

# Innovations

## **Bridging the Gap: How and Why CSR Practices Enhance Customer Loyalty through Brand Reputation**

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### **Abstract**

**Purpose:** *This research paper is focused on bringing out some new insights about corporate social responsibility (CSR), brand reputation and customer loyalty in Wa municipality's banking sector. **Design/ Methodology/ Approach:** Grounded on a positivist philosophical posture, the data were collected with a questionnaire and the overall sample size is 250 respondents from the Upper West Region. **Findings:** The results revealed four important key findings. First, the findings indicate CSR significantly affects brand reputation. Further, CSR significantly affects customer loyalty. Moreover, brand reputation significantly affects customer loyalty. Finally, brand reputation is a mediator of the association between CSR and customer loyalty. **Practical Implications:** This research provides a guide for managers in the banking industry to strategically implement CSR initiatives that are enhancing brand reputation. With the understanding that CSR activities resonate most with customers, banks can tailor their efforts to maximize impact. **Original Value:** This research is the first to utilized hypothesized model grounded on stakeholder theory to analyze how brand reputation bridges the gap between CSR and customer loyalty in a specific African cultural context.*

**Keywords:** *Corporate Social Responsibility, Banking Sector, Brand Reputation, Customer Loyalty*

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### **1. Introduction**

Research on corporate social responsibility (CSR) is becoming more important for scholars worldwide, reflecting a shift in consumer expectations and corporate practices. The traditional goal of businesses has long been to maximize shareholder value and generate profits. However, in today's dynamic environment, companies are not operating with this focus. Increasingly, they reflect the implications of their

actions on the communities in which they operate (Sule and Abdualil, 2023). CSR gained its prominence in 1960, and it refers to the idea that businesses are accountable in terms of their responsibilities to stakeholders, shareholders and society. Thus, an increasing majority of businesses have shown their commitment to addressing some key social issues (Wang et al., 2016). CSR has experienced significant improvement due to ongoing research efforts (Weiping et al., 2022; Le, 2023).

Despite CSR's popularity, researchers have yet to reach a consensus on its definition. CSR is an organization's accountability to all stakeholders that are affected by its business practices (Gürlek et al., 2017). CSR is also defined as companies' commitment to lessen their destructive impacts and capitalize on their positive contributions to society (Masum et al., 2020). Today, a company's ethical principles and social responsibility practices become the factors in shaping customer response, surpassing traditional competitive advantages like price and quality (Chang, 2017; Al-Ghamdi and Badawi, 2019). According to Rust et al. (2021), brand reputation refers to the overall impression stakeholders have regarding a brand, influenced by their thoughts, feelings, and discussions about it. Thus, that perception of the brand may significantly affect the firm's credibility, trustworthiness, and overall success (Shafiq et al., 2023).

Today, research on customer loyalty is emerging (Khan, 2013), and it has been on the minds of marketers for decades. As early as the 1980s, numerous companies invested heavily in customer relationship management programs aimed at cultivating customer loyalty (Buttle and Maklan, 2019). For Khan (2013), customer loyalty refers to the consistent customer's commitment to support an institution, even in the face of occasional service errors. In the increasingly competitive banking sector, CSR has emerged as an element that affects both brand reputation and customer loyalty (Raza et al., 2020). Platonova et al. (2018) note that the financial transactions sector occupies a unique position within society and its role has expanded significantly beyond merely ensuring financial stability in the economy. Banks now play a crucial part in setting new approaches, delivering essential services to consumers, and reducing financial exclusion (Mogaji et al., 2021). Consequently, a growing number of banks have begun to take CSR into account (Platonova et al., 2018). According to Lee et al. (2017), CSR is now a strategic business tool for companies. This evolution has significantly influenced consumer behavior, prompting enterprises to pay greater attention to CSR-related issues, aiming to align their operations with social expectations (Carroll and Brown, 2018; Ashrafi et al., 2020). This illustrates the reason why marketers are including CSR policies in their decision-making to improve retention rates. This idea is supported by Guzmán and Davis (2017), who think that CSR initiatives improve brand equity because they have a link with customers' core expectations. Furthermore, CSR play a role of differentiation in the financial industry,

where trust and reputation also remain some key factors (Deigh, 2016; Raza et al., 2020). Today, it is noticed that financial institutions use CSR to improve their image and their customer loyalty plans (Aramburu and Pescador, 2019). Thus, the link between corporate values and social values is vital as customers are buying from firms that consider social and environmental responsibility (Camilleri, 2017). Even if scholars have recognized the vital effect of CSR in financial institutions (Lam, 2016; Al Mubarak and Ben Hamed, 2019), the special effects of CSR on both brand reputation and customer loyalty in the present context are ignored. Thus, this topic aims to shed light on this state of the research. For Yi (2023), CSR has an effect on both corporate reputation and purchase intentions. The main interrogation is: To what extent does CSR influence brand reputation and customer loyalty in the banking sector?

