

The Ripple Effect of CSR: Building Customer Satisfaction, Customer Trust, Brand Commitment and Customer Citizenship Behaviors on Long-Term Relationship Dynamics

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ABSTRACT

Current research is to find out effect of CSR on customer trust, customer satisfaction and brand value of organization to the customers furthermore we will investigate the relations between these variables on CCB on the basis of long term relationship orientation Now days it is a major challenge for the organizations to hold its customers for a long time because of increase competition in banking industry as a lot of expenses are incurred directly or indirectly to hold the customer for long run. Therefore, retention of customers for a long period of time is a major area of concern. Thus there is a need to be focus on CSR activities for to increase the trust and satisfaction of customers. Furthermore, we will collect data from the customers of banking sector. Objective of the current research is to check the association between CSR, consumer satisfaction, trust, brand, CCB, and customers' long term relationship orientation in Pakistani Organizations where customer citizenship behaviors trend is changed with the passage of time. This gap is taken from a recently published paper in 2020 on which the Author check the relationship between corporate social responsibility corporate image and long-term relationship orientation on republic of Korea. This study will carry out a survey method to collect the data as a sample of 300 employees of national private banks in Capital territory of Pakistan, Islamabad and will use questionnaire technique to gather information from the respondents. By using sample random sampling and linear regression analysis method we will be able to find out the influence of CSR on Brand, Trust, Satisfaction, CCB and LRO.



Introduction

According to recent studies CSR is no more considered as expenditure relatively, researches are revealing that organizational CSR performances are positively related to financial performance of the firms (Cho, Chung, & Young, 2019). Also suggest that the growth rate of assets owned by the company depend on their social contribution. Organizations performing CSR activities may have influence on their sustainable growth and reputation. It is also concluded that CSR maximizes corporate value and help the firm in achieving sustainability (Lee and Lee, 2019). Hence, we can say CSR and sustainable development are related to each other help the managers and firms to handle CSR efficiently. Carroll proposed CSR pyramid model which emerged as a greater discovery in available in literature. Carroll's pyramidal CSR model includes four different aspects of responsibility i-e economical, legal, ethical and philanthropic in order to achieve best results in practices and increase firm value (Carroll, 1991). Earlier the study has proposed three-dimensional model of CSR related activities (Carroll, 1979). Firms practicing CSR activities experience maximized profits, increase in stockholder values, social expectations fulfillment, betterment for stakeholders' interests and improvements in applications of laws and regulations in firm business operations along willingness to take responsibilities (Carroll, 1979; Smith, 2003; Stubbs & Cocklin, 2007). The four-dimensional pyramid of CSR proposed by Carroll in his study is as follows:

1. **Economical responsibility:** It concludes the responsibility of the firm to produce goods/provide services as per requirement of economy, charge reasonable prices, earning profits through fair means maintaining corporate growth, providing opportunities to others and safeguarding the stakeholder interest.
2. **Legal responsibility:** Being responsible in practicing laws, following rules regulations, caring about rights of labors, workers, consumers, protection of environment and paying due taxes as a good citizen.
3. **Ethical responsibility:** ethical responsibility is free from legal laws, internally instilled obligation fulfilled to achieve social expectations of society by sticking to standards set for ethical behaviors or in simple it is working on what is right and protecting customers.
4. **Philanthropic responsibility:** it is termed as voluntarily performed activities as a responsible citizen. It is a responsibility of showing willingness to work for betterment of society. Welfare, undertaking charity work, giving donations and satisfying civic responsibility.

CSR tends to aim to make sure firms work for maximization of value of its shareholders also, which builds positive attitude of firms towards social, legal, ethical, environmental, commercial and all the other thinking's of society in which it works.

As there are many researches has already been worked out in this sector at CSR, and CCB but there is something missing which needs to be explore. To identify the proper relationship of CSR with CCB use the variables trust, satisfaction, brand, long term relationship orientation and the factors influence on it limited antecedent factors for CCB to have a long-term relationship with customers (Minjung Kim et al., 2020).

In this regard "the current study will check the relationship of CSR and CCB with other factors in banking sector of Pakistan However, majority researchers are classified it by narrow scope of studies which focuses in definite countries. Mostly researches focused their research studies in the limited countries such as European (Veloulsou & Pamgyrakis, 2004), United States (Siers, 2007), Canadian (Haines, Jalette, & Larose, 2010), Malaysia (Saleh & Ndubisi, 2006) Taiwan and (Chen,

Chu, Wang, & Lin, 2008). But there is missing to find out such relations which are trust, satisfaction and brand with long-term relationship orientation.

