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*By qnujs*

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## Nghiên cứu tác động của trách nhiệm xã hội của các siêu thị bán lẻ tới lòng trung thành của khách hàng

### TÓM TẮT

Nghiên cứu đánh giá tác động của trách nhiệm xã hội doanh nghiệp (Corporate Social Responsibility - CSR) đến lòng trung thành khách hàng tại các siêu thị bán lẻ trên địa bàn tỉnh Gia Lai dưới vai trò trung gian của niềm tin thương hiệu, sự hài lòng và hình ảnh doanh nghiệp. Trong bài nghiên cứu này, trách nhiệm xã hội được xem xét theo lý thuyết Bộ ba cốt lõi bền vững (Triple Bottom Line – TBL) thông qua các khía cạnh trong hoạt động công ty bao gồm: khía cạnh kinh tế, khía cạnh môi trường, khía cạnh xã hội. Nghiên cứu thực hiện khảo sát 387 khách hàng đã trải nghiệm mua sản phẩm, dịch vụ tại các siêu thị bán lẻ trên địa bàn tỉnh Gia Lai, áp dụng phương pháp mô hình phương trình cấu trúc tuyến tính riêng phần (PLS-SEM) để phân tích dữ liệu. Kết quả nghiên cứu chỉ ra rằng CSR có tác động trực tiếp đến niềm tin thương hiệu, sự hài lòng và hình ảnh doanh nghiệp từ đó ảnh hưởng tích cực lên lòng trung thành khách hàng. Nghiên cứu đề xuất hàm ý quản trị cho doanh nghiệp trong hoạt động kinh doanh nhằm tăng lòng trung thành khách hàng thông qua việc thực hiện CSR.

**Từ khóa:** Trách nhiệm xã hội, Niềm tin, Hài lòng, Hình ảnh doanh nghiệp, Lòng trung thành

# An empirical investigation into the impact of corporate social responsibility practices of retail supermarkets on customer loyalty

## ABSTRACT

The study examines the impact of Corporate Social Responsibility (CSR) on customer loyalty in retail supermarkets in Gia Lai Province by exploring its direct and mediated effects through brand trust, satisfaction, and corporate image serving as mediating variables. In this study, CSR is examined based on the Triple Bottom Line (TBL) through corporate activities encompassing three dimensions: economic, environmental, and social aspects. The study conducted a survey of 389 customers who had experienced purchasing products and services at retail supermarkets in Gia Lai Province and employed Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze the data. The results indicate that CSR has a direct effect on brand trust, satisfaction, and corporate image, which in turn positively influence customer loyalty. The study provides managerial implications for retail enterprises to enhance customer loyalty through the implementation of CSR initiatives.

**Keywords:** Corporate social responsibility, brand trust, Satisfaction, Corporate image, Loyalty

## 1. INTRODUCTION

In the contemporary competitive environment, the modes of competition among firms have become increasingly similar. As a result, corporate social responsibility (CSR) is regarded as a distinctive instrument and has been employed as a strategic tool to foster positive consumer attitudes toward firms.<sup>1</sup> In addition, consumers have become increasingly desensitized to traditional advertising messages; therefore, the implementation of CSR is considered a differentiated marketing strategy that strongly influences consumer perceptions and helps firms build sustainable competitive advantages.<sup>2</sup>

Research on CSR has been conducted across a wide range of domains, including the relationship between CSR and firm performance; CSR and employees; CSR and government/taxation/regulation; and CSR and consumer behavior.<sup>3</sup> However, studies focusing on CSR and consumer behavior remain relatively limited compared to other research streams. Moreover, consumer responses to CSR initiatives in developing countries still present many unexplored issues.<sup>4</sup>

