsibility and Environmental Management*, 27(2), 769-785.

- Aguilera, R. V., Rupp, D. E., Williams, C. A., and Ganapathi, J. (2007). Putting the S back in corporate social responsibility: A multilevel theory of social change in organizations. *Academy of management review*, 32(3), 836-863.
- Ailawadi, K. L., Neslin, S. A., Luan, Y. J., and Taylor, G. A. (2014). Does retailer CSR enhance behavioral loyalty? A case for benefit segmentation. *International Journal of research in marketing*, 31(2), 156-167.
- Ajina, A. S., Japutra, A., Nguyen, B., Syed Alwi, S. F., and Al-Hajla, A. H. (2019). The importance of CSR initiatives in building customer support and loyalty: Evidence from Saudi Arabia. *Asia Pacific Journal of Marketing and Logistics*, 31(3), 691–713. <https://doi.org/10.1108/APJML-11-2017-0284>
- Al-Hersh, A M. Aburoub, A S. and Saaty, A. S. (2014). The impact of customer relationship marketing on customer satisfaction of the Arab bank services. *International Journal of Academic Research in Business and Social Sciences*,4(5), 67-100
- Alola, U. V., Avci, T., and Ozturen, A. (2018). Organization sustainability through human resource capital: The impacts of supervisor incivility and self-efficacy. *Sustainability*, 10(8), 2610.
- Anh, N. V., and Phuong Thao, N. T. (2021). Impact of CSR activities towards adoption of Mobile Banking. *Cogent Business and Management*, 8(1), 1962486.
- Aqueveque, C., Rodrigo, P., and Duran, I. J. (2018). Be bad but (still) look good:

Can controversial industries enhance corporate reputation through CSR initiatives? *Business Ethics: A European Review*, 27(3), 222–237. <https://doi.org/10.1111/beer.12183>

Aramburu, I. A., and Pescador, I. G. (2019). The Effects of Corporate Social Responsibility on Customer Loyalty: The Mediating Effect of Reputation in Cooperative Banks Versus Commercial Banks in the Basque Country. *Journal of Business Ethics*, 154(3), 701–719. <https://doi.org/10.1007/s10551-017-3438->

Armstrong G, and Kotler P. (2006). *Marketing: An introduction*. 5th ed. New Jersey: Prentice-Hall.

Asamoah, E. S., Chovancová, M., De Alwis, A. C., Samarakoon, M. A. K., and Guo, Y. (2011). The motivation for buying branded items: a cross country application of Maslow's hierarchy of needs in consumer decision making. *Scientific Papers of the University of Pardubice*. Series D. Faculty of Economics and Administration, 21(6).

Balmer, J. M. T., Powell, S. M., Kernstock, J., and Brexendorf, T. O. (2017). Introduction: *Current state and future directions for research on corporate brand management*. In J. M. T. Balmer and et al. (Eds.), *Advances in corporate branding*. Retrieved from https://link.springer.com/content/pdf/10.1057/978-1-352-00008-5_1.pdf

Barone, M. J., Norman, A. T., and Miyazaki, A. D. (2007). Consumer response to retailer use of cause-related marketing: Is more fit better? *Journal of Retailing*,

83(4), 437–445. <https://doi.org/10.1016/j.jretai.2007.03.006>

Baumann, C., Burton, S., Elliott, G., and Kehr, H. M. (2007). Prediction of attitude and behavioural intentions in retail banking. *International Journal of Bank Marketing*, 25(2), 102–116. <https://doi.org/10.1108/02652320710728438>

Bayighomog, S. W., Ogunmokun, O. A., Ikhide, J. E., Tanova, C., and Anasori, E (2021). “How and When Mindfulness Inhibits Emotional Exhaustion: A Moderated Mediation of Psychological Distress and Workplace Bullying.” *Current Psychology*

Becker-Olsen, K. L., and Hill, R. P. (2006). The impact of sponsor fit on brand equity: The case of nonprofit service providers. *Journal of Service Research*, 9(1), 73–83. <https://doi.org/10.1177/1094670506289532>

Becker-Olsen, K. L., Cudmore, B. A., and Hill, R. P. (2006). The impact of perceived corporate social responsibility on consumer behavior. *Journal of Business Research*, 59(1), 46–53. <https://doi.org/10.1016/J.JBUSRES.2005.01.001>

Belk, R. W. (1988). Possessions and the extended self. *Journal of consumer research*, 15(2), 139-168.

Bendapudi, N., and Berry, L. L. (1997). Customers' motivations for maintaining relationships with service providers. *Journal of retailing*, 73(1), 15-37.

- Benckendorff P, Edwards D, Jurowski C, Liburd J, Miller G, Moscardo G. 2009. Exploring the Future of Tourism and Quality of Life. *Tourism and Hospitality Research* 9(2): 171– 183.
- Bettencourt, L. A. (1997). Customer voluntary performance: Customers as partners in service delivery. *Journal of retailing*, 73(3), 383-406.
- Bhati, R., and Verma, H. V. (2017). Advocacy, Customer Advocacy and Marketing Implications. *BULMIM Journal of Management and Research*, 2(1), 29-43.
- Bhattacharya, C. B., and Sen, S. (2003). Consumer–Company Identification: A Framework for Understanding Consumers’ Relationships with Companies. *Journal of Marketing*, 67(2), 76–88. <https://doi.org/10.1509/jmkg.67.2.76.18609>
- Bhattacharya, C. B., and Sen, S. (2004). Doing better at doing good: When, why, and how consumers respond to corporate social initiatives. *California Management Review*, 47(1), 9–24.
- Bigné, E., Currás-Pérez, R., and Aldás-Manzano, J. (2012). Dual nature of cause-brand fit: Influence on corporate social responsibility consumer perception. *European Journal of Marketing*, 46(3–4), 575–594. <https://doi.org/10.1108/03090561211202620>
- Bigne-Alcaniz, E., Cáceres, R. C., and Pérez, R. C. (2010). Alliances between brands and social causes: The influence of company credibility on social responsibility image. *Journal of business ethics*, 96(2), 169-186.

- Bigne-Alcaniz, E., Curras-Perez, R., and Sanchez-Garcia, I. (2009). Brand credibility in cause-related marketing: the moderating role of consumer values. *Journal of Product and Brand Management*, 18(6), 437–447.
- Bigné-Alcañiz, E., Currás-Pérez, R., Ruiz-Mafé, C., and Sanz-Blas, S. (2010). Consumer behavioral intentions in cause-related marketing. The role of identification and social cause involvement. *International Review on Public and Nonprofit Marketing*, 7(2), 127–143. <https://doi.org/10.1007/s12208-010-0053-6>
- Blackman, L. (2008). Affect, Relationality and the Problem of Personality'. *Theory, Culture and Society*, 25(1), 23-47
- Blau, P. M. (1964). *Exchange and power in social life*. New York: Wiley.
- Bolton, R. N., Lemon, K. N., and Verhoef, P. C. (2004, June). The theoretical underpinnings of customer asset management: A framework and propositions for future research. *Journal of the Academy of Marketing Science*. <https://doi.org/10.1177/0092070304263341>
- Brajša-Žganec, A., Merkaš, M., and Šverko, I. (2011). Quality of life and leisure activities: How do leisure activities contribute to subjective well-being?. *Social Indicators Research*, 102(1), 81-91.
- Brooker, G. (1975). An Instrument to Measure Consumer Self-Actualization. In M. J. Schlinger (Ed.), *In Advances in Consumer Research* (Vol. 2, pp. 40–65). Provo,

UT: Association for Consumer Research.

Burhanudin, B., Ronny, R., and Sihotang, E. T. (2021). Consumer guilt and green banking services. *International Journal of Consumer Studies*, 45(1), 38-53.