This research seeks to firstly assess if CSR is correlated to brand reputation. Secondly, it seeks to determine if CSR is correlated to customer loyalty. Thirdly, it seeks to determine if brand reputation is correlated to customer loyalty. Finally, it seeks to investigate whether brand reputation is a mediator to the nexus between CSR and customer loyalty.

## **2. Literature Review**

### **2.1. Theoretical Review**

#### **Stakeholder Theory**

The term "stakeholder" has its roots in the strategic management book of Freeman in 1984. Freeman (1984) argues that companies should take into account the well-being of stakeholders to attain success. Three distinct theoretical approaches have been identified to address stakeholder concerns: descriptive, instrumental, and normative. Mitchell et al. (1997) suggest three attributes to assess stakeholder influence, while Jones and Wicks (2018) suggest a unified stakeholder theory that integrates descriptive, normative, and instrumental perspectives. Furthermore, Mitchell et al. (1997) identify three key attributes for evaluating stakeholder influence: power, legitimacy, and urgency, which collectively determine the necessary management attention for each stakeholder. Phillips et al. (2003) give emphasis to stakeholder theory (ST) by extending its implications to areas like CSR, ethics, and sustainability. Mahajan et al. (2023) highlight stakeholder theory's importance in marketing, accounting, business ethics, strategic management, and finance, while Roberts (1992) explores its application in understanding corporate social responsibility disclosures. Parmar et al. (2010) and Mahajan (2023) highlight ethical considerations' necessity in stakeholder theory and corporate decision-making, emphasizing fairness and responsibility towards stakeholders. Matos and Hall (2007) emphasize stakeholder theory's prominence in strategic management, stressing its role in integrating sustainable development practices, life cycle

assessment, and adopting a sustainability-focused strategy for competitive advantage. Line and Wang (2017) suggest market-oriented destination marketing (MODM) as a central marketing component, prioritizing customer satisfaction, growth opportunities, and competitive advantage. In addition, Banerjee et al. (2003) find that stakeholder pressures influence both firms' performance and green practices. Nevertheless, Artiach et al. (2010) reveal the importance of the ST in determining corporate sustainability performance. Deng et al. (2013) point out the necessity of considering stakeholder interests in mergers and acquisitions.

Finally, the ST suggests that firms must pay attention to their customers, employees, investors, and the community expectations when making financial decisions in the sense that their engagement in socially responsible practices may foster customer relationships, enhance brand reputation, and foster customer loyalty.

## **2.2. Conceptual Review**

### **2.2. 1. Corporate Social Responsibility (CSR)**

Today, researchers have extensively explored CSR's determinants, consequences and dimensions (Gelbmann, 2010; Markovic et al., 2020). Islam et al. (2020), views CSR as a significant concept explored in studies of business and society relations. CSR also refers to a managerial practice that brings firms to harmonize environmental, societal and economic aspects (Le, 2023). According to Fatma and Khan (2023), CSR is viewed as a driver of development, as it contributes to poverty eradication, promotes education and training, and fosters equity and sustainable development. Sule and Abdujalil (2023) view CSR as a business's devotion to ethically enhanced development, while also improving the living conditions for local residents and society as a whole. Carroll (2015) describes CSR as a business accountability towards all stakeholders throughout its processes. CSR is indispensable within the framework of economic sustainability, as it inspires firms to enhance their socioeconomic context and their environmental context, thus generating value for consumers (Bianchi et al., 2019). CSR is seen as a managing method for nurturing competitive advantage, positioning social and environmental issues as fundamental, rather than peripheral elements of the business. Moharana (2013) highlights that CSR relates to the core behavior of businesses and their responsibility for the effect on societies. Thus, CSR is not just a philanthropic endeavor. According to Moharana (2013) and Njenga (2015), CSR is not just a philanthropy and it is not about a giving and receiving principle, but it should include the underprivileged as active partners. For Nahar and Khurana (2023) CSR integrates the principle that businesses can mitigate their negative effects on the world. Further, CSR entails actions undertaken by a company to enhance its environmental and social impact. It also involves the adoption of fair and ethical

business practices (Low, 2016; Nahar and Khurana, 2023). Masum et al. (2020) state that CSR is a managing system that produces and distributes wealth to stakeholders through sustainable and ethical management practices. Finally, CSR emphasizes the proactive and extended social contributions of businesses to society.

### **2.2.2. Brand Reputation**

Brand reputation is a combination of active and passive assets interrelated to a name or a design that can enhance or diminish a product value or a service value of a company (Chiaravalle and Schenck, 2014). Reputation encompasses a collection of individual and collective assessments regarding an institution's or organization's reliability, trustworthiness, responsibility, and competence, grounded in a common set of values (Santos et al., 2020). As a crucial asset, reputation reflects both future projections and past performance (Tay and Saglam, 2022). Brand reputation is widely acknowledged as a crucial foundation for corporate success (Corkindale and Belder, 2009). In today's competitive landscape, maintaining a positive reputation with stakeholders is increasingly vital for businesses and brands to retain existing customers, attract potential ones, and explore new markets (Le, 2023). According to Veloutsou and Moutinho (2009) and Verčič and Čorić (2018), academics and practitioners acknowledge that brand reputation is gaining greater significance. Building brand reputation goes beyond just satisfying consumers; it is an asset that companies build over time based on how their audiences assess the brand. Firms with a prestigious reputation attract customers, whereas a given brand may lose its customers because of a bad reputation when it fails to meet their expectations (Veloutsou and Moutinho, 2009).