Literature Review

CSR maximizes corporate value and help the firm in achieving sustainability (Lee and Lee, 2019). Carroll proposed CSR pyramid model which emerged as a greater discovery in available in literature. Carroll's pyramidal CSR model includes four different aspects of responsibility i-e economical, legal, ethical and philanthropic in order to achieve best results in practices and increase firm value (Carroll, 1991).

In the same way exchange increases the trust when customers feel good and satisfied from the services which he taken from the organization and compare these services with level of satisfaction if the services are more from their expectations the trust of the customer is more likely to voluntary behavior - also CCB - to respond organization.

Corporate Social Responsibility (C.S.R) and Customer Trust

Trust is one of the very important component that directed to the formation of long relationship with customers, sometime securing the data of customer leads the relationship more stonger this is directed as the build a trust by customer on the organization (Singh and Sirdeshmukh, 2000: 151) this is mostly done in banking industry where the data of customer is the most important thing.

***Hypothesis 1:** Corporate Social responsibility is positively related to Customer Trust*

Corporate Social Responsibility (C.S.R) And Customer Satisfaction

Large amount of evidences CSR effect customer behavior, researchers mostly discussed that this thing done through directly and indirectly via some product and services (Liu et al., 2014). Almost principal of hierarchy model is applied which tells the human behavior in three stages in cognitive dimensions' beliefs and thoughts emotional measurement like emotions and cognitive dimension actions and intentions (Pe'rez an Rodri'guez del-Bosque, 2015).

***Hypothesis 2:** Corporate Social responsibility is positively related to Customer Satisfaction*

Corporate Social Responsibility (C.S.R) & Brand

Thus, CSR-oriented companies and organization made profit in long run approach, this can only have done only by creating brand value and commitment (Lee, K.H et al., 2012) CSR upgrade the brand image of a company and improves its financial value. Literature discussed in above discussion, performance of organization directly related to brand reputation Moreover. CSR indirectly and directly affect the brand of organization in a positive way (Garas, S.R.R et al., 2018) hence proved internal brand like CSR activities increase the customer loyalty and satisfaction which leads to maximize the profit of organization. In the obove discussion of literature CSR directly affect the brand of an organization. The long term relationship orientation of customers has defined the clear relation between brand and CSR.

***Hypothesis 3:** Corporate Social responsibility is positively related to Brand*

Customer Trust and Customer Citizenship Behavior (C.C.B)

The customer citizenship behavior broke in to three portions which are recommendations, mean recommending something helping consumers, means helping other consumers to get the satisfied services and last one is providing feedback to the organization about their services (Groth, 2005). CCB first

Hypothesis 4: Trust is positively related to Customer citizenship behavior

Customer Satisfaction & Customer Citizenship Behavior (C.C.B)

The theory of Social exchange explained the relation of consumer satisfaction and customer citizenship behavior. Theory elaborate “voluntary events and actions of individuals and customers that are aggravated by the profits they are probable to bring and typically do in fact bring from others” (Blau, 1964, p. 91). Theory of social exchange implies an indefinite onward profit for another individual. Consumers who are happy repay their debt and new purchases on time from the organization because the organization gives him services beyond his expectations.

Hypothesis 5: Satisfaction has positive effect on Customer citizenship behavior

Brand and Customer Citizenship Behavior (C.C.B)

Creation of value of an organization in the eye of customer is the main study of management (Lepak, D et al., 2007) In old studies brand experience relate to CCB brand community commitments because positive feedback and comment about the services which taken by customer effect directly the trust and satisfaction of customer which increase the value of company and named as brand (Lee & Lee, 2006). Thus, find that CSR directly and positively related to brand commitment and same band directly affect he CCB in positive way.

Hypothesis 6: Satisfaction is positively related to Customer citizenship behavior

Organizational Citizenship Behavior (OCB)

further classified as customer citizenship behavior (CCB). Study defines CCB define as a person willingly involve in helpful and good behavior toward other customer and for organization (Gong & Lee, 2013). Customer optional understanding to the organization and behavior is CCB (Ford, 1995; Soch & Aggarwal, 2013). In already studied literature of CCB’ many arguments based on conceptualization (Bove et al., 2009).