Within the CSR–consumer behavior literature, empirical findings remain mixed. Numerous studies have identified a relationship between CSR and consumer behavior, indicating that CSR significantly influences brand attitudes and brand image.<sup>5</sup> Servera-Francés et al. found that CSR activities enhance consumers' perceived value of firms and positively affect

trust, satisfaction, commitment, and loyalty.<sup>6</sup> Pires et al. conducted a cross-cultural study on CSR from the consumer perspective and concluded that consumers in both Brazil and Peru hold positive attitudes toward firms' CSR initiatives; however, Peruvian consumers exhibit stronger purchase intentions than Brazilian consumers toward products offered by socially responsible firms.<sup>7</sup>

In Vietnam, Nguyen Hoang Khoi demonstrated a sector-specific relationship in the non-alcoholic beverage industry, showing that CSR directly influences consumer behavior through mediating variables such as corporate reputation, brand trust, and electronic word-of-mouth.<sup>3</sup> Le Dinh Nghi et al. examined the impact of CSR on customer loyalty in the context of retail supermarket systems in Ho Chi Minh City. Their findings indicate that CSR positively affects mediating variables at different levels of influence, while also confirming the mediating roles of customer satisfaction, corporate reputation, and customer trust in the relationship between CSR and customer loyalty.<sup>8</sup>

Conversely, several studies argue that CSR has no significant impact on consumer behavior. Eshra et al. investigated the effect of CSR on consumer behavior in Egypt and found that CSR exerts an insignificant influence on purchase behavior, as low-income consumers tend not to consider CSR factors when making purchasing decisions.<sup>9</sup> Arli et al. explored consumer perceptions of CSR in Indonesia, a developing country, and reported that consumers

prioritize cost-saving products over paying a premium to support socially responsible firms. However, when products are similar in price and quality, CSR becomes a decisive factor, leading consumers to choose firms with strong reputations for social responsibility.<sup>10</sup>

Overall, existing studies span various industries and sectors, with most employing stakeholder theory or Carroll's four-dimensional pyramid to assess consumers' perceptions of CSR.<sup>4</sup> Nevertheless, the impact of CSR on consumer behavior in general, and customer loyalty in particular, remains a topic of ongoing debate, especially in developing countries such as Vietnam. Servera-Francés et al. also noted that in the retail consumption context, most studies focus on the impact of CSR on corporate image, emphasizing how CSR strategies can enhance firm image, while relatively few studies explore the direct and indirect effects of CSR on consumer behavior.<sup>6</sup> Therefore, further research on the impact of CSR on consumer behavior is necessary to contribute to theoretical development and to promote the implementation of CSR practices in the current business context.

In Vietnam, most studies examining the impact of CSR on consumer behavior have concentrated on major cities such as Ho Chi Minh City and Hanoi. Consequently, empirical research in other provinces is needed to validate the effects of CSR on consumer behavior. To the best of the authors' knowledge, no prior study has investigated the impact of CSR on customer loyalty in retail supermarkets in Binh Dinh Province.

By surveying customers who have purchased and experienced services at retail supermarkets in the newly established Gia Lai Province and employing Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze the proposed research model, this study offers several significant theoretical and practical contributions. (1) From a theoretical perspective, the study systematizes the conceptual foundations of CSR, consumer behavior, and prior research on the impact of CSR on consumer behavior, while reinforcing the view that CSR positively influences consumer behavior. (2) From a practical perspective, the findings provide additional empirical evidence that enriches the understanding of CSR's impact on consumer behavior in Vietnam's retail sector and offer managerial implications for retail supermarket managers.

Beyond the introduction, the paper is structured as follows: Section 2 presents the theoretical framework and hypothesis development; Section 3 describes the research methodology; Section 4 reports the empirical results; and Section 5 provides conclusions and managerial implications.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

### 2.1. Theoretical Framework

#### 2.1.1. Theoretical Background

This study integrates stakeholder theory and the Triple Bottom Line (TBL) framework. In stakeholder theory, stakeholders are defined as individuals, groups, or organizations with which firms interact while pursuing their objectives.<sup>8</sup> Clarkson argued that managers primarily respond to stakeholder demands; therefore, focusing on stakeholders' expectations and perceptions is essential, as these factors may exert direct and substantial influences on firm performance.<sup>11</sup> Consequently, firms should align CSR activities with stakeholder preferences and implement CSR initiatives consistent with their strategic objectives.<sup>12</sup>