From the above literature review, we can stipulate the first hypothesis:

**H<sub>1</sub>:** Corporate social responsibility is significantly associated with brand reputation.

### **2.2.3. Customer Loyalty**

Customer loyalty has gained a huge concern in business discussions (Leong et al., 2012), with increasing interest in recent years (Khan, 2013), leading to extensive marketing research. Loyalty is a good image of a company's value, which results in increased purchases over time. Customer loyalty refers to a multidimensional construct of two elements: attitude and behavior. Leninkumar (2017) describes customer loyalty as a commitment by consumers to consistently purchase specific products, services, and brands from a given firm for a given extended period. This loyalty persists regardless of competitors' new offerings or innovations, indicating that these customers are not easily swayed to switch brands. According to Leninkumar (2017), loyal customers have a positive view of the firm by repurchasing its products and recommending it to others. Similarly, Akpoyomare et al.

(2016) define customer loyalty as the manifestation of repeated patronage toward a firm, as well as the act of recommending its products to other customers. According to Saroha and Diwan (2020), customer loyalty is a tendency to repurchase and to recommend the products and services of a given firm to others. Customer loyalty is demonstrated through repeated purchases from a company and referrals to others (Khan et al., 2022). Leninkumar (2017) views customer loyalty through the lens of commitment, asserting that true loyalty goes beyond mere repeated purchasing behavior; it entails the genuine re-purchase of a brand that is rooted in commitment. Budianto (2019) and Chen (2015) assert that loyal customers represent the company's most valuable asset in enhancing profitability. Khan (2013) argues that while companies view customer loyalty as a crucial concept, consumers do not necessarily recognize it as such. In behavioral terms, for many companies, customer or brand loyalty is simply a matter of repeat purchasing. Many companies focus their efforts on increasing the repurchase rate with their existing customers. Thus, marketers have created models to predict the profitability benefits of fostering the repurchase rate.

Finally, Anyasor and Njelita (2020) highlight that loyalty is a strong devotion to consistently purchase a product or a service of a given company without switching behavior. This leads to repurchases of the same brand. A consumer's behavior towards a given product, including their preference, is vital in developing loyalty and commitment to the brand.

Thus, this review brings us to adopt both the second hypothesis and the third hypothesis:

**H<sub>2</sub>:** Corporate social responsibility is significantly associated with customer loyalty.

**H<sub>3</sub>:** Brand reputation is significantly associated with customer loyalty.

#### **2.2.4. Links between Brand Reputation, Corporate Social Responsibility and Customer Loyalty**

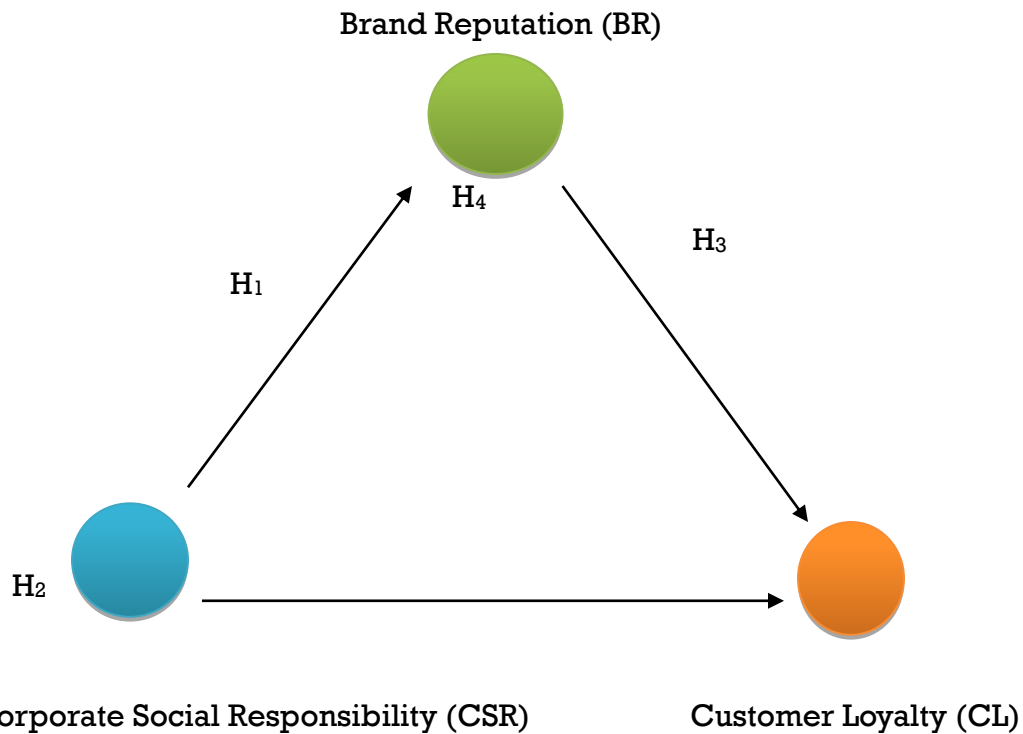
Brand reputation can be improved through strategic public relations, but it is also shaped by the brand's performance and the quality of its products (Astono et al., 2021; Kristiyono and Djoni, 2023). Lee (2017) emphasizes that there is a strong correlation between brand reputation and corporate reputation. Specifically, a more favorable brand reputation leads to higher evaluations, which in turn enhances the company's corporate reputation among consumers. Thus, brand reputation can foster a positive impression, leading customers to trust the brand and cultivate long-term loyalty. Armstrong and Kotler (2003) assert that a strong brand image fosters customer willingness and trust, encouraging repeat purchases of that brand. Consequently, consumers not only drive sales but also demonstrate loyalty to the brand. Lee (2017) identifies varying levels of importance between brand image and customer loyalty. Lee notes that promoting a brand image through CSR initiatives