BusinessDay. (2020, March 26). *Lagos, GTBank partner on Coronavirus isolation centre at Onikan Stadium*. BusinessDay. Retrieved from <https://businessday.ng/companies/article/lagos-gtbank-partner-on-coronavirus-isolation-centre-at-onikan-stadium/>

Campón-Cerro, A. M., Hernández-Mogollón, J. M., Folgado-Fernández, J. A., and Di-Clemente, E. (2019). Quality of life (QOL) in hospitality and tourism marketing and management: An approach to the research published in high impact journals. *Best Practices in Hospitality and Tourism Marketing and Management*, 3-22.

Carroll, A. B. (1979). A three-dimensional conceptual model of corporate performance. *Academy of management review*, 4(4), 497-505.

Carroll, A. B. (1999). Corporate social responsibility: Evolution of a definitional construct. *Business & society*, 38(3), 268-295.

Castro-González, S., Bande, B., Fernández-Ferrín, P., and Kimura, T. (2019). Corporate social responsibility and consumer advocacy behaviours: The importance of emotions and moral virtues. *Journal of Cleaner Production*, 231, 846–855. <https://doi.org/10.1016/j.jclepro.2019.05.238>

- Cha, M., Yi, Y., and Bagozzi, R. (2016). Effects of customer participation in corporate social responsibility (CSR) programs on the CSR-brand fit and brand loyalty. *Cornell Hospitality Quarterly*, 57(3), 235–249. <https://doi.org/10.1177/1938965515620679>
- Cho, M., Furey, L.D. and Mohr, T. (2017), “Communicating corporate social responsibility on social media: strategies, stakeholders, and public engagement on corporate Facebook”, *Business and Professional Communication Quarterly*, Vol. 80 No. 1, pp. 52-69
- Chomvilailuk, R., and Butcher, K. (2016). Evaluating the effect of corporate social responsibility communication on mobile telephone customers. *Journal of Retailing and Consumer Services*, 33, 164–170. <https://doi.org/10.1016/j.jretconser.2016.08.017>
- Chung, A., and Lee, K. B. (2019). Corporate Apology After Bad Publicity: A Dual-Process Model of CSR Fit and CSR History on Purchase Intention and Negative Word of Mouth. *International Journal of Business Communication*, <https://doi.org/10.1177/2329488418819133>
- Civera, C., Casalegno, C., Mosca, F., and Maple, P. (2018). Customers’ judgments and misjudgments of corporate responsibility communication: A cross-country investigation of the effects on confidence and trust within the banking sector. *Psychology and Marketing*, 35(2), 138-149.
- Coetzee, A. and Coetzee, J., 2019. Service quality and attitudinal loyalty: the

mediating effect of delight on retail banking relationships. *Global Business and Economics Review*, 21(1), pp.120-138.
<https://doi.org/10.1504/GBER.2019.10017578>

Conway, J. M., and Lance, C. E. (2010). What reviewers should expect from authors regarding common method bias in organizational research. *Journal of Business and Psychology*, 25(3), 325-334.

Çop, S., Alola, U. V., and Alola, A. A. (2020). Perceived behavioral control as a mediator of hotels' green training, environmental commitment, and organizational citizenship behavior: A sustainable environmental practice. *Business Strategy and the Environment*, 29(8), 3495-3508.

Çop, S., Olorunsola, V. O., and Alola, U. V. (2021). Achieving environmental sustainability through green transformational leadership policy: Can green team resilience help?. *Business Strategy and the Environment*, 30(1), 671-682.

Costanza, R., Fisher, B., Ali, S., Beer, C., Bond, L., Boumans, R., ... and Snapp, R. (2007). Quality of life: An approach integrating opportunities, human needs, and subjective well-being. *Ecological Economics*, 61(2-3), 267-276.

Creyer, E. H., and Ross, W. T. (1997). Tradeoffs Between Price and Quality: How a Value Index Affects. *Journal of Consumer Affairs*, 31(2), 280–302.
<https://doi.org/10.1111/j.1745-6606.1997.tb00392.x>

Cross, R., and Smith, J. (1995). *Customer bonding: Pathway to lasting customer*

loyalty. NTC Business Books.

Dagger, T. S., and Sweeney, J. C. (2006). The effect of service evaluations on behavioral intentions and quality of life. *Journal of service research*, 9(1), 3-18.

Datar, S. M., Epstein, M. J., and Yuthas, K. (2008). In microfinance, clients must come first. *Stanford Social Innovation Review*, 6(1), 38-45.

Davis, J., Le, B., and Coy, A. (2011). Building a model of commitment to the natural environment to predict ecological behaviour and willingness to sacrifice. *Journal of Environmental Psychology*, 31(3), 257–265.

de Jong, M. D. T., and van der Meer, M. (2017). How Does It Fit? Exploring the Congruence Between Organizations and Their Corporate Social Responsibility (CSR) Activities. *Journal of Business Ethics*, 143(1), 71–83.
<https://doi.org/10.1007/s10551-015-2782-2>

Decker, O. S. (2004). Corporate social responsibility and structural change in financial services. *Managerial Auditing Journal*.

Deng, X., and Xu, Y. (2017). Consumers' responses to corporate social responsibility initiatives: The mediating role of consumer–company identification. *Journal of Business Ethics*, 142(3), 515-526.

De Roeck, K., and Maon, F. (2018). Building the theoretical puzzle of employees' reactions to corporate social responsibility: An integrative conceptual

framework and research agenda. *Journal of Business Ethics*, 149(3), 609-625.

Dickinson, S., and Barker, A. (2007). Evaluations of branding alliances between non-profit and commercial brand partners: the transfer of affect. *International Journal of Nonprofit and Voluntary Sector Marketing*, 12(1), 75-89.

Donia, M. B., and Sirsly, C. A. T. (2016). Determinants and consequences of employee attributions of corporate social responsibility as substantive or symbolic. *European Management Journal*, 34(3), 232-242.

Du, R., Ai, S., and Ren, Y. (2007). Relationship between knowledge sharing and performance: A survey in Xi'an, China. *Expert Systems with Applications*, 32(1), 38–46. <https://doi.org/10.1016/J.ESWA.2005.11.001>

Du, S., Bhattacharya, C. B., and Sen, S. (2010). Maximizing business returns to corporate social responsibility (CSR): The role of CSR communication. *International journal of management reviews*, 12(1), 8-19.

Ellen, P. S., Webb, D. J., and Mohr, L. A. (2006). Building corporate associations: Consumer attributions for corporate socially responsible programs. *Journal of the Academy of Marketing Science*, 34(2), 147–157. <https://doi.org/10.1177/0092070305284976>

Eslami, S., Khalifah, Z., Mardani, A., Streimikiene, D., and Han, H. (2019). Community attachment, tourism impacts, quality of life and residents' support for sustainable tourism development. *Journal of Travel and Tourism Marketing*,

36(9), 1061–1079. <https://doi.org/10.1080/10548408.2019.1689224>

Fatma, M., and Khan, I. (2020). An investigation of consumer evaluation of the authenticity of their company's CSR engagement. *Total Quality Management and Business Excellence*, 1–18. <https://doi.org/10.1080/14783363.2020.1791068>

Fatma, M., and Rahman, Z. (2016). The CSR's influence on customer responses in Indian banking sector. *Journal of Retailing and Consumer Services*, 29, 49–57. <https://doi.org/10.1016/j.jretconser.2015.11.008>

Fatma, M., Rahman, Z., and Khan, I. (2014). Multi-Item Stakeholder Based Scale to Measure CSR in the Banking Industry. *International Strategic Management Review*, 2(1), 9–20. <https://doi.org/10.1016/J.ISM.2014.06.001>

Fiske, S.T. (2017), *Social Cognition*, Sage Publications.