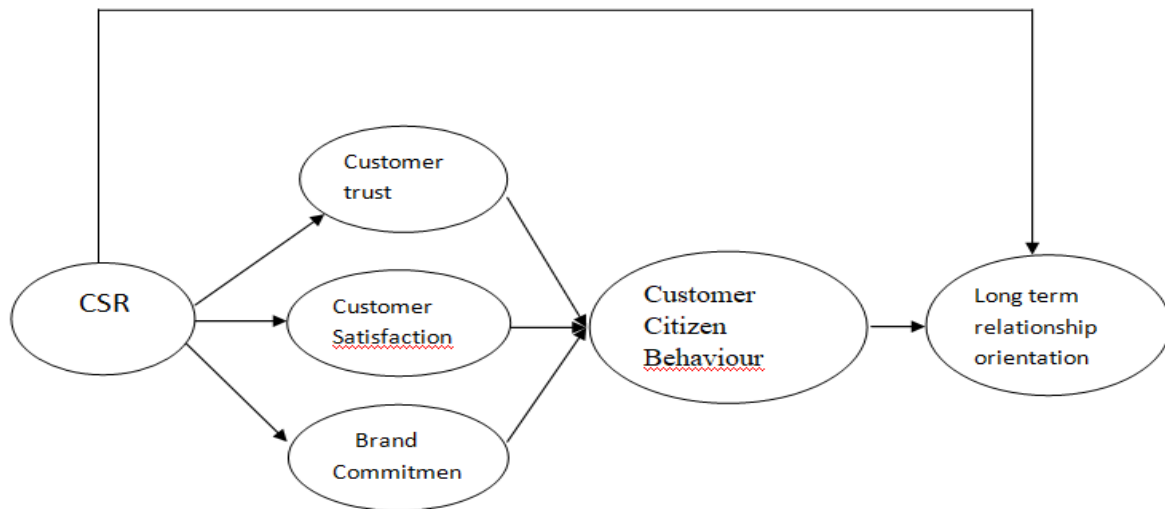
Hypothesis 7: Customer citizenship positively related to Long term relationship orientation

Corporate Social Responsibility (CSR) and Long Term Relationship

In the era of competitive business environment, CSR is one of the important tools to rule over others in business world. Mainly it is connected with economical, moral and ethical expectations of society (O’Connor and Meister, 2008). Customers really expect from the corporations to work for society development which has changed CSR view from a tactic of competitive edge to an expectation of living socially responsible. The growing perception and understanding of CSR activities have boosted motivation of businesses to indulge in CSR practices to gain competitive edge. CSR is increasing the profitability of corporations and hence image by acknowledging the necessity of CSR behaviors. (Perez and Rodriguez-del-Bosque,2015).

Hypothesis 8: Corporate Social responsibility positively related to Long term relationship orientation

Research Framework



Methodology

The quantitative research method is adopted in the current study in order to collect and analysis numerical data for quantifying the social phenomenon as shown in the research questions

In this research, the data was taken from employees of all national private banks of Capital territory of Pakistan, Islamabad. The target population includes aggregate population elements that further contain employees of National and Private banks of Pakistan. The selection for data collection is been supported by (Hashmi, Irshad, & Shafiq, 2013) and some other current student research studies who gathered data from Pakistan including data collection from big and developed cities and from comparatively less developed areas. Employees of National and Private Banks of Pakistan, Islamabad, Rawalpindi and Attock are being selected as representatives for the aim of data collection. In the current study snowball sampling has been used to test the data.

The demographic items comprised of 04 close-ended questions as follows; age, gender, education and monthly income in the banking sector. There are 46 items are used to measure the constructs as CSR, Trust, SAT, BC, CCB and LRO whose details are forth-coming.

Measurements/Scales

The current research study adopted Questionnaire as research instrument. This questionnaire taken from the past research literature with replacing only the name of fixed entity with “My organization”. The data has been collected by distributing questionnaire. There are two main purposes of this survey instrument. First aim is to find the association of various factors on long term relationship orientation. Secondly it is aspired to obtain information about the various demographics, like designation, gender, age, monthly income and education of the respondents in order to find variation of outcomes. The instrument of survey has two sections, A and B. Section A is requiring respondents’ personal information. The aim of asking personal questions was to get basic information about the respondents. Section B contains the questions about independent and

dependent variables of the current study. It contains the factors such as CSR, Trust, SAT, BC, CCB and LRO.