generates positive feedback, ultimately benefiting the brand. This positive impact arises from the company’s clarity in both its external communications and internal practices.

This review brings us to adopt the fourth hypothesis:

**H<sub>4</sub>:** Brand reputation significantly mediates the relationship between corporate social responsibility and customer loyalty.

**2.3. Research Model**



**Figure 1: Research Model**

(Source : Authors’own construct)

**3. Methodology**

**3.1. Research Design**

A research design refers to the way the researcher intends to carry out the study (Babbie, 2015) or to a set of policies and procedures that include hypotheses generation, data gathering and analysis techniques. Experimental and survey research are the basic quantitative research designs used by researchers. The current research uses a survey research design because it offers homogeneous information to assess the links between variables (Malhotra and Grover, 1998) and its economic ability to gather data from a large sample of individuals or a well-defined population (Hair et al., 2019).

### 3.2. Research Philosophy

The philosophical stance behind the present research typically aligns with positivism, which emphasizes the objective measurement and quantification of phenomena (Duberley and Johnson, 2015; Antwi and Hamza, 2015)

### 3.3. Population

The employees and customers of the banking institutions in Wa Municipal are the population for this research, but because the researchers intended to achieve accurate results, the population is limited to staff and customers who have a deep knowledge about the research topic.

### 3.4. Study Area

The study area is Wa Municipal, which is the regional capital of the Upper West Region. It has a population of 200,672 inhabitants, with the majority of them practicing a business activity. Additionally, the economic activity is gradually growing. There are some commercial banks in the areas that accompany the development and growth of businesses.

### 3.5. Sampling Technique

Convenience sampling is a non-probability method that is used in quantitative research. Thus, a convenience sample is used to select the respondents from the target population based on practical criteria such as convenience, accessibility, closeness, or decision to participate (Etikan et al., 2016).

### 3.6. Sample Size

The formula of Ganassali (2009) is used to determine the sample size.

$$n = (px(1-p)) / (e / 1.96)^2;$$

p = observed percentage

e = maximum error. If e = 0.065 and p = 50%, then  $n = (0.5 \times (1 - 0.5)) / (0.065 / 1.96)^2 = 227$ . Thus, n = 227 respondents. In light of the population size, the researchers have collected 250 responses. Thus, this sample is sufficient for the analysis.

### 3.7 Data Collection Instrument

The measurement scales are adapted from previous research of Ahmad et al. (2021), Saroha and Diwan (2020) and Bianchi et al. (2019), consisting of four sections (the first part shows the demographic information, while the remaining parts measure the research constructs) to collect primary data. The instrument is adapted to ensure the items are aligned with the research context.

### 3.8. Data Analysis

For this research, SmartPLS software version 3.3.9 is used for data analysis. The PLS-SEM method is convenient because it facilitates the analysis of complex data, offering insights into the underlying structures and connections between constructs (Gefen et al., 2000).