The Triple Bottom Line (TBL) framework was first introduced by Elkington in 1994. This framework serves as an accounting and analytical tool for measuring corporate performance and success across three dimensions: economic, social, and environmental. Firms adopting a holistic approach and investing in these dimensions are more likely to achieve corporate sustainability. Accordingly, the TBL framework encourages organizations to pursue sustainable business practices and initiatives.<sup>13</sup>

#### 2.1.2. Corporate Social Responsibility (CSR)

The concept of corporate social responsibility (CSR) has been discussed for several decades. In 1953, Bowen defined CSR as "the obligation of business to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of society."<sup>14</sup> Since then, CSR has evolved from a philanthropic approach to a strategic business imperative that enables firms to achieve competitive advantages more effectively.<sup>15</sup> Today, CSR is understood as a strategic approach through which firms pursue organizational objectives while minimizing the

negative impacts of business activities on the natural environment, culture, and society.<sup>16</sup>

#### 2.1.3. Corporate Image (CI)

Corporate image has long been recognized in services marketing as a crucial factor in the overall evaluation of both services and firms. According to Grönroos, corporate image functions as a filter that influences perceptions of a firm's operations.<sup>17</sup> This view aligns with Gummesson's assertion that perceived service quality is a function of both technical quality and perceived quality.<sup>18</sup>

#### 2.1.4. Brand Trust (BT)

Trust is a fundamental component in establishing and maintaining long-term relationships between firms and consumers.<sup>19</sup> Brand trust refers to a specific connection between consumers and firms, which can stimulate consumer behavior by fulfilling consumers' psychological needs. Consumer trust in a brand is particularly important, as it is widely regarded as an outcome of firms' ethical conduct.<sup>20</sup>

#### 2.1.5. Satisfaction (SAT)

Customer satisfaction reflects the overall evaluation of consumers' experiences with service providers, based on comparisons between perceived performance and prior expectations.<sup>20</sup> Hoyer and MacInnis suggested that satisfaction is associated with feelings of happiness, excitement, and pleasure.<sup>21</sup> Furthermore, customer satisfaction represents an emotional response resulting from the comparison between actual outcomes derived from product or service usage and customer expectations.<sup>22</sup>

#### 2.1.6. Customer Loyalty (CL)

Consumers' perceptions of firms' CSR activities have emerged as a critical marketing research area for companies seeking to enhance customer loyalty.<sup>20</sup> The concept of customer loyalty has been widely examined across thereby enhancing customer loyalty. Based on these arguments, the following hypotheses are proposed:

**H1:** Perceived CSR activities positively influence brand trust.

**H2:** Brand trust is positively related to customer loyalty.

**H3:** Brand trust mediates the relationship between perceived CSR and customer loyalty.

industries over the past decade. Loyalty is commonly manifested through consistent and repetitive purchasing behavior, which is measured using behavioral indicators such as purchase frequency, repurchase probability, repeat buying behavior, and other aspects of purchasing behavior.<sup>12</sup>

## 2.2. Hypothesis Development

CSR activities constitute a key antecedent of brand trust.<sup>23</sup> Information regarding socially responsible business practices enhances consumers' positive emotions, such as affection, as individuals tend to evaluate ethical business practices favorably. Several prior studies have emphasized the essential role of CSR in building brand trust.<sup>24</sup>

Lee et al. demonstrated that customer loyalty is stronger under conditions of positive affect or emotional states.<sup>24</sup> This perspective is consistent with the causal relationship between brand trust and customer loyalty. Brand trust and customer loyalty are closely related at both cognitive and behavioral levels, as brand trust is primarily self-directed and reflects passionate desires, thereby strengthening emotional bonds with specific brands. From this viewpoint, brand trust fosters emotional attachments to favored brands, while loyalty plays a crucial role in brand choice. Brand trust can thus reinforce emotional relationships between consumers and brands.<sup>25</sup>