First Bank. (2020). *Infrastructural Development Programme*. Retrieved July 27, 2020, from <https://www.firstbanknigeria.com/corporate-responsibility-sustainability/education-health-welfare/infrastructural-development-programme/>

Forbes. (2020). *Access Bank named top Nigerian company in CSR Performance*. Retrieved July 25, 2020, from <https://www.accessbankplc.com/pages/Media/access-news/Access-Bank-named-top-Nigerian-company-in-CSR-Perf.aspx>

- Fornell, C. and Larcker, D.F. (1981), "Evaluating Structural Equation Models with Unobservable Variables and Measurement Error", *Journal of Marketing Research*, Vol 8 No. 1, pp. 39-50. <https://doi.org/10.1177/002224378101800104>
- Fullerton, G. (2005). The impact of brand commitment on loyalty to retail service brands. *Canadian Journal of Administrative Sciences*, 22(2), 97-110.
- GABV (2021). *LAPO Microfinance Bank*. <https://www.gabv.org/members/lapo-microfinance-bank-nigeria>. Accessed 02 March 2021
- Gilal, F. G., Paul, J., Gilal, N. G., and Gilal, R. G. (2021). Strategic CSR-brand fit and customers' brand passion: Theoretical extension and analysis. *Psychology and Marketing*.
- Green, T., and Peloza, J. (2014). How do consumers infer corporate social responsibility? The role of organisation size. *Journal of Consumer Behaviour*, 13(4), 282-293.
- GTBank Plc. (2019). *GTBank Food and Drink Festival*. Retrieved July 27, 2020, from <https://foodanddrink.gtbank.com/>
- GTBank Plc. (2020). *GTBank Fashion Weekend*. Retrieved July 27, 2020, from <https://fashionweekend.gtbank.com/>
- Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010), *Multivariate Data Analysis* (7th ed.), Pearson Education, Upper Saddle River, NJ.

- Ham, S., and Han, H. (2013). Role of Perceived Fit with Hotels' Green Practices in the Formation of Customer Loyalty: Impact of Environmental Concerns. *Asia Pacific Journal of Tourism Research*, 18(7), 731–748.
<https://doi.org/10.1080/10941665.2012.695291>
- Han, H., Yu, J., Lee, J.S. and Kim, W. (2019). Impact of hotels' sustainability practices on guest attitudinal loyalty: Application of loyalty chain stages theory. *Journal of Hospitality Marketing and Management*, 28(8), pp.905-925.
<https://doi.org/10.1080/19368623.2019.1570896>
- Hayes, A. F. (2018), *Introduction to Mediation, Moderation, and Conditional Process Analysis: A Regression-Based Approach* (2nd Ed.), Guilford Publications, New York, NY.
- He, Y., and Lai, K. K. (2014). The effect of corporate social responsibility on brand loyalty: the mediating role of brand image. *Total Quality Management and Business Excellence*, 25(3–4), 249–263.
<https://doi.org/10.1080/14783363.2012.661138>
- Heffernan, T., O'Neill, G., Travaglione, T., and Droulers, M. (2008). Relationship marketing: The impact of emotional intelligence and trust on bank performance. *International Journal of bank marketing*.
- Heider, F. (2013). *The psychology of interpersonal relations*. Psychology Press.
- Hoffman, E. (1988). *The right to be human: A biography of Abraham Maslow*. (J. P.

Tarcher, Ed.). Los Angeles, CA.

Hong, J., and Lee, Y. (2012). Determinants of cross-buying intentions in banking services in collectivistic culture. *International Journal of Bank Marketing*, 30(5), 328–358. <https://doi.org/10.1108/02652321211247408>

Illueca, M., Pastor, J. M., and Tortosa-Ausina, E. (2009). The effects of geographic expansion on the productivity of Spanish savings banks. *Journal of Productivity Analysis*. <https://doi.org/10.1007/s11123-009-0138-6>

Inoue, Y., Funk, D. C., and McDonald, H. (2017). Predicting behavioural loyalty through corporate social responsibility: The mediating role of involvement and commitment. *Journal of Business Research*, 75, 46–56. <https://doi.org/10.1016/j.jbusres.2017.02.005>

Izogo, E. E. (2015). Determinants of attitudinal loyalty in Nigerian telecom service sector: Does commitment play a mediating role? *Journal of Retailing and Consumer Services*, 23, 107–117. <https://doi.org/10.1016/j.jretconser.2014.12.010>

Izogo, E. E. (2016). Antecedents of attitudinal loyalty in a telecom service sector: the Nigerian case. *International Journal of Quality and Reliability Management*, 33(6), 747–768. <https://doi.org/10.1108/IJQRM-06-2014-0070>

Jeng, S. P. (2008). Effects of corporate reputations, relationships and competing suppliers' marketing programmes on customers' cross-buying intentions, *The*

Services Industries Journal, 28(1), 5-26.

Kanakaratne, M. D. S., Bray, J., and Robson, J. (2020). The influence of national culture and industry structure on grocery retail customer loyalty. *Journal of Retailing and Consumer Services*, 54, 102013. <https://doi.org/10.1016/j.jretconser.2019.102013>

Karem Kolkailah, S., Abou Aish, E., and El-Bassiouny, N. (2012). The impact of corporate social responsibility initiatives on consumers' behavioural intentions in the Egyptian market. *International Journal of Consumer Studies*, 36(4), 369-384.

Keiningham, T. L., Cooil, B., Aksoy, L., Andreassen, T. W., and Weiner, J. (2007). The value of different customer satisfaction and loyalty metrics in predicting customer retention, recommendation, and share-of-wallet. *Managing Service Quality: An International Journal*, 17(4), 361–384. <https://doi.org/10.1108/09604520710760526>

Keller, E. (2007). Unleashing the power of word of mouth: Creating brand advocacy to drive growth. *Journal of advertising research*, 47(4), 448-452.

Kelley, H. H. (1973). The processes of causal attribution. *American Psychologist*, 28(2), 107–128. <https://doi.org/10.1037/h0034225>

Khan, I., and Fatma, M. (2019). Connecting the dots between CSR and brand loyalty: The mediating role of brand experience and brand trust. *International Journal of*

Business Excellence, 17(4), 439–455. <https://doi.org/10.1504/ijbex.2019.099123>

Kilewela, A. G. (2016). *Assessment of the Impact of Corporate Social Responsibility on Financial Performance of the Banking Institutions: A case model of the National Microfinance Bank* (Doctoral dissertation, The Open University of Tanzania).

Kim, S. Y., & Park, H. (2011). Corporate social responsibility as an organizational attractiveness for prospective public relations practitioners. *Journal of business ethics*, 103(4), 639-653.

Kim, N., Sung, Y., and Lee, M. (2012). Consumer Evaluations of Social Alliances: The Effects of Perceived Fit Between Companies and Non-Profit Organizations. *Journal of Business Ethics*, 109(2), 163–174. <https://doi.org/10.1007/s10551-011-1115-3>

Kim, S., and Lee, H. (2019). The Effect of CSR Fit and CSR Authenticity on the Brand Attitude. *Sustainability*, 12(1), 275. <https://doi.org/10.3390/su12010275>

Kim, Y., and Ferguson, M. A. (2019). Are high-fit CSR programs always better? The effects of corporate reputation and CSR-fit on stakeholder responses. *Corporate Communications*, 24(3), 471–498. <https://doi.org/10.1108/CCIJ-05-2018-0061>

Kline, R. B. (2011). *Convergence of structural equation modeling and multilevel modeling*.

- Kosenko, R., Sirgy, M. J., and Efraty, D. (1990). A life satisfaction measure based on need hierarchy theory. *Quality-of-Life Studies in Marketing and Management*, 657–667.
- Kotler, P., and Armstrong, G. (2010). *Principles of marketing*. Pearson education.
- Kumar, V., George, M., and Pancras, J. (2008). Cross-buying in retailing: Drivers and consequences. *Journal of Retailing*, 84(1), 15–25.
- Kuo, A., and Rice, D. H. (2015). The impact of perceptual congruence on the effectiveness of cause-related marketing campaigns. *Journal of Consumer Psychology*, 25(1), 78-88.
- Lacey, R., Kennett-Hensel, P. A., and Manolis, C. (2015). Is corporate social responsibility a motivator or hygiene factor? Insights into its bivalent nature. *Journal of the Academy of Marketing Science*, 43(3), 315–332. <https://doi.org/10.1007/s11747-014-0390-9>
- Lawler, E. J. (2001). An affect theory of social exchange. *American journal of sociology*, 107(2), 321-352.
- LBS Sustainability Centre. (2020). *Business and Sustainable Development in Nigeria: The Banking Industry*. Lagos, Nigeria. Retrieved from lbs.edu.ng/lbsinsight
- Lee, E. M., Park, S.-Y., Pae, J. H., Lee, E. M., Park, S. Y., Pae, J. H., ... Pae, J. H.