- To measure the CSR the scale is being used was adopted from (fawad et al., 2020).
- To measure the customer trust the scale is being used was adopted from (bhattacherjee, 2002).
- To measure the W.F.C the scale is being used was adopted from (fawad et al., 2020).
- To measure the turnover intentions the scale is being used was adapted from previous study by (Rizvi1 & Siddiqui, 2019)
- To measure the turnover intentions the scale is being used was adapted from previous study by (Markus Groth, 2019) Long term relationship orientation (LRO)
- To measure the turnover intentions the scale is being used was adapted from previous study by (Shankar Ganesan, 1994)

Demographics of the Study

The demographic variables/ Factors age, gender, education, and monthly income were included in this research for accurate and desired results. The data was collected through research instrument i.e. questionnaires which were collected from customers of all national and private banks of Pakistan. 400 questionnaires were distributed in different branches of national and private banks located in different cities of Pakistan and 170 filled questionnaires received back and 146 responses received online link share of questionnaires. This chapter will basically present analysis of findings obtained by data collected through questionnaire.

Profile of respondents

Questionnaires were self-administrated and explained with face-to-face dealing with the respondents and involving self-administered questionnaires' method as used by (Allred & Ross-Davis, 2011) in his research. After collecting the questionnaires, complete from all aspect questionnaires were selected among those received back summing up to 316. The respondents' profile is shown in Table 4 below.

Table 4.1: The Profile of Respondents

Variable	Categories	Frequency	Percent
Age	21----25 Years	63	19.90%
	26-----30 Years	128	40.50%
	31-----35 –ears	60	18.98%
	36-----40 Years	42	13.29%
	41 Or Above 41 Years	23	7.27%
Gender	Male	188	59.50%
	Female	128	40.50%
Education level	Bachelor	146	46.20%
	Master	115	36.39%
	MS / M.Phil	45	14.24%
	PhD	10	3.16%
Monthly Income	Less than 25,000	51	16.13%
	25,000 – 50,000	103	32.59%
	50,000 – 75,000	104	32.91%
	75,000 – 100,000	35	11.07%

More than 100,000	23	7.27%
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It shall be noted that most of the demographic data collected has nothing to do with any of the analysis in the current research. However, it can be used in future researches. In case of gender, the respondents included 188 (59.50%) of male i.e. maximum male, and 128 (40.50%) of the female.

Data Analysis

The goal of the model in this research is to explain the direct effects of CSR on customer trust, customer satisfaction, brand commitment and long term orientation and indirect effect of CSR on customer citizen behavior. The analysis of this study was performed using factor analysis (to determine sub groupings of variables), and partial least squares structural equation modeling (PLS SEM). The structural model in the SEM (representing relationships among constructs) had 06 latent variables; the measurement model had 46 indicator variables, or variables that were directly measured in the research sample (see Figure 4.1). The latent variables were CSR, SAT, BC, Trust, CCB and LRO of the representatives in the measurement model. This is represented by the direction of arrows from indicator to construct or vice versa (see figure 4.1).

The Measurement Model

The Reliability Analysis

According to Mark (1996), “The Reliability is defined as the extent to which a measuring instrument is stable and consistent. The essence of the reliability is repeatability. If an instrument is administered over and over again, will it yield the same results” (p.285). The two most commonly used methods for establishing reliability include Cronbach Alpha and Composite Reliability(CR).

The results for both Cronbach alpha and composite reliability results are presented in table. The Cronbach alpha ranged from 0.922 to 0.960 whereas composite reliability statistics ranged from 0.941 to 0.965. Both indicators of reliability have reliability statistics over the required threshold of 0.70 (heir et al., 2011). Hence construct reliability is established.

Table 4.2 Construct Reliability Analysis (Cronbach's Alpha and Composite Reliability)

	Cronbach's Alpha	Composite Reliability
Brand Commitment	0.922	0.941
CSR	0.938	0.949
Customer Citizenship Behavior	0.960	0.965
Customer Satisfaction	0.924	0.943
Customer Trust	0.942	0.951
Long term Relationship Orientation	0.944	0.955

The Descriptive Statistics

PLS_SEM provides t-test for the entire effects in the model, which is the combination of both direct and indirect effects; Table 4.3 shows the results. The Original Sample column lists the total effect as a standardized coefficient, beta; the last column shows the t-statistics for the total betas.