### 3.9. Reliability and Validity of Research

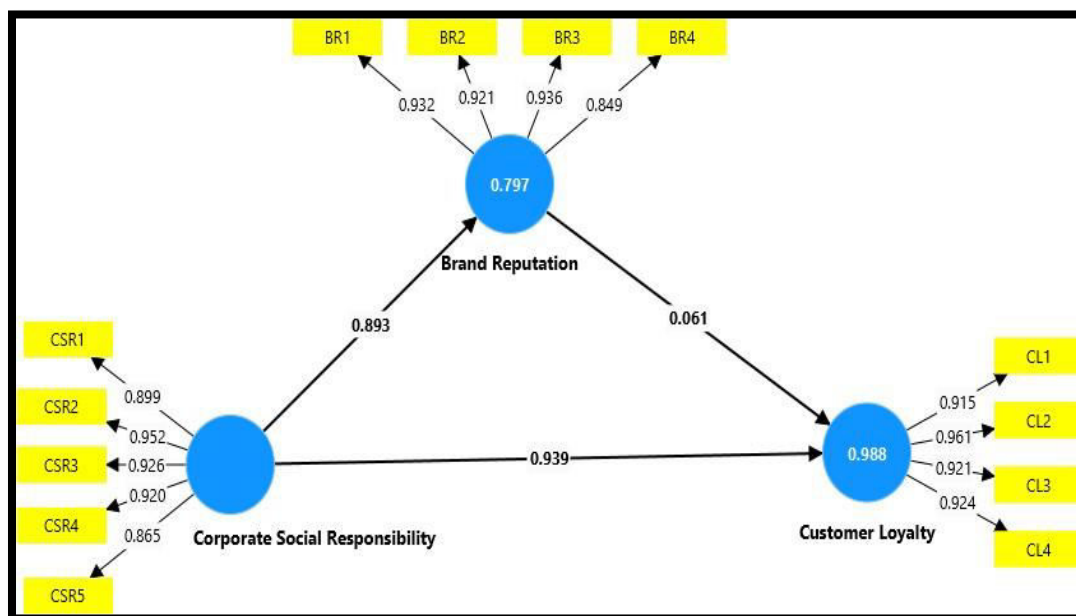
#### 3.9.1. Internal Consistency and Reliability

The Cronbach's alpha values are used to evaluate the internal consistency of a measurement model. Constructs with a Cronbach alpha at least 0.7 indicate that the range and meaning of the items within the construct are consistent (Nassè, 2018). The composite reliability values (see Table 1 and Figure 2) demonstrate that internal consistency reliability has been achieved.

**Table 1: Construct Reliability**

Variable	Number of items	Cronbach's alpha	Composite reliability (rho_a)
Corporate social responsibility	6	0.931	0.936
Brand reputation	5	0.950	0.953
Customer loyalty	6	0.948	0.949

Source: Generated by Authors



**Figure 2: Reflective loadings**

(Source: Authors' own construct)

### 3.9.2. Convergent Validity

Convergent validity is established when multiple items exhibit a high degree of correlation and collectively assess the same construct (Henseler et al., 2015). According to Asfaw et al. (2019), an average variance extracted (AVE) above 0.50 shows that the convergent validity of the reflective measurement model is established (Fornell and Larcker, 1981; Asfaw et al., 2019; Hair et al., 2019). The results on Table 2 show that the constructs' AVE values are satisfactory.

**Table 2: Construct Convergent Validity**

	<b>Number of items</b>	<b>Composite reliability (rho_a)</b>	<b>Average variance extracted (AVE)</b>
Corporate social responsibility	6	0.936	0.829
Brand reputation	5	0.953	0.833
Customer loyalty	6	0.949	0.866

**Source:** Generated by Authors

### 3.9.3. Discriminant Validity

It is the ability to extricate one set of measurements from another set that assesses a different concept, to ensure that constructs are indeed distinct from one another and would capture specific occurrences (Tse et al., 2023; Kothari, 2004). The study focuses on two measures using the Heterotrait-Monotrait Ratio (HTMT) and Fornell-Larcker criterion (Fornell and Larcker, 1981; Cao et al., 2022). The Fornell-Larcker criterion suggests that the latent construct should have a higher correlation with its indicators than with any other latent variables in the structural model. The results on Table 3 confirm that discriminant validity is established.

**Table 3: Discriminant Validity (Fornell and Larcker Criterion)**

	<b>CSR</b>	<b>Brand reputation</b>	<b>Customer loyalty</b>
<b>CSR</b>	<b>0.910</b>		
<b>Brand reputation</b>	0.893	<b>0.913</b>	
<b>Customer loyalty</b>	0.899	0.903	<b>0.930</b>

**Source:** Generated by authors

Henseler et al. (2015) state that HTMT values exceeding the threshold of 0.90 indicate a lack of discriminant validity. As shown in Table 4, all HTMT values have not

exceeded the 0.90 threshold, implying that discriminant validity is achieved (Hair et al., 2019).

**Table 4: Discriminant Validity- Heterotrait-Monotrait Ratio (HTMT)**

	<b>CSR</b>	<b>Brand reputation</b>	<b>Customer loyalty</b>
Corporate social responsibility	0.000	0.000	0.000
Brand reputation	0.627	0.000	0.000
Customer loyalty	0.750	0.746	0.000

**Source:** Generated by authors

### 3.10. Unit of Analysis

The unit of analysis refers to the main subject or entity that the researcher is analyzing or commenting on in a study (Silverman and Solmon, 1998). It can be individuals, groups, organizations, countries, social phenomena, or artefacts. In this research, it is the experienced bank customers in Wa Municipality are studied.