(2011). The Effect of the Perceived Corporate Fit on Loyalty: The Mediating Roles of the Corporate Social Responsibility Perception. *Journal of Global Academy of Marketing*, 21(1), 32–44. <https://doi.org/10.1080/12297119.2011.9711010>

Lee, J., and Lee, Y. (2015). The interactions of CSR, self-congruity and purchase intention among Chinese consumers. *Australasian Marketing Journal*, 23(1), 19–26. <https://doi.org/10.1016/j.ausmj.2015.01.003>

Lee, S., Manthiou, A., Jeong, M., Tang, L., and Chiang, L. (2015). Does consumers' feeling affect their quality of life? Roles of consumption emotion and its consequences. *International Journal of Tourism Research*, 17(4), 409-416.

Lee, D. J., and Sirgy, M. J. (2004). Quality-of-life (QOL) marketing: Proposed antecedents and consequences. *Journal of Macromarketing*, 24(1), 44-58.

Lengieza, M. L., Swim, J. K., and Hunt, C. A. (2019). Effects of post-trip eudaimonic reflections on affect, self-transcendence and philanthropy. *The Service Industries Journal*, 1-22.

Ltifi, M., and Hichri, A. (2021). The effects of corporate governance on the customer's recommendations: a study of the banking sector at the time of COVID-19. *Journal of Knowledge Management*.

Li, S., Sun, B. and Wilcox, R.T. (2005), “Cross-selling sequentially ordered products: an application to consumer banking services”, *Journal of Marketing*

Research, 42 (2), 233-239.

Lii, Y. S., Wu, K. W., and Ding, M. C. (2013). Doing Good Does Good? Sustainable Marketing of CSR and Consumer Evaluations. *Corporate Social Responsibility and Environmental Management*, 20(1), 15–28. <https://doi.org/10.1002/csr.294>

Lim, R. (2019). *When consumers are skeptical of a company “doing good”:* examining how company-cause fit and message specific-ness interplay on consumer response toward corporate social responsibility (CSR). The University of Texas at Austin.

Lin, C. P. (2010). Learning virtual community loyalty behavior from a perspective of social cognitive theory. *International Journal of Human-Computer Interaction*, 26(4), 345–360. <https://doi.org/10.1080/10447310903575481>

Lin, C. P., Chen, S. C., Chiu, C. K., & Lee, W. Y. (2011). Understanding purchase intention during product-harm crises: Moderating effects of perceived corporate ability and corporate social responsibility. *Journal of business ethics*, 102(3), 455-471.

Liu, T. C., and Wu, L. W. (2007). Customer retention and cross-buying in the banking industry: An integration of service attributes, satisfaction, and trust. *Journal of Financial Services Marketing*, 12(2), 132–145. <https://doi.org/10.1057/palgrave.fsm.4760067>

Liu, T. C., and Wu, L. W. (2008). Relationship quality and cross-buying in varying

levels of category similarity and complexity. *Total Quality Management and Business Excellence*, 19(5), 493–511.
<https://doi.org/10.1080/14783360802018152>

Liu, Y. and Zhou, X. (2009). *Corporate social responsibility and customer loyalty: A conceptual framework*. In Proceedings of the 2009 6th International Conference on Service Systems and Service Management, ICSSSM '09 (pp. 794–798).
<https://doi.org/10.1109/ICSSSM.2009.5174989>

Mandhachitara, R. and Poolthong, Y. (2011). A model of customer loyalty and corporate social responsibility. *Journal of services marketing*.
<https://doi.org/10.1108/08876041111119840>

Mardia, K. V. (1970). Measures of multivariate skewness and kurtosis with applications. *Biometrika*, 57(3), 519-530.

Marín, L., Cuestas, P. J., and Román, S. (2016). Determinants of consumer attributions of corporate social responsibility. *Journal of Business Ethics*, 138(2), 247-260.

Marin, L., and Ruiz, S. (2007). “I Need You Too!” Corporate Identity Attractiveness for Consumers and The Role of Social Responsibility. *Journal of Business Ethics*, 71(3), 245–260. <https://doi.org/10.1007/s10551-006-9137-y>

Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50(4), 370–396. <https://doi.org/10.1037/h0054346>

- Mazzarol, T., Sweeney, J. C., and Soutar, G. N. (2007). Conceptualizing word-of-mouth activity, triggers and conditions: an exploratory model. *European Journal of Marketing*, 41(11/12), 1475–1494. <https://doi.org/10.1108/03090560710821260>
- McDonald, L. M., and Lai, C. H. (2011). Impact of corporate social responsibility initiatives on Taiwanese banking customers. *International Journal of Bank Marketing*, 29(1), 50–63. <https://doi.org/10.1108/02652321111101374>
- McFarland, S., Webb, M., and Brown, D. (2012). All humanity is my ingroup: A measure and studies of identification with all humanity. *Journal of Personality and Social Psychology*, 103(5), 830.
- McKenna, S. P., and Heaney, A. (2020). The contribution of need fulfillment to quality of life: A reflection on the relation between the needs-based model of quality of life and Max Neef's theory of Human Scale Development. *Archives of Psychology*, 4(2). <https://doi.org/10.31296/aop.v4i2.137>
- McNeish, D. (2017). Thanks coefficient alpha, we'll take it from here. *Psychological Methods*. Advance online publication.
- Meijer, M. M., and Schuyt, T. (2005). Corporate social performance as a bottom line for consumers. *Business and Society*, 44(4), 442-461.
- Moakumla, T. N. (2018). A valuation of Abraham Maslow's theory of self-actualization for the enhancement of quality of life. *Indian Journal of Health*

and Wellbeing, 9(8), 499–504

Moehl, S., and Friedman, B. A. (2021). Consumer perceived authenticity of organizational corporate social responsibility (CSR) statements: a test of attribution theory. *Social Responsibility Journal*.

Moliner-Tena, M. A., Monferrer-Tirado, D., and Estrada-Guillén, M. (2019). Customer engagement, non-transactional behaviors and experience in services. *International Journal of Bank Marketing*.

Mostafa, R. B., and ElSahn, F. (2016). Exploring the mechanism of consumer responses to CSR activities of Islamic banks: The mediating role of Islamic ethics fit. *International Journal of Bank Marketing*, 34(6), 940–962. <https://doi.org/10.1108/IJBM-11-2015-0179>

Mozas, M. A., Puentes, P. R., and Bernal, J. E. (2010). E-Corporate Social Responsibility in Andalusian agricultural cooperatives. *Revista de Economía Pública, Social Y Cooperativa*, 67, 187–212.

Nairametrics. (2020, March 11). *GTBank, Zenith, Access, FBN, UBA spend N4.7 billion on CSR in 2019*. Retrieved September 23, 2020, from <https://nairametrics.com/2020/03/11/gtbank-zenith-access-fbn-uba-spend-n4-7-billion-on-csr-in-2019/>

Nanda, A. P., and Banerjee, R. (2021). Consumer's subjective financial well-being: A systematic review and research agenda. *International Journal of Consumer*

Studies.

Neher, A. (1991). Maslow's theory of motivation: A critique. *Journal of Humanistic Psychology*, 31(3), 89–112. doi:10.1177/0022167891313010

Neal J, Uysal M, Sirgy M. 2007. The Effect of Tourism Services on Travelers' Quality of Life. *Journal of Travel Research* 46: 154– 163.