The Descriptive statistics included Original Sample, Sample mean, Standard Deviation, T statistics and P Values. It shows the relationship between constructs and value of significance. Further results are shown in below given table;

Table 4.3: The sample Characteristics; Mean, STDEV, T Statistics & P Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ([O/STDEV])	P Values
Brand Commitment -> Customer Citizenship Behavior	0.029	0.031	0.062	0.475	0.635
CSR -> Brand Commitment	0.615	0.615	0.054	11.351	0.000
CSR -> Customer Satisfaction	0.638	0.638	0.053	12.084	0.000
CSR -> Customer Trust	0.690	0.688	0.049	14.073	0.000
CSR -> Long term Relationship Orientation	0.314	0.317	0.043	7.289	0.000
Customer Citizenship Behavior -> Long term Relationship Orientation	0.472	0.469	0.043	10.921	0.000
Customer Satisfaction -> Customer Citizenship Behavior	0.279	0.284	0.050	5.541	0.000
Customer Trust -> Customer citizenship behavior	0.632	0.625	0.055	11.403	0.000

The Structure Model

Coefficient of Determination (R^2)

The results of structural model get used as foretelling tools about the associations between constructs. The algorithm of PLS_SEM shows the variance accounted for R^2 in these predictions. The results in table 4.9 depict that variables with the maximum explained variances is 0.768 of customer citizenship behavior s. The common standard for high R^2 is 0.20, on the other hand any value less than 0.10 are deemed to have less forecasting accuracy.

Table 4.4: The results of R Square (R^2)

	R Square	R Square Adjusted
Brand Commitment	0.378	0.376
Customer Citizenship Behavior	0.768	0.765
Customer Satisfaction	0.407	0.405
Customer Trust	0.476	0.475
Long term Relationship Orientation	0.539	0.537

Research Hypothesis Testing

In this section, hypothesis testing is done according to the respective objectives of the research.

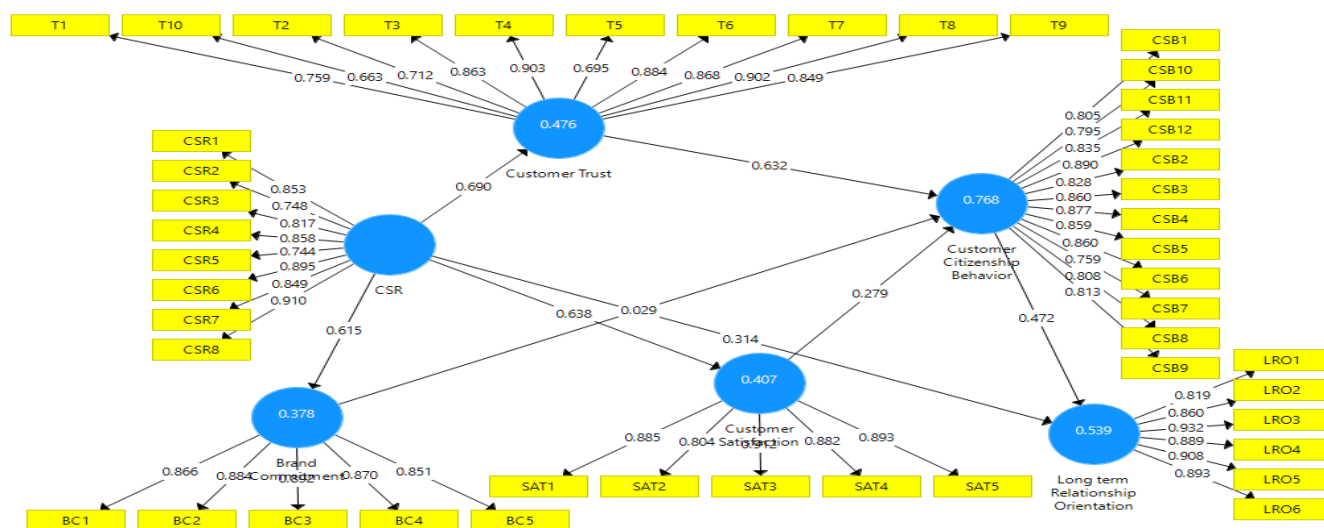
All the hypotheses are being drawn in order to meet certain objectives, so in case the hypothesis is supported or not supported will ultimately refer towards objective achievement.