### 3.11. Ethical Consideration

Ethics in research is defined as the moral ideals and norms that govern scientific activity (Nassè, 2018). The researchers have complied to the ethical rules established by the American Psychological Association (APA). For every visited area, a letter of introduction is required from the researchers to prove the authenticity of the investigation from their research institution. Following that, the research purpose, breadth and significance are all properly explained. Only those who decided to participate voluntarily received questionnaires. Other ethical concerns, such as privacy, respect for anonymity, and discretion, are scrupulously adhered to during the research (Nassè et al., 2025). Respondents are assured that data taken from them is treated as confidential and will not be revealed to any other person.

## 4. Findings

### 4.1. Demographic Characteristics

Table 5 below illustrates that 56% men and 44% women have contributed to the research. According to the findings, those who participated in this research are predominantly male. It is discovered that 34% of the respondents are aged between 41 and 50, and this formed the modal age for the survey. A significant number of 70 respondents (28% of the population sampled) are aged between 51 and 60. There are 55 respondents (22%) between the ages of 31 and 40. The remaining 16% were between 21 and 30 years. A significant number, 210 (84%) of the respondents are

married, and the remaining 16% (40) are single. Again, 34% of the respondents have an undergraduate degree, followed by 30% with master’s degree, 20% with a high national diploma, and the remaining 16% hold a PhD. This qualifies candidates for the survey because, based on their level of education, it can be assumed that they have the knowledge necessary to provide insightful and pertinent information to substantiate the findings of the study.

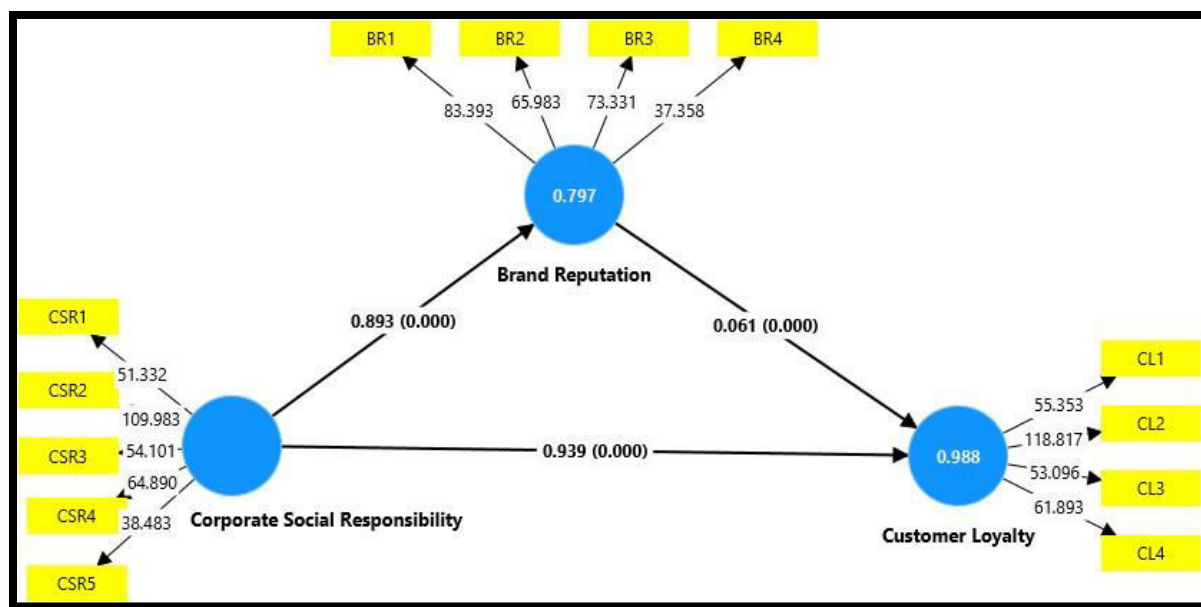
**Table 5: Demographic Characteristics of Respondents**

<b>Demographic Characteristics</b>	<b>Number</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Male	140	56
Female	110	44
<b>Total</b>	<b>250</b>	<b>100</b>
<b>Age</b>		
21-30 years	40	16
31-40 years	55	22
41-50 years	85	34
51-60 years	70	28
Above 60 years	0	0
<b>Total</b>	<b>250</b>	<b>100</b>
<b>Education</b>		
HND	50	20
BSc	85	34
MSc/MPhil/MBA	75	30
PhD	40	16
<b>Total</b>	<b>250</b>	<b>100</b>
<b>Marital status</b>		
Single	40	16
Married	210	84
<b>Total</b>	<b>250</b>	<b>100</b>

**Source:** Generated by authors

#### 4.2. Assessment of Structural Model

By systematically evaluating the validity of the structural model, researchers can determine whether the hypotheses are supported or not (Urbach and Ahlemann, 2010). The t-values and p-values generated by this procedure on Figure 3 and Table 6 are used for this inference, and they are found to be significant.