Ngobo, P. V. (2004). Drivers of customers' cross-buying intentions. *European Journal of Marketing*, 38(9/10), 1129–1157. <https://doi.org/10.1108/03090560410548906>

Ngofa, G. (2014). *The Impact of Microfinance on the Socioeconomic Empowerment of Women in Nigeria*. Walden University. Retrieved from <https://search.proquest.com/docview/1508569704?pq-origsite=gscholarandfromopenview=true>

Nunnally, J.C. (1978). *Psychometric Theory* (2nd ed.), McGraw-Hill, New York, NY.

Nussbaum, M., and Sen, A. (1993). *The Quality of Life*. (M. Nussbaum and A. Sen, Eds.). Oxford University Press

Nwankwo, O., Olukotu, G. A., and Abah, E. (2013). Impact of microfinance on rural transformation in Nigeria. *International Journal of Business and Management*, 8(19), 99.

- Ogunmokun, O. A., and Timur, S. (2019, September). *Effects of the awareness of University's CSR on students' Word-of-Mouth Intentions*. In Global joint conference on industrial engineering and its application areas (pp. 133-147). Springer, Cham.
- Ogunmokun, O. A., and Timur, S. (2021). Customers' quality of life, advocacy and banks' CSR-fit: A cross-validated moderated mediation model. *International Journal of Consumer Studies*.
- Ogunmokun, O. A., Timur, S., Bayigmong, S. W., Ikhide, J. E. (2021) "Banks CSR-Fit, Customers' Quality of Life and Cross-Buying: A Joint Moderation Model" *Psychology and Marketing*.
- Ogunmokun, O., Eluwole, K. K., Ikhide, J. E., and Lasisi, T. T. (2020). Dynamics of autonomy support leadership on Gen-Y employees in the Nigerian Public Service. *Journal of Public Affairs*, e2571.
- Oliver, R. L. (1999). Whence consumer loyalty. *Journal of Marketing*, 63, 33–44.
- Olumoko, T. A. (2018). Customer Relationship Marketing and Customer Satisfaction in the Nigerian Banking Industry. *LASU Journal of Employment Relations and Human Resource Management*, 1(1) 10.36108/ljerhrm/8102.01.0192.
- Oliver, R. L., 1997. *Satisfaction: A behavioral perspective on the consumer*. New York ' NY: Irwin-McGraw-Hill.

- Osakwe, C. N., and Yusuf, T. O. (2020). CSR: A roadmap towards customer loyalty. *Total Quality Management and Business Excellence*, 1–17.
<https://doi.org/https://doi.org/10.1080/14783363.2020.1730174>
- Oyserman, D. (2009). Identity-based motivation and consumer behavior. *Journal of Consumer Psychology*, 19(3), 276-279.
- Panwar, R., Rinne, T., Hansen, E., and Juslin, H. (2006). Corporate Responsibility. *Forest Products Journal; Madison*, 56(2), 4–12.
- Park, C. W., and MacInnis, D. J. (2006). What's in and what's out: Questions on the boundaries of the attitude construct. *Journal of consumer Research*, 33(1), 16-18.
- Pelozo, J., and Shang, J. (2011). *What business leaders should know: Investing in CSR to enhance customer value*. In Director Notes Series, The Conference Board Governance Center. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1843308
- Pérez, A., and del Bosque, I. R. (2012). The Role of CSR in the Corporate Identity of Banking Service Providers. *Journal of Business Ethics*, 108(2), 145–166.
<https://doi.org/10.1007/s10551-011-1067-7>
- Pérez, A., and del Bosque, I. R. (2015). How Customer Support for Corporate Social Responsibility Influences the Image of Companies: Evidence from the Banking Industry. *Corporate Social Responsibility and Environmental Management*,

22(3), 155–168. <https://doi.org/10.1002/csr.1331>

Pérez, A., and del Bosque, I. R. (2013). Customer personal features as determinants of the formation process of corporate social responsibility perceptions. *Psychology and Marketing*, 30(10), 903-917.

Pérez, A., and del Bosque, I. R. (2013). The effect of corporate associations on consumer behavior. *European Journal of Marketing*, 47(1), 218–238. <https://doi.org/10.1108/03090561311285529>

Pérez, A., and del Bosque, I. R. (2017). Personal traits and customer responses to CSR perceptions in the banking sector. *International Journal of Bank Marketing*, 35(1), 128–146. <https://doi.org/10.1108/IJBM-02-2016-0023>

Peterson, M., and Ekici, A. (2007). Consumer attitude toward marketing and subjective quality of life in the context of a developing country. *Journal of Macromarketing*, 27(4), 350–359. <https://doi.org/10.1177/0276146707307125>

Podnar, K. and Golob, U. (2007), "CSR expectations: the focus of corporate marketing", *Corporate Communications: An International Journal*, Vol. 12 No. 4, pp. 326-340. <https://doi.org/10.1108/13563280710832498>

Podsakoff, P., MacKenzie, S., Lee, J., and Podsakoff, N. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88, 879–903.

- Podsakoff, P.M., MacKenzie, S.B. and Podsakoff, N.P. (2012), “Sources of method bias in social science research and recommendations on how to control it”, *Annual Review of Psychology*, Vol. 63, 539-569. <https://doi.org/10.1146/annurev-psych-120710-100452>
- Poolthong, Y., and Mandhachitara, R. (2009). Customer expectations of CSR perceived service quality and brand effect in Thai retail banking. *International Journal of Bank Marketing*, 27(6), 408–427. <https://doi.org/10.1108/02652320910988302>
- Pratihari, S. K., and Uzma, S. H. (2018). CSR and corporate branding effect on brand loyalty: a model on the Indian banking industry. *Journal of Product and Brand Management*, 27(1), 57–78. <https://doi.org/10.1108/JPBM-05-2016-1194>
- Quach, T. N., Thaichon, P., and Jebarajakirthy, C. (2016). Internet service providers' service quality and its effect on customer loyalty of different usage patterns. *Journal of Retailing and Consumer Services*, 29, 104-113.
- Raimi, L., Akhuemonkhan, I., and Ogunjirin, O. D. (2015). Corporate Social Responsibility and Entrepreneurship (CSRE): antidotes to poverty, insecurity and underdevelopment in Nigeria. *Social Responsibility Journal*.
- Ramaseshan, B., Wirtz, J., and Georgi, D. (2017). The enhanced loyalty drivers of customers are acquired through referral reward programs. *Journal of Service Management*, 28(4), 687–706. <https://doi.org/10.1108/JOSM-07-2016-0190>

- Rauyruen, P., and Miller, K. E. (2007). Relationship quality as a predictor of B2B customer loyalty. *Journal of Business Research*, 60(1), 21–31. <https://doi.org/10.1016/j.jbusres.2005.11.006>
- Razali, N. M., and Wah, Y. B. (2011). Power comparisons of Shapiro-Wilk, Kolmogorov-Smirnov, Villiers and Anderson-darling tests. *Journal of statistical modelling and analytics*, 2(1), 21-33.
- Richard, J.E. and Zhang, A., 2012. Corporate image, loyalty, and commitment in the consumer travel industry. *Journal of Marketing Management*, 28(5-6), pp.568-593. <https://doi.org/10.1080/0267257X.2010.549195>
- Rifon, N. J., Choi, S. M., Trimble, C. S., and Li, H. (2004). Congruence effects in sponsorship: The mediating role of sponsor credibility and consumer attributions of sponsor motive. *Journal of Advertising*, 33(1), 30–42. <https://doi.org/10.1080/00913367.2004.10639151>
- Rim, H. (2013). *Proactive versus Reactive CSR in a Crisis: The Role of Perceived Altruism on Corporate Reputation*. The University of Florida.
- Roberts, J. A. (1996). Will the real socially responsible consumer please step forward? *Business Horizons*, 39(1), 79–84. [https://doi.org/10.1016/S0007-6813\(96\)90087-7](https://doi.org/10.1016/S0007-6813(96)90087-7)
- Rocereto, J. F., Puzakova, M., Kwak, H., and Andras, T. L. (2015). *Brand Interdependency Versus Brand Dependency: A Maslow's Self-Actualization*

Perspective. In L. Robinson Jr. (Ed.), Proceedings of the 2009 Academy of Marketing Science (AMS) Annual Conference. Developments in Marketing Science: Proceedings of the Academy of Marketing Science. Springer, Cham.
https://doi.org/https://doi.org/10.1007/978-3-319-10864-3_56

Rodríguez, A., Látková, P., and Sun, Y. Y. (2008). The relationship between leisure and life satisfaction: Application of activity and need theory. *Social Indicators Research*, 86(1), 163.