Consumers increasingly refuse to purchase products from firms perceived as socially irresponsible. Conversely, positive perceptions of CSR lead to favorable consumer attitudes toward firms.<sup>26</sup> As a result, socially responsible firms can achieve higher levels of commitment from customers and society at large, while simultaneously enhancing customer trust. Positive purchase option attributes are reinforced, whereas negative aspects are mitigated. Therefore, firms should adopt socially responsible policies to strengthen brand trust,

According to Pitta et al., customer loyalty depends on trust, perceived value, emotional attachment, and customer intimacy.<sup>27</sup> A general correlation exists between satisfaction, customer retention, and profitability. Moreover, satisfaction-based purchasing behavior is considered a prerequisite for loyalty.<sup>28</sup> Several scholars argue that satisfaction with product or service value plays a critical role in customer loyalty decisions. Satisfied customers are more likely to repurchase, exhibit reduced price

sensitivity, engage in positive word-of-mouth<sup>88</sup> and become loyal customers.<sup>28</sup> Accordingly, the following hypotheses are proposed:

**H4:** Perceived CSR activities positively influence customer satisfaction.

**H5:** Customer satisfaction positively influences customer loyalty.

**H6:** Customer satisfaction mediates the relationship between perceived CSR and customer loyalty.

<sup>1</sup> Signaling theory, proposed by Spence, suggests that CSR activities can directly<sup>22</sup> influence corporate image and reputation. Corporate image is defined as the aggregate of emotions, impressions, experiences, beliefs, and knowledge held by the public about a firm.<sup>29</sup> Firms actively design their corporate image to send appropriate signals to stakeholders, thereby shaping public perceptions. When customers perceive a firm's CSR initiatives, they tend to develop positive emotional attitudes toward the firm, reflecting an overall evaluation that encompasses both emotional and affective components.<sup>30</sup>

Corporate image can reduce perceived<sup>1</sup> purchasing risk and increase decision certainty.<sup>30</sup> Tarus and Rabach emphasized that the benefits of customer loyalty are closely tied to the extent to which firms are positively perceived and

invest in building<sup>26</sup> and enhancing their corporate image.<sup>31</sup> Prior studies have confirmed the positive and significant<sup>20</sup> impact of CSR on corporate image and the influence of corporate image on customer loyalty.<sup>32</sup> Therefore, the following hypotheses are proposed:

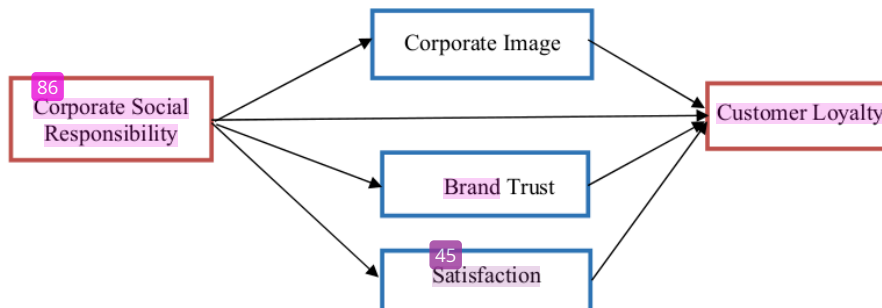
**H7:** Perceived CSR activities positively influence corporate image.

**H8:** Corporate image positively influences customer loyalty.

**H9:** Corporate image mediates the relationship between perceived CSR and customer loyalty.<sup>1</sup>

Eisingerich et al. argued that the general principle of reciprocity can explain the influence of CSR activities on customer attitudes. CSR initiatives across economic, social, and environmental dimensions generate generalized reciprocity.<sup>33</sup> Although firms do not directly provide benefits to customers through CSR activities, customers, as members of society, reciprocate these actions. Individuals care not only about personal benefits but also about public welfare. Consequently, when firms engage in CSR initiatives, customers may develop positive impressions<sup>25</sup> and favorable attitudes toward those firms.<sup>25</sup> Accordingly, the following hypothesis is proposed:

**H10:** Perceived CSR positively influences customer loyalty.



**Figure 1.** Proposed Research Model

### 3. METHODOLOGY

#### 3.1. Research Design

To ensure objectivity and accuracy in data collection, the questionnaire was developed through the following process: Identification of constructs and measurement scales based on a comprehensive review of prior research models. Development of the Vietnamese version of the questionnaire through translation and adaptation

from previous studies; Back-translation of the Vietnamese version into English to ensure consistency and accuracy; Expert review and refinement of the Vietnamese questionnaire; A pilot study conducted with a random sample of 77 customers who had experienced products and services at retail supermarkets in Gia Lai Province, with results indicating data suitability for subsequent analyses; Distribution of the finalized questionnaire to 387 customers who

had experienced products and services at retail supermarkets in Gia Lai Province.

The questionnaire comprised an introductory section outlining the research purpose, significance, confidentiality assurance, and acknowledgments, followed by the main survey items and respondents' demographic information.

A five-point Likert scale was employed, ranging from 1 ("Strongly disagree") to 5 ("Strongly agree"), as this scale is widely used and trusted in economic and social science research.

## 5.2. Data Collection and Analysis

Due to geographical constraints and limited access, a non-probability sampling approach was adopted, combining convenience sampling and snowball sampling to ensure an

adequate sample size. A total of 387 questionnaires were collected; however, seven responses were excluded due to missing information, inconsistencies, outliers, or unusable data. Ultimately, 380 valid responses were retained for further analysis. Table 1 presents the demographic characteristics of the valid sample.

To test the proposed hypotheses, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using SmartPLS 4. PLS-SEM is particularly suitable for predictive models and handling formative measurement constructs. The measurement model was assessed to examine reliability and validity, while the structural model was used to test the research hypotheses. IBM SPSS Statistics 20 was also used to compute Cronbach's alpha reliability coefficients.<sup>34</sup>

**Table 1.** Characteristics of respondents

	Freq	%	Variable	Freq	%
<b>Gender</b>			<b>Age group</b>		
Male	122	32.1	< 25	160	42.1
Female	258	67.9	25 - 40	135	35.5
<i>Total</i>	<i>380</i>	<i>100.0</i>	41 - 60	73	19.2
<b>Occupation</b>			> 60	12	3.2
Student	125	32.9	<i>Total</i>	<i>380</i>	<i>100.0</i>
Employee	93	24.5	<b>Monthly Income</b> (million VND)		
Business owner/manager	58	15.3	< 5	143	37.6
Homemaker	50	13.2	5 - under 10	120	31.6
Other	54	14.1	10 - under 20	85	22.4
<i>Total</i>	<i>380</i>	<i>100.0</i>	>20	32	8.4
			<i>Total</i>	<i>380</i>	<i>100.0</i>

Source: Author

## 4. RESULT

### 4.1. Measurement models assessment

*Assessment of scale reliability:* The reliability of the measurement scales was

evaluated using three indicators: composite reliability (CR), average variance extracted (AVE), and Cronbach's alpha.

A measurement scale is considered reliable when its composite reliability exceeds

0.50, and convergent validity<sup>41</sup> is established when the AVE value is greater than 0.50. Cronbach's alpha measures the internal consistency of a set of items within a construct; in other words, it indicates whether the items consistently<sup>40</sup> measure the same underlying concept. Cronbach's alpha values of 0.70 or higher are generally regarded as acceptable.<sup>35</sup>

As shown in Table 2, all constructs exhibit composite reliability, average variance extracted, and Cronbach's alpha values above the threshold of 0.70, indicating satisfactory reliability and acceptable internal consistency among the observed variables.