**Figure 3: PLS-SEM Bootstrap Result**  
(Source: Authors' own construct)

**Table 6: Hypothesis Testing for Direct Effect**

	Standard Beta	Standard Error	T Values	P Values	Decision	95% CI LL	95% CI UL
CSR -> Brand reputation	0.893	0.015	58.027	0.000	Accepted	0.862	0.921
CSR -> Customer loyalty	0.939	0.015	67.043	0.000	Accepted	0.911	0.965
Brand reputation -> Customer loyalty	0.061	0.014	3.994	0.000	Accepted	0.032	0.092

Source: Generated by authors

**Table 7: Hypothesis Testing for Indirect Effect (Mediation Effect Results)**

Effect	Path Coefficient	T-value	P-value	95% CI LL	95% CI UL	Interpretation
CSR -> Brand reputation -> Customer loyalty.	0.055	3.915	0.000	0.029	0.084	Accepted

Source: Generated by authors

### 4.3. Assessing the Goodness of Fit

As suggested by Henseler et al. (2015), this evaluation determines if the model is ill-fitted or well-fitted. Hair et al. (2011) recommend using the coefficient of determination ( $R^2$ ) as a measure of goodness of fit.  $R^2$  values, which range from 0 to 1, reflect the model's explanatory power (for instance, Higher  $R^2$  values designate greater explanatory power). Generally,  $R^2$  values of 0.25, 0.50, and 0.75 are considered to represent weak, moderate, and greater levels of explanation, respectively (Henseler et al., 2015). The  $R^2$  values in Table 8 indicate that CSR and brand reputation explains 98.8% of customer loyalty's variance. Also, CSR accounts for 79.7% of the brand reputation's variance.

**Table 8: R-squared**

	<b>R-square</b>	<b>R-square adjusted</b>
Brand reputation	0.797	0.796
Customer loyalty	0.988	0.988

**Source:** Generated by authors

### 4.4. Assessing Structural Model for Multi-Collinearity Issues

Multi-collinearity arises when predictors in multiple regression analyses are highly correlated. All VIF values in Table 9 are below 5, signifying the absence of collinearity issues (Hair et al., 2011).

**Table 9: Multi-Collinearity Statistics (Inner VIF)**

	<b>CSR</b>	<b>Brand reputation</b>	<b>Customer loyalty</b>
CSR	0.000	1.000	4.924
Brand reputation	0.000	0.000	4.924
Customer loyalty	0.000	0.000	0.000

**Source:** Generated by authors

### 4.5. Hypotheses testing

#### 4.5.1. CSR and Brand Reputation

The results in Figure 3 and Table 6 reveal an association between CSR and brand reputation as  $\beta = 0.893$ ,  $t = 58.027$  and  $p\text{-value} = 0.000$ . Thus, this brings the researchers to reject the null hypothesis and to support the alternative hypothesis one ( $H_1$ ):

**$H_1$ :** Corporate social responsibility is significantly associated with brand reputation.

#### 4.5.2. CSR and Customer Loyalty

The results in Table 6 show an association between CSR and customer loyalty with  $\beta = 0.939$ ,  $t = 67.043$ , and  $p\text{-value} = 0.000$ . Thus, this brings the researchers to reject the null hypothesis and to support the alternative hypothesis two ( $H_2$ ):

**H<sub>2</sub>:** Corporate social responsibility is significantly associated with customer loyalty.

#### 4.5.3. Brand Reputation and Customer Loyalty

The results in Table 6 show an association between brand reputation and customer loyalty as  $\beta = 0.061$ ,  $t = 3.994$ , and  $p\text{-value} = 0.000$ . Thus, this brings the researchers to reject the null hypothesis and to support the alternative hypothesis three ( $H_3$ ).

**H<sub>3</sub>:** Brand reputation is significantly associated with customer loyalty.

#### 4.5.4. Brand Reputation, CSR and Customer Loyalty

The results on Table 6 and Table 7 show that an association between CSR and customer loyalty is as  $\beta = 0.939$ ,  $t = 67.043$ , and  $p\text{-value} = 0.000$ . With the inclusion of the mediating variable, that is, brand reputation, it was found that the indirect effect is also significant as  $\beta = 0.055$ ,  $t\text{-value} = 3.915$ ,  $p\text{-value} = 0.000$ . Thus, this brings the researcher to reject the null hypothesis and to support the alternative hypothesis four ( $H_4$ ):

**H<sub>4</sub>:** Brand reputation significantly mediates the relationship between corporate social responsibility and customer loyalty.