Roy, S. K. (2015). Modeling customer advocacy: a PLS path modeling approach. *Journal of Strategic Marketing*, 23(5), 380-398.

Roy, S. K., Butaney, G., Sekhon, H., and Butaney, B. (2014). Word-of-mouth and viral marketing activity of the on-line consumer: the role of loyalty chain stages theory. *Journal of Strategic Marketing*, 22(6), 494-512.
<https://doi.org/10.1080/0965254X.2014.885990>

Scholtens, B. (2009). Corporate social responsibility in the international banking industry. *Journal of Business Ethics*, 86(2), 159-175.
<https://doi.org/10.1007/s10551-008-9841-x>

Sen, S., and Bhattacharya, C. B. (2001). Does Doing Good Always Lead to Doing Better? Consumer Reactions to Corporate Social Responsibility. *Journal of Marketing Research*, 38(2), 225-243.
<https://doi.org/10.1509/jmkr.38.2.225.18838>

- Shahzad, K., Gul, A., and Azam, K. (2016). Doing Good Is Doing Right: Effects of Corporate Social Responsibility on Customer Attitude and Behavior. *Abasyn Journal of Social Sciences*, 9(2), 329–341.
- Shimp, T.A., 1981. Attitude toward the ad as a mediator of consumer brand choice. *Journal of advertising*, 10(2), pp.9-48.
<https://doi.org/10.1080/00913367.1981.10672756>
- Simmons, C. J., and Becker-Olsen, K. L. (2006). Achieving marketing objectives through social sponsorships. *Journal of Marketing*, 70(4), 154–169.
<https://doi.org/10.1509/jmkg.70.4.154>
- Singh, J. (2016). The influence of CSR and ethical self-identity in consumer evaluation of cobrands. *Journal of Business Ethics*, 138(2), 311-326.
- Sirgy, M. J. (2010). Toward a quality-of-life theory of leisure travel satisfaction. *Journal of travel research*, 49(2), 246-260.
- Sirgy, M. J. (1982). Self-Concept in Consumer Behavior: A Critical Review. *Journal of Consumer Research*, 9(3), 287. <https://doi.org/10.1086/208924>
- Sirgy, M., Samli, C/. and Meadow, H. (1982). The Interface Between Quality of Life and Marketing: a Theoretical Framework. *Journal of Marketing and Public Policy* 1(1): 69– 85.
- Sirgy, M. J., Meadow, H. L., and Samli, A. C. (1990). *Past, Present, and Future: An*

Overview of Quality of life Research in Marketing. In M. J. Sirgy and A. C. Samli (Eds.), *New Dimensions in Marketing/quality-of-life Research* - Google Books (pp. 335–350)

Sourelis, M., Lewis, B. R., and Karantinou, K. M. (2008). Factors that affect consumers' cross-buying intention: A model for financial services. *Journal of Financial Services Marketing*, 13(1), 5–16. <https://doi.org/10.1057/fsm.2008.1>

Tarus, D. K., and Rabach, N. (2013). Determinants of customer loyalty in Kenya: Does corporate image play a moderating role? *TQM Journal*, 25(5), 473–491. <https://doi.org/10.1108/TQM-11-2012-0102>

Tewari, R. (2011). Communicating corporate social responsibility in annual reports: a comparative study of Indian companies & multi-national corporations. *Journal of Management and Public Policy*, 2(2), 22-51.

The Guardian. (2020, July 12). *CBN, Bankers Committee takes over National Theatre for renovation*. Retrieved from <https://guardian.ng/news/cbn-bankers-committee-takes-over-national-theatre-for-renovation/>

Till, B. D., and Nowak, L. I. (2000, December 1). Toward effective use of cause-related marketing alliances. *Journal of Product and Brand Management*. <https://doi.org/10.1108/10610420010351394>

Trimble, C. S., and Rifon, N. J. (2006). Consumer perceptions of compatibility in cause-related marketing messages. *International Journal of Nonprofit and*

- Tung, B., and Carlson, J. (2015). Examining determinants of cross-buying behavior in retail banking. *International Journal of Quality and Reliability Management*, 32(8), 863–880. <https://doi.org/10.1108/IJQRM-11-2012-0148>
- Urban, G. L. (2004). The emerging era of customer advocacy. *MIT Sloan Management Review*, 45(2), 77.
- Usman, M., Ali, M., Ogbonnaya, C., and Babalola, M. T. Fueling the intrapreneurial spirit: A closer look at how spiritual leadership motivates employee intrapreneurial behaviors. *Tourism Management*, 83, 104227. <https://doi.org/10.1016/j.tourman.2020.104227>
- Vlachos, P. A., Epitropaki, O., Panagopoulos, N. G., and Rapp, A. A. (2013a). Causal attributions and employee reactions to corporate social responsibility. *Industrial and Organizational Psychology*, 6(4), 334-337.
- Vlachos, P. A., Panagopoulos, N. G., and Rapp, A. A. (2013b). Feeling good by doing good: Employee CSR-induced attributions, job satisfaction, and the role of charismatic leadership. *Journal of business ethics*, 118(3), 577-588.
- Verhoef, P. C. (2003). Understanding the Effect of Customer Relationship Management Efforts on Customer Retention and Customer Share Development. *Journal of Marketing*, 67(4), 30–45. <https://doi.org/10.1509/jmkg.67.4.30.18685>

- Verhoef, P. C., and Donkers, B. (2005). The effect of acquisition channels on customer loyalty and cross-buying. *Journal of Interactive Marketing*, 19(2), 31-43.
- Verhoef, P. C., Franses, P. H., and Hoekstra, J. C. (2001). The impact of satisfaction and payment equity on cross-buying: A dynamic model for a multi-service provider. *Journal of Retailing*, 77(3), 359–378. [https://doi.org/10.1016/S0022-4359\(01\)00052-5](https://doi.org/10.1016/S0022-4359(01)00052-5)
- Verhoef, P. C., Franses, P. H., and Hoekstra, J. C. (2002). The Effect of Relational Constructs on Customer Referrals and Number of Services Purchased from a Multiservice Provider: Does Age of Relationship Matter? *Journal of the Academy of Marketing Science*, 30(3), 202–216. <https://doi.org/10.1177/0092070302303002>
- Verhoef, P. C., Lemon, K. N., Parasuraman, A., Roggeveen, A., Tsiros, M., and Schlesinger, L. A. (2009). Customer Experience Creation: Determinants, Dynamics and Management Strategies. *Journal of Retailing*, 85(1), 31–41. <https://doi.org/10.1016/J.JRETAI.2008.11.001>
- Vila-Lopez, N., Küster-Boluda, I., and Marin-Aguilar, J. T. (2019). *Tourism Marketing As a Tool to Improve Quality of Life Among Residents* (pp. 25–41). Springer, Cham. https://doi.org/10.1007/978-3-319-91692-7_2
- Wali, A. F., Wright, L. T., and Uduma, I. A. (2015). Customer relationship management for brand commitment and brand loyalty. *British Journal of*

Marketing Studies, 3(4), 45–58. Retrieved from <http://eprints.hud.ac.uk/id/eprint/24617/>

Wang, C., and Lee, J. (2018). Doing Right Matters in Doing Good: The Role of CSR Fit on Building Company Credibility and Reputation Through Consumer Attributions. *Journal of Leadership, Accountability and Ethics*, 15(1).