**Table 2.** Accuracy analysis of reflective components/constructs

Constructs/ components	No. of scale items		Construct reliability and validity			
	Original	Final	Cronbach's alpha	CR	AVE	RHO_A
1. Corporate social responsibility (CSR)	9	9	0.949	0.956	0.710	0.950
2. Corporate image (CI)	11	11	0.949	0.961	0.831	0.950
3. Satisfaction (SAT)	5	5	0.947	0.959	0.824	0.947
4. Customer loyalty (CL)	5	5	0.943	0.957	0.815	0.944
5. Brand trust (BT)	5	5	0.920	0.940	0.759	0.923
Note: CR: Composite Reliability; AVE: Average Variance Extracted; RHO_A: Composite reliability						
Source: Author						

**Convergent Validity Assessment:** Convergent validity refers to the extent to which multiple indicators of the same construct are positively correlated with one another. To assess convergent validity, two main criteria were employed: outer loadings and average variance extracted (AVE). Hair et al. recommended that outer loading values should be at least 0.70 to indicate that an observed variable meaningfully represents its underlying construct. In addition, AVE is used as another criterion for evaluating convergent validity; a construct is considered to achieve adequate convergent validity when its AVE value exceeds 0.50.

In this study, the analysis results indicate that all outer loading values are greater than 0.70 and all AVE values exceed the recommended threshold of 0.50. Therefore, all constructs

satisfy the requirements for convergent validity.<sup>34</sup>

**Discriminant Validity Assessment:** Discriminant validity examines whether a construct is empirically distinct from other constructs in the research model. The assessment of discriminant validity aims to demonstrate that each construct is unique and captures phenomena not represented by other constructs in the model.

Discriminant validity was evaluated using three criteria: (1) the Fornell–Larcker criterion, which compares the square root of the AVE of each construct with its correlations with other constructs; (2) cross-loadings; and (3) the Heterotrait–Monotrait ratio (HTMT).<sup>34</sup>

According to the Fornell–Larcker criterion, discriminant validity is established when the square root of a construct's AVE is greater than the absolute value of its correlations with all other constructs. The results show that the square roots of AVE for all constructs exceed their corresponding inter-construct correlations, thereby satisfying this criterion.

Regarding cross-loadings, discriminant validity is confirmed when each indicator's loading on its associated construct is higher than its loadings on all other constructs. The results

indicate that all indicators load more strongly on their respective constructs than on other constructs, thus meeting the cross-loading requirement.

Finally, the Heterotrait–Monotrait (HTMT) ratio of correlations represents the ratio of between-construct correlations to within-construct correlations. An HTMT value greater than 0.90 suggests a lack of discriminant validity between two constructs.<sup>34</sup> The results reveal that all HTMT values are below the threshold of 0.90, confirming adequate discriminant validity. Detailed results are presented in Table 3.

**Table 3.** Discriminant validity assessment using Fornell & Larcker's criterion and Heterotrait–Monotrait (HTMT) values

Constructs/components	1	2	3	4	5
1. Corporate social responsibility (CSR)	0.842	0.742	0.648	0.879	0.709
2. Corporate image (CI)	0.708	0.911	0.672	0.871	0.680
3. Satisfaction (SAT)	0.616	0.638	0.908	0.734	0.520
4. Customer loyalty (CL)	0.835	0.825	0.694	0.903	0.742
5. Brand trust (BT)	0.667	0.637	0.486	0.694	0.871

Notes: The Heterotrait–Monotrait (HTMT) ratios and bivariate correlations are above and below the diagonal, respectively. The square root of AVE is on the diagonal.

Source: Author

#### 4.2. Structural Equation Modeling (SEM)

After the measurement model satisfied the requirements of reliability, convergent validity, and discriminant validity, the next step in the PLS-SEM procedure was to assess the structural model. The purpose of this stage is to examine the causal relationships among latent constructs, determine whether the proposed hypotheses are supported, and evaluate the explanatory power of the model.

First, the study examined potential multicollinearity among the constructs. As reported in Table 4, all variance inflation factor (VIF) values are below 3, which is well under the critical threshold of 5. These results indicate that multicollinearity is not a serious concern and confirm that each first-order construct contributes unique information to the higher-order construct.