The coefficient of CSR (0.690) has the highest direct path impact on customer trust, while the coefficient of brand commitment (0.029) has the weakest direct path impact on CCB.

Table 4.5: The Construct Path Coefficients

Customer Satisfaction -> Customer Citizenship Behavior	0.279	0.284	0.050	5.541	0.000
Customer Trust -> Customer Citizenship Behavior	0.632	0.625	0.055	11.403	0.000

Figure 4.1: The Results of Structural Model



Discussion

The current research focuses on the customers of banking industry in Pakistan, As per (Mavridis, 2004) less attention has been placed on this educated industry in the past. Banks are the bank bone of any economy. And for the country like Pakistan where terrorism has deteriorated the whole economic system the induction of expertise, loyal customers and their long term retention behavior can help in gaining back the lost image in the customer market which will surely raise country's economic conditions (Martin-Alcazar et al., 2012); (Peña & Villasalero, 2010); (Qureshi, 2015) and (Z. Zhang et al., 2008). Thus, the results obtain are almost positively related to each other. In National and private banks, the organization support their customers show the positive and attitude toward their customers for attaining the desire objectives. Service sector has been selected because the previous literature shows that corporate social responsibility and

Does any relationship between corporate social responsibility and Customer trust of Customer exist in National and Private Banks of Pakistan?

The result depicted in Figure 4.1 and Table 4.5 showed that the association is significant between corporate social responsibility and Customer trust which are aligned with the results of past researches. (Morsing and Schultz 2006). In this regard, many scholars have proved this as a CSR activities increase the trust and satisfaction of stakeholders (e.g., Morsing and Schultz 2006). Organizations also find that if they don't have the CSR activities they lack behind the industry and not reached their destination goals without CSR activities (Heismann 2014). On the basis of this

discussion and the results, show's that the trust of customer is increase if the organization done the corporate social responsibility activities increased.

Does any relationship between Corporate Social Responsibility (C.S.R) and Customer Satisfaction of customers of National and Private Banks of Pakistan?

The result showed in Figure 4.1 and Table 4.5 is supported by previous literature i.e. there is significant association between corporate social responsibility and customer satisfaction of customers of National and private banks of Pakistan. We found that corporate social responsibility is significantly correlated with customer satisfaction. This result is aligned with the result of some past researchers, where Some views created in the mind of customer when see the Individual level of disappointment and happiness is customer satisfaction (including over-or under-fulfillment) concerning about buy a product or service, and compare the good and services of different organization which company meet the expectations and which is behind the thinking's (Kotler, 2003; Oliver, 1997). Found by Oliver (1980), level of thinking's theory of disconfirmation used mostly while considering satisfaction as variable. The theory finds when consumer is happy from services and good which he purchased from organization it leads to satisfaction of customer and which increase the performance of organization and also increase the profits. On the basis of this discussion and the results, show's that the customer satisfaction is increase if the organization done the corporate social responsibility activities increased.

Does any relationship exist between Corporate Social Responsibility (C.S.R) and Brand commitment of customers of National and Private Banks of Pakistan?

The results, as indicated in chapter 4, depicted that the corporate social responsibility has significant association with brand commitment that is further supported by previous researches. The result for corporate social responsibility having Positive/Direct association with the brand commitment, as indicated by Figure 4.1 and table 4.5, is in-line with a research conducted by (Opoku-Dakwa, Aet al., 2018) (Story, J et ai., 2015) McShane and Cunningham (McShane, L et al., 2012) called employees inside CSR "ambassadors". Thus, CSR-oriented companies and organization made profit in long run approach; this can only have done only by creating brand value and commitment (Lee, K.H et al., 2012). CSR upgrade the brand image of a company and improves its financial value. Literature discussed in above discussion, performance of organization directly related to brand reputation and commitment Moreover. CSR indirectly and directly affect the brand of organization in a positive way (Garas, S.R.R et al., 2018) hence proved internal brand like CSR activities increase the customer brand commitment which leads to maximize the profit of organization. In the above discussion of literature CSR directly and positively affect the brand of an organization.

Does any relationship exist between customer trust and customer citizenship behavior of customers of National and private banks of Pakistan?