Webb, D. and Mohr, L. (1998), “A typology of consumer responses to cause-related marketing; from skeptics to socially concerned”, *Journal of Public Policy and Marketing*, Vol. 17 No. 2, pp. 226-38.

Weiner, B. (1992). *Human motivation: Metaphors, theory, and research*. Newbury Park, CA: Sage

Wisker, Z. L. (2020). Examining relationship quality in e-tailing experiences: a moderated mediation model. *Marketing Intelligence and Planning*.

Worthington, S., Russell-Bennett, R., and Härtel, C. (2010). A tri-dimensional approach for auditing brand loyalty. *Journal of Brand Management*, 17(4), 243–253. <https://doi.org/10.1057/bm.2009.24>

Yaden, D. B., Haidt, J., Hood, R. W., Vago, D. R., and Newberg, A. B. (2017). The varieties of self-transcendent experience. *Review of General Psychology*, 21(2), 143–160. <https://doi.org/10.1037/gpr0000102>

Yap, M. B. H., and Jorm, A. F. (2012). Young people’s mental health first aid

intentions and beliefs prospectively predict their actions: Findings from an Australian National Survey of Youth. *Psychiatry Research*, 196(2–3), 315–319. <https://doi.org/10.1016/j.psychres.2011.10.004>

Yoo, D., and Lee, J. (2018). The Effects of Corporate Social Responsibility (CSR) Fit and CSR Consistency on Company Evaluation: The Role of CSR Support. *Sustainability* <https://doi.org/10.3390/su10082956>

Yuan, L. L. (2001). Quality of life case studies for university teaching in sustainable development. *International journal of sustainability in higher education*.

Zainuldin, M. H., and Lui, T. K. (2021). A bibliometric analysis of CSR in the banking industry: a decade model based on Scopus scientific mapping. *International Journal of Bank Marketing*.

Zasuwa, G. (2017). The role of company-cause fit and company involvement in consumer responses to CSR initiatives: A meta-analytic review. *Sustainability*, 9(6), 1016

Zhou, Z., and Ki, E. J. (2018). Exploring the role of CSR-fit and the length of CSR involvement in routine business and corporate crises settings. *Public Relations Review*, 44(1), 75–83. <https://doi.org/10.1016/j.pubrev.2017.11.004>

APPENDICES

Appendix A: Permission request letter

www.emu.edu.tr

<http://business.emu.edu.tr>



June 28, 2019

To Whom It May Concern:

Dear Sir/Madam,

Oluwatobi Adeyemi Ogunmokin (17600067) is currently a registered PhD student and Research Assistant at the Business Administration Department, Eastern Mediterranean University, North Cyprus. As part of the requirements of the PhD degree, he is under my supervision, working on his dissertation which investigates the effect of banks' corporate social responsibility on the attitudinal loyalty of customers.

Kindly accord him any valuable assistance you can towards the completion of his dissertation.

Upon the completion of his research, a summary could be made available to you and your organization.

If you require any further information, please do not hesitate to contact me.

Thank you for your time and consideration.

Regards,

Prof. Dr. Selcan Timur
Department of Business Administration
Faculty of Business Administration and Economics
Eastern Mediterranean University
Phone: (90-392) 630-2434
Email: selcantimur@emu.edu.tr

Gazimağusa, North Cyprus, via Mersin 10, Turkey/Gazimağusa, KKTC

Tel: +90 (392) 830 1343

Fax/Faks: +90 (392) 385 1017

Appendix B: Participant Consent Form

Dear Participant,

I am conducting a research entitled “Attitudinal loyalty of Nigerian Bank customers: the role of Banks’ CSR fit” as part of my Doctoral study in the Department of Business Administration at Eastern Mediterranean University in North Cyprus.

You are invited to complete a questionnaire about my dissertation which will take about 15 minutes. Please answer all the questions sincerely and be informed that your personal information and individual responses will be kept confidential and used only for research purposes. Collected data can be used for further publications. For more information, please feel free to contact me or my Ph.D. supervisor. Participating in this study is on voluntary basis and you are free to withdraw from the study at any time. Your refusal to participate or withdrawal of consent will not affect your treatment in anyway, or your relationship with Eastern Mediterranean University.

Thank you for your participation and corporation.

Student: Oluwatobi Adeyemi Ogunmokun
Ph.D. Candidate Business Administration
Faculty of Business and Economics
Eastern Mediterranean University
Phone (Nigeria): 234 805 8145 867
Phone (Cyprus): 90 533 8293028
Email: Oluwatobi.Ogunmokun@emu.edu.tr
Alternative Email: oluwatobiogunmokun@gmail.com

Supervisor: Prof. Dr. Selcan Timur
Business Administration Department
Faculty of Business and Economics
Eastern Mediterranean University
Phone: 90 392 630 1280
Email: selcan.timur@emu.edu.tr

I understood what is explained by the research and what participating in this research entails. I agree to participate in this research on voluntary basis.

Participant name and Surname:

Date:

Signature:

Appendix C: Ethics Board Approval



Reference No: ETK00-2019- 0170

08.07.2019

Subject: Application for Ethics.

RE: Oluwatobi A. Ogunmokon

Faculty of Business and Economics

To Whom It May Concern:

On the date of **08.07.2019**, (Meeting number **2019/17-02**), EMU's Scientific Research and Publication Ethics Committee (BAYEK) has granted, Oluwatobi A. Ogunmokon from the Faculty of Business and Economics to pursue with his PhD. thesis work "**Attitudinal Loyalty of Nigerian Bank Customers: The Role of Banks CSR Fit**" under the supervision Prof. Dr. Selcan Timur. This decision has been taken by the majority of votes.

Regards,

Prof. Dr.  Kalma Güven Lisaniler

Director of Ethics Committee

Appendix D: Questionnaire

This is a survey that seeks to investigate the influence of the congruence between banks' corporate social responsibility initiatives and their core business offerings on the commitment of their customers. All responses are anonymous. For ethical reasons, if you start to feel uncomfortable at any point of the survey, feel free to quit. The information collected will be used strictly for the purpose of this study. Your sincere perceptions and evaluations are pertinent to the validity of this research; please answer all questions to the best of your knowledge.

Thanks for your time and sincerity
Oluwatobi Ogunmokun
oluwatobi.ogunmokun@emu.edu.tr

Corporate Social Responsibility (CSR) is a company's commitment to manage the social, environmental and economic effects of its operations responsibly and in line with public expectations. Examples of CSR activities are environmental management, eco-efficiency, responsible sourcing, stakeholder engagement, labor standards and working conditions, employee and community relations, social equity, gender balance, human rights, good governance, and anti-corruption measures. On the other hand, CSR fit is an organization's involvement in CSR activities that customers and other stakeholders perceive to be consistent with the organization's core business activities or products/services. As you fill out this questionnaire, kindly think of your bank and one of its major CSR activities you can recall.