Second, the significance of the path coefficients in the structural model was

evaluated. The results presented in Table 4 show that all path coefficients are statistically significant, with p-values less than 0.05, indicating that each construct plays an important role in shaping customer loyalty. Moreover, the positive original sample values suggest that all relationships are positive in direction.

Direct effects: Regarding the magnitude of direct effects on customer loyalty (CL), corporate social responsibility (CSR) exhibits the strongest influence on customer loyalty ( $\beta = 0.400$ ), followed by corporate image (CI) ( $\beta = 0.368$ ), customer satisfaction (SAT) ( $\beta = 0.156$ ), and brand trust (BT) ( $\beta = 0.117$ ). In terms of CSR's effects on other constructs, CSR has the strongest impact on corporate image (CI) ( $\beta = 0.708$ ), followed by brand trust (BT) ( $\beta = 0.667$ ), customer satisfaction (SAT) ( $\beta = 0.616$ ), and customer loyalty (CL) ( $\beta = 0.400$ ).

Indirect effects: With respect to indirect effects, all indirect paths from corporate social

responsibility (CSR) to customer loyalty (CL) through corporate image (CI), customer satisfaction (SAT), and brand trust (BT) are statistically significant. Among these, the

indirect effect of corporate social responsibility (CSR) on customer loyalty (CL) through corporate image (CI) is the strongest ( $\beta = 0.261$ ). Detailed results are presented in Table 4.

**Table 4.** Evaluation of the quality of the structural model

Paths	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	VIF
CSR -> CI	0.708	0.708	0.038	18.765	0.000	1.000
CSR -> SAT	0.616	0.615	0.055	11.249	0.000	1.000
CSR -> CL	0.400	0.399	0.050	7.971	0.000	2.572
CSR -> BT	0.667	0.666	0.056	11.852	0.000	1.000
CI -> CL	0.368	0.368	0.050	7.383	0.000	2.518
SAT -> CL	0.156	0.156	0.038	4.048	0.000	1.855
BT -> CL	0.117	0.117	0.035	3.361	0.001	1.996
CSR -> CI -> CL	0.261	0.261	0.041	6.409	0.000	
CSR -> SAT -> CL	0.096	0.096	0.027	3.556	0.000	
CSR -> BT -> CL	0.078	0.078	0.026	3.003	0.003	

*Source: Author*

Third, the adjusted coefficient of determination (adjusted  $R^2$ ) was examined to assess the extent to which the independent variables explain the variance in the dependent variables in the model (Hair et al., 2017). The adjusted  $R^2$  values for corporate image (CI), customer satisfaction (SAT), and brand trust

(BT) are 0.500, 0.378, and 0.443, respectively, indicating that CSR explains 50.0%, 37.8%, and 44.3% of the variance in these mediating constructs. The adjusted  $R^2$  value for customer loyalty (CL) is 0.825, suggesting that the independent variables collectively explain 82.5% of the variance in customer loyalty.

**Table 5.** Evaluation of the model fit of the regression model

	R-square	R-square adjusted
CI	0.502	0.500
SAT	0.379	0.378
CL	0.827	0.825
BT	0.444	0.443

*Source: Authors*

Overall, the results indicate that the structural model demonstrates a good model fit, strong explanatory power, and satisfactory predictive capability. All statistical evidence reported in table 4 and table 5 supports the proposed research hypotheses.

### 4.3. Research Findings Discussion

This study successfully developed and empirically tested a research model to examine the impact of corporate social responsibility (CSR) on customer loyalty (CL), with corporate image (CI), customer satisfaction (SAT), and brand trust (BT) serving as mediating variables. The structural model results reveal strong explanatory power, with the coefficient of determination ( $R^2$ ) for customer loyalty reaching 0.827, indicating that the independent variables in the model explain 82.7% of the variance in customer loyalty.