### 5. Discussion

#### 5.1. CSR and Brand Reputation

The finding showing the link between CSR and brand reputation is consistent with some of the previous findings. Hur et al. (2013) find that brand reputation is molded by management decisions, and demonstrate that CSR practices enhance reputation. Wang et al. (2021) show that for firms that seek to differentiate themselves from irresponsible ones, CSR activities help to enhance their image. Additionally, Qasim et al. (2017) demonstrate that CSR activities can foster the ethical perception perspectives of some customers of a given brand, who can continue to purchase its products. Araújo et al. (2023) find that CSR affects both brand image and brand equity, whereas Teotia (2024) also finds that CSR initiatives affect brand reputation. However, Acosta Garcia et al. (2024) state that higher economic freedom businesses display a weaker positive relationship between CSR and tax avoidance.

#### 5.2. CSR and Customer Loyalty

The finding presenting the link between CSR and customer loyalty is consistent with previous findings such as Martínez and Del Bosque (2013), Islam et al. (2021) and

Khan et al. (2022). In the same way, Iglesias and Saleem (2015) and Iglesias et al. (2020) demonstrate that socially responsible practices help brands to sustain their business relationships with their customers. Furthermore, Park et al. (2017) state that customer loyalty increases when they perceive that a given company embraces CSR practices. In the same way, Aramburu and Pescador (2019) state that customers adopt attitudinal loyalty when they perceive CSR practices in financial institutions. Nevertheless, Thosuwanchot and Lee (2025) discovered that recent corporate misconduct in other firms has prompted executives to increase their investments in CSR, while Huo et al. (2022) demonstrate that CSR influences customers' purchase intentions in the long term.

### **5.3. Brand Reputation and Customer Loyalty**

The finding showing the link between brand reputation and customer loyalty is consistent with previous findings. Some scholars like Mahmood et al. (2018) and Astono and Respati (2021) also find that a good brand reputation increases customer loyalty. Additionally, Ali (2022) finds that a firm's brand reputation affects customer satisfaction, customer trust and customer loyalty. Moreover, Raza et al. (2024) highlight that brand reputation through trust, image, and perceived quality significantly fosters both customer satisfaction and loyalty. Nevertheless, some differences are found with the research of Mei (2021), who rather finds a link between brand reputation and brand equity.

### **5.4. Brand Reputation, CSR, and Customer Loyalty**

The finding showing that brand reputation mediates the association between CSR and customer loyalty is consistent with previous findings. Mehnaz et al. (2024) also find that CSR practices significantly improve brand reputation in the financial industry, and perceived CSR is linked to value-added reputation and customer loyalty. Thus, customers who perceive CSR efforts demonstrate loyalty due to the brand's enhanced reputation. Moreover, Kristiyono and Djoni (2023), in the same way, conclude that brand reputation is a mediator of the link between CSR and brand loyalty. Le (2023) research shows a different finding by demonstrating the mediating effect of corporate reputation, corporate image and customer loyalty on CSR and SMEs' performance. Finally, Rasoolimanesh et al. (2024) also find a mediating effect of trust and brand reputation on CSR and brand loyalty.

## **6. Conclusion**

The research is conducted to explore the relationship between corporate social responsibility, brand reputation and customer loyalty in the banking industry. The results indicate that CSR is significantly associated with brand reputation. Additionally, the results indicate that CSR is significantly associated with customer

loyalty. Moreover, the results indicate that brand reputation is significantly associated with customer loyalty.

Finally, the research reveals that brand reputation significantly mediates the relationship between CSR and customer loyalty.

## **6.1. Implications**

With regard to the above conclusions, some implications are formulated.

### **6.1.1. Practical implications**

First, banks should let their customers be aware of their CSR practices through promotional activities, digital marketing channels, newsletters, and community events. This transparency can help build a positive brand reputation. In addition, banks should engage with their customers to tailor CSR initiatives to meet stakeholder needs, thereby improving brand reputation and customer trust. Besides, management should embed CSR practices into their strategy to align them with the bank's overall goals, thus improving brand reputation and fostering customer loyalty. Furthermore, management should also implement a system to assess CSR initiatives impacts on firms. Finally, regular reporting on these metrics can help demonstrate the effectiveness of CSR efforts and reinforce the bank's commitment to social responsibility.

### **6.1.2. Policy implications**

Policymakers should encourage banks to invest in sustainable practices, which will not only enhance their CSR profile but also contribute to long-term profitability. This can include green banking initiatives, ethical lending practices and community development programs that align with the bank's values and customer expectations.

### **6.1.3. Theoretical implications**

Extant literature has largely focused on the CSR practices of specific companies. The current paper improves the body of theoretical knowledge with the findings, as it covers the Upper West banking industry in Ghana. The research empirical evidence is focused on the stakeholder's theory, entailing in the context the reframing of CSR as a stakeholder-centric strategy to address stakeholders' core needs and expectations of customers, employees, and suppliers, and the local communities by considering their culture. Thus, this should require firms to align CSR goals with stakeholder cultural values to achieve sustainable competitive advantage

## 6.2. Research Limits and Future Directions

This research has exclusive data from the Upper West Region in Ghana. Expanding the research to include the entire banking industry in Ghana over time could enhance its generalizability.

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