These relationships are subsidized once they receive expected results from relationships fulfilling their satisfaction level. Hence, trust is considered an important factor that needs to exist before willingness of customers to invest in companies on voluntary basis (Bove et al., 2009). Customer trust factor as mediator in the relationship plays important role to assimilate and exploit CSR initiatives and use them to improve CCB (Ahmed, 2020). Earlier, it is investigated customer trust and CCB have positive relationship (Ahmed, 2020). Trust is important element that need to be involved in customer citizenship behavior (Berens and Reil, 2004; Bove et al., 2009). When rewards as outputs increases then contribution inputs, they express gratitude feelings to avoid the individuals feeling the guilt on being deprived of the rewards and individuals share their benefits.

When the company work for the customer and feel good to them the customer also feels good for the organization they are willing to make sacrifices for the organization (Brove et al., 2009) after using the three factor of CCB trust is significant predictor of CCB. When customer develop identification after CSR activities of organization in the form of trust which is significant with CCB (Ahmed, 2020)

Does any relationship exist between customer satisfaction and customer citizenship behavior customers of National and private banks of Pakistan?

The results, as indicated in chapter 4, depicted that the customer trust has significant association with customer citizenship behavior that is further supported by previous researches. The result for customer trust having Positive/Direct association with the customer citizenship behavior, as indicated by Figure 4.1 and table 4.5. Theory of Social exchange explained the relation of consumer satisfaction and customer citizenship behavior. Recommending things to others is a type of satisfaction on the organization by the customers. Word of mouth is two types generated from above discussion. Valuable word-of-mouth' which is valuable for organization' and tells or recommends the positivity of organization to other.

The second is negative in which customer tells the negativity of company and warnings to other customers not to purchase services from this organization, which is not good for organizations Engel, Kegerreis, and Blackwell (1969) and Bloch (1986) says that happiness is find from good and valuable word of mouth. Swan and Oliver (1989) find satisfying customer is absolutely link recommendations given by customer to other customer in a positive manner. Literature of CB has found that happiness and satisfied customer is the main element of CB (Bateman & Organ, 1983) (Organ & Ryan, 1995) (Podsakoff, et al., 1996) Smith et al., 1983). (Bateman and Organ 1983) tell relationship between citizenship behavior and satisfaction is very much. Smith et al. (1983) people who are more satisfied with services are easily involved in citizenship behaviors.

Does any relationship exist between brand commitment and customer citizenship behavior of customers of National and private banks of Pakistan?

Brand is termed as any design, name, and symbol of feature that identifies the distinction of one seller's good or service from others in market. Brand promise actually defines the product/service quality and customer experience for using it.

Brand trust and brand citizenship behavior of customers is related to each other but findings in literature did not show any relation between customer citizenship behaviors and brand commitment. This result was incompatible with the previous literature findings that suggested brand commitment and customer citizenship behaviors are positively related to each other (Burmann et al., 2009; de Chernatony et al., 2003 Kimpakorn and Tocquer, 2010). The reason for the insignificant finding is that brand commitment construct have measured the commitment on in context of its relationship with brand internationalization by customers where as other types of commitments like normative and continuance commitment may have shown effect of brand citizenship behaviors therefore findings of current research have shown insignificant relationship between brand commitment and customer citizenship behavior (Erkmen & Hancer, 2015).

Does any relationship exist between customer citizenship behavior and Long Term Relationship Orientation of customers of National and private banks of Pakistan?

The results, as indicated in chapter 4, depicted that the customer trust has significant association with customer citizenship behavior that is further supported by previous researches. The result for customer citizenship behavior having Positive/Direct association with the long term relationship

orientation, as indicated by Figure 4.1 and table 4.10. Previously discussed in this study about the three constructs of CCB recommending things to the customers by old customer of organization, giving positive valuable reply or comment to the organization upon the use of their services and last one is helping others it is also very important this can only be done by strong CCB and which further good for LRO (Johnson and Rapp (2010. Identifying and creating CCB is the most important element in the organization now days' online ways also use to create CCB Chen et al., (2010) However CCB may improve by improving CSR activities when CSR activities may increase the Satisfaction and trust of customer on the organization also improve which directly affect the CCB and CCB effect the long term relation to the customers which is LRO (Plewa et al., 2015).

Does any relationship exist between corporate social responsibility and Long Term Relationship Orientation of customers of National and private banks of Pakistan?