Please read through the following statements and decide how much you either agree or disagree with each on a scale of 1-5; '1' being strongly disagree and '5' being strongly agree. Kindly tick the box that best indicates how you feel or your opinion on each statement

		1	2	3	4	5
1	My bank's CSR activities are well matched with its brand image, service, or products.					
2	k's CSR activities are well consistent with its brand					
3	My bank's CSR activities compliment its brand image, service, or products very well					
4	I believe my bank should help in solving social problems					
5	I believe my bank should use part of its budget for donations and social projects to advance the situation of the most unprivileged groups of the society					
6	I believe my bank should contribute money to					

	cultural and social events (e.g. music, sports)					
7	I believe my bank should play a role in society beyond the generation of economic benefits					
8	I believe my bank should be concerned with improving the general well-being of society					
9	I believe that overall, the banking and financial services offered by my bank are very good.					
10	I believe the overall service quality offered by my bank is very good.					
11	I believe that overall, it is stress-free to use my bank.					
12	I believe my bank provides a secure and conducive environment for financial transactions.					
13	I like my bank much more than other comparable banks.					
14	Using my bank is very interesting.					
15	Using my bank is very important to me.					
16	Using my bank is very exciting.					
17	Using my bank gives me a pleasurable experience.					
18	I have bought more than one product/service from my bank					
19	I currently use more than one product/service at my bank					
20	The volume of my transactions with my bank has increased					
21	I have chosen my bank over others when purchasing additional banking services					
22	In most ways, my life is close to my ideal					
23	The conditions of my life are excellent					
24	I am satisfied with my life					
25	So far I have gotten the important things I want in life					
26	If I could live my life over, I would change almost nothing					
27	To try new products introduced by your bank					
28	To proselytize others in favour of your bank					
29	To provide helpful feedbacks to your bank					
30	To devote yourself primarily only to the products/services of your bank					
31	To blog in favour of your bank					

Gender- Male Female

Age- 18-24 years 25-34 years 35-44 years 45-54 years
>54 years

Education- Secondary School Bachelors' degree Masters' degree PhD

How long have you been a customer at the bank? < 2 years 2-5years -10years >10years

Name of bank? _____

You have reached the end of the questionnaire. Thank you very much for participating in this study. Your assistance is greatly appreciated

Appendix E: Model 1 Confirmatory factor analysis results

Construct	Indicator	Factor loading	
Perceived CSR-fit	Fit1	My bank's CSR activities are well-matched with its brand image, service, or products	0.85
	Fit2	My bank's CSR activities are well consistent with its brand image, service, or products	0.909
	Fit3	My bank's CSR activities complement its brand image, service, or products very well	0.913
CSR Support	Sup1	I believe my bank should help in solving social problems	0.889
	Sup2	Use part of its budget for donations and social projects to advance the situation of the most unprivileged groups of the society	0.907
	Sup3	Contribute money to cultural and social events (e.g. music, sports)	0.93
	Sup4	Play a role in society beyond the generation of economic benefits	0.923
	Sup5	Be concerned with improving the general well-being of society	0.922
Cross buying	Cb1	I have bought more than one product/service from my bank	0.865
	Cb2	I currently use more than one product/service at my bank	0.917
	Cb3	The volume of my transactions with my bank has increased	0.518
	Cb4	I have chosen my bank over others when purchasing additional banking services	0.579
Quality of life	QoL1	In most ways, my life is close to my ideal	0.877
	QoL2	The conditions of my life are excellent	0.866
	QoL3	I am satisfied with my life	0.897
	QoL4	So far I have gotten the important things I want in life	0.834
	QoL4	If I could live my life over, I	0.88

would change almost nothing

Attitudinal loyalty	Cognitive		0.524
	Cog1	I believe that overall, the banking and financial services offered by my bank are very good	0.88
	Cog2	I believe the overall service quality offered by my bank is very good	0.888
	Cog3	I believe that overall, it is stress-free to use my bank	0.901
	Cog4	I believe my bank provides a secure and conducive environment for financial transactions	0.896
	Affective		0.852
	Affec1	I like my bank much more than other comparable banks	0.871
	Affec2	Using my bank is very interesting	0.902
	Affec3	Using my bank is very important to me	0.694
	Affec4	Using my bank is very exciting	0.899
	Affec5	Using my bank gives me a pleasurable experience	0.663
	Conative		0.739
	Con1	I will continue to use the services and products of my bank even if I find better charges and products/services elsewhere	0.854
Con2	I intend to remain a customer of my bank rather than looking for a new bank	0.862	
Con3	I intend to expand my patronage with my bank	0.635	

All factor loadings significant at $p < 0.001$

Appendix F: Model 2 Confirmatory factor analysis

results

	<i>Sample 1 (MfBs)</i>	<i>Sample 2 (C- Banks)</i>
Perceived CSR-Fit	$\alpha = .934$	$\alpha = .974$
	$\lambda_2 = .940$	$\lambda_2 = .975$
	$\Omega = .942$	$\Omega = .975$
My bank's CSR activities are well-matched with its brand image, service, or products	.915	.967
My bank's CSR activities are well consistent with its brand image, service, or products	.880	.971
My bank's CSR activities complement its brand image, service, or products very well	.943	.950
	$\alpha = .998$	$\alpha = .990$
Customer Advocacy	$\lambda_2 = .998$	$\lambda_2 = .990$
	$\Omega = .997$	$\Omega = .990$
To devote yourself primarily only to the products/services of your bank	.901	.984
To blog in favour of your bank	.960	.966
To try new products introduced by your bank	.962	.963
To proselytize others in favour of your bank	.865	.956
To provide helpful feedbacks to your bank	.966	.979
	$\alpha = .993$	$\alpha = .884$
Quality of life	$\lambda_2 = .994$	$\lambda_2 = .893$
	$\Omega = .993$	$\Omega = .886$
In most ways, my life is close to my ideal	.860	.724
The conditions of my life are excellent	.918	.765
I am satisfied with my life	.907	.733
So far I have gotten the important things I want in life	.864	.874
If I could live my life over, I would change almost nothing	.929	.704
	$\alpha = .704$	$\alpha = .806$
Attitudinal loyalty	$\lambda_2 = .723$	$\lambda_2 = .808$
	$\Omega = .748$	$\Omega = .814$
	$\alpha = .990$	$\alpha = .987$
Cognitive	$\lambda_2 = .989$	$\lambda_2 = .987$
	$\Omega = .989$	$\Omega = .986$
I believe that overall, the banking and financial services offered by my bank are very good	.941	.954
I believe the overall service quality offered by my bank is very good	.958	.979

I believe that overall, it is stress-free to use my bank	.968	.989
I believe my bank provides a secure and conducive environment for financial transactions	.958	.964
	$\alpha = .941$	$\alpha = .949$
Affective	$\lambda_2 = .949$	$\lambda_2 = .937$
	$\Omega = .943$	$\Omega = .932$
I like my bank much more than other comparable banks	.893	.925
Using my bank is very interesting	.901	.896
Using my bank is very important to me	.789	.630
Using my bank is very exciting	.903	.917
Using my bank gives me a pleasurable experience	.659	.594
	$\alpha = .959$	$\alpha = .941$
Conative	$\lambda_2 = .958$	$\lambda_2 = .907$
	$\Omega = .961$	$\Omega = .913$
I will continue to use the services and products of my bank even if I find better charges and products/services elsewhere	.904	.939
I intend to remain a customer of my bank rather than looking for a new bank	.890	.949
I intend to expand my patronage with my bank	.887	.674

Appendix G: Mediation hypotheses

		Attitudinal loyalty			Cross-buying		
		<i>b</i>	<i>t</i>	<i>R</i> ²	<i>b</i>	<i>t</i>	<i>R</i> ²
	CSR-fit	.135***	5.07	.074			
H1	Attitudinal loyalty				.448***	8.42	.162
	Total Effect				.267***	6.36	.089
	Mediation					95%LLCI .030	95%ULCI .098
					.06		
		Attitudinal loyalty			Customer Advocacy		
		<i>b</i>	<i>t</i>	<i>R</i> ²	<i>b</i>	<i>t</i>	<i>R</i> ²
	CSR-fit	.019	.29	.027			
H 6a	Attitudinal loyalty				.701***	6.60	.102
	Total Effect				-.005	-.044	.189
	Mediation					95%LLCI -.122	95%ULCI .086
					-.018		
		Attitudinal loyalty			Customer Advocacy		
		<i>b</i>	<i>t</i>	<i>R</i> ²	<i>b</i>	<i>t</i>	<i>R</i> ²
	CSR-fit	.241***	5.56	.170			
H 6b	Attitudinal loyalty				.389**	5.01	.118
	Mediation					95%LLCI .031	95%ULCI .132
					.077		