Specifically, CSR exerts a direct and positive effect on customer loyalty, while also strongly influencing the mediating variables, namely corporate image, brand trust, and customer satisfaction. Among these relationships, CSR has the strongest impact on corporate image, followed by brand trust and customer satisfaction. This finding highlights the crucial role of CSR initiatives in shaping positive perceptions, strengthening trust, and enhancing customer satisfaction.

Furthermore, corporate image, brand trust, and customer satisfaction all positively influence customer loyalty. Among these factors, corporate image exerts the strongest effect, followed by customer satisfaction and brand trust. These results confirm the important mediating roles of psychological and perceptual factors in the relationship between CSR and customer loyalty.

Taken together, the findings demonstrate that CSR not only directly influences customer loyalty but also indirectly fosters loyalty by enhancing corporate image, strengthening trust, and increasing customer satisfaction. Accordingly, the proposed research model provides valuable empirical evidence that clarifies the mechanisms through which CSR influences customer loyalty in the research context, thereby offering a solid foundation for managerial implications and strategic recommendations.

## 5. CONCLUSION

### 5.1. Theoretical Implications

This study makes significant contributions to the theoretical foundations of consumer behavior and services marketing by clarifying the role of corporate social responsibility (CSR) in shaping customer loyalty within the retail supermarket context. Through structural model testing, the study demonstrates that CSR not only has a direct impact on customer loyalty but also exerts indirect effects through mediating variables, including corporate image, brand trust, and customer satisfaction. These findings extend prior research by elucidating the multidimensional mechanisms through which CSR influences customer behavior.

In addition, the study underscores the central role of customers' psychological and perceptual factors in translating CSR initiatives into behavioral responses. Specifically, corporate image, trust, and satisfaction function as key mediating mechanisms that reflect how customers interpret and evaluate firms' social responsibility efforts. This reinforces the argument that CSR is not merely an ethical or social obligation, but also a strategic instrument that shapes customer perceptions and emotions.

Moreover, by simultaneously integrating three mediating variables into a single model, the study offers a more comprehensive understanding of the relationship between CSR and customer loyalty. In doing so, it enriches the theoretical framework of relationship marketing and consumer behavior.

### 5.2. Managerial Implications

From a managerial perspective, the findings provide several practical implications for business managers in general and retail supermarket managers in particular. First, the direct and indirect effects of CSR on customer loyalty suggest that firms should view CSR as a long-term strategic investment rather than as symbolic or reactive activities. CSR initiatives related to the environment, community, employees, and customers should be implemented consistently and transparently to foster positive customer perceptions.

Second, given that corporate image represents a key channel through which CSR influences customer loyalty, firms should place greater emphasis on effectively communicating their CSR activities.

Storytelling strategies that link brand identity with social values, ethical conduct, and sustainable development can enhance corporate image and, in turn, strengthen customer loyalty.

Third, the findings highlight the critical roles of trust and satisfaction in building long-term customer relationships. Firms should ensure that CSR commitments are implemented authentically and align with customers' actual service experiences to avoid discrepancies between communication and practice. When customers perceive sincerity and consistency in CSR efforts, their trust and satisfaction are enhanced, thereby increasing their intention to continue patronage and maintain long-term relationships with the firm.

### **5.3. Research Limitations**

Despite its contributions, this study has several limitations. First, the research was conducted within retail supermarkets in Gia Lai Province, which may limit the generalizability of the findings to other industries or geographic contexts. Second, the data were collected using convenience sampling, and customer perceptions of CSR, corporate image, trust, and satisfaction may change over time.

### **5.4. Directions for Future Research**

Based on these limitations, several directions for future research are proposed. First, future studies may expand the research context to other industries or geographic regions to enhance the generalizability of the findings. Comparative studies across industries or cultural settings could further clarify the role of CSR in shaping customer loyalty.

Second, future research should consider employing longitudinal research designs to examine changes in CSR perceptions, corporate image, trust, satisfaction, and loyalty over time. In addition, incorporating other mediating or moderating variables, such as customer emotions or engagement, may help extend the research model and provide deeper insights into the mechanisms through which CSR influences customer loyalty.

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