The results, as indicated in chapter 4, depicted that the customer trust has significant association with customer citizenship behavior that is further supported by previous researches. The result for customer trust having Positive/Direct association with the customer citizenship behavior, as indicated by Figure 4.1 and table 4.10. In the era of competitive business environment, CSR is one of the important tools to rule over others in business world. Mainly it is connected with economical, moral and ethical expectations of society (O'Connor and Meister, 2008). Customers really expect from the corporations to work for society development which has changed CSR view from a tactic of competitive edge to an expectation of living socially responsible. The growing perception and understanding of CSR activities have boosted motivation of businesses to indulge in CSR practices to gain competitive edge. CSR is increasing the profitability of corporations and hence image by acknowledging the necessity of CSR behaviors. (Perez and Rodriguez-del-Bosque, 2015). Consumers like to favor companies practicing CSR activities as only those companies can achieve a positive influence with enhanced business image and reputations and also, they enjoyed increased market shares (Kim et al., 2017; Porter and Kramer, 2006). The image of corporations resulting from CSR practices could improve customer behavior as a citizen and it polishes the relationship between customer and company (Plewa et al., 2015). Customers with positive image of company tend to show more active responses by providing partial services like be an employee of the company (Bowen and Schneider, 1985; Yi and Gong, 2013). When customers have a positive image of the firm, they will endure the relationship and will incline to support future company development (Chang and Chieng, 2006). Customers who have positive thinking about company well-being, they seem to have long term relationships with those corporations (Barry et al., 2008; Ganesan, 1994).

Conclusion

The findings of this study offer a number of conclusions for managers and researchers who are interested in the study of customer of banks in Pakistan. In present larger amount of CSR activities done by banks but customer is unhappy with the CSR activities they want more CSR activities. The reason of current work is to check how and in which way the CSR activity increases the Customer trust, satisfaction and how CSR increase the Brand commitment and long term relationship orientation and also check the effect of customer satisfaction, customer trust and brand commitment on customer citizenship behavior and at last check the effect of customer citizenship behavior on long term relationship orientation. At end affect the turnover profitability in banking sector of Pakistan. At first we check the impact of CSR on customer trust and customer satisfaction and we find the positive and direct association between them. In this regard, many scholars have proved this as a CSR activities increase the trust and satisfaction of stakeholders (e.g., Morsing and Schultz 2006). Then we check the effect of CSR on brand commitment and we find the positive

relation among them. CSR-oriented companies and organization made profit in long run approach; this can only have done only by creating brand value and commitment (Lee, K.H et al., 2012). CSR upgrade the brand image and commitment of a company and improves its financial value.

Practical contribution

This study of corporate social responsibility, customer trust, customer satisfaction, brand commitment, customer citizenship behavior and long term relationship orientation makes a contribution for the national and private banks because the service customer in this industry is very high. Now days it is a major challenge for the organizations to hold its customers for a long time because of increased competition in banking industry as a lot of expenses are incurred directly or indirectly to hold the customer for long run. Therefore, retention of customers for a long period of time is a major area of concern. Thus there is a need to be focus on CSR activities for to increase the trust and satisfaction of customers. Furthermore, we will collect data from the customers of banking sector. From this study we can find how the customer think about the banking industry and banking industry made policies according to the customer way of thinking. Salary person individual want different type of account from banks and businesses want different types and facilities and CSR activities from bank in the same way person want different saving accounts and different CSR activities.

Theoretical contribution

Another major contribution is that it combines corporate social responsibility, customer trust, customer satisfaction, brand commitment, customer citizenship behavior and long term relationship orientation researches together. In Past corporate social responsibility studied with corporate image and customer citizenship behavior. The theoretical model of this research examine the relation between corporate social responsibility, customer trust, customer satisfaction, brand commitment, and long term relationship orientation and then check the relationship between customer trust, customer satisfaction and brand commitment and at last check the association between customer citizenship behavior and long term relationship orientation of customers of banks in Pakistan. Thus, results of this study give better comprehension of CCB, customer trust, customer satisfaction, brand commitment, CCB and LRO for customer of banking sector in Pakistan.

Recommendations

After conducting the research, following are the recommendations that are needed to be considered in the national and all private banking sector;

1. The hypotheses were tested through cross-sectional data. The future studies can use a research design that is longitudinal to investigate this casual and effect association in-depth.
2. This research is limited to Pakistani national and all private banking sector only; In future the model of this research can be extended to other organizations of different countries for comparative analysis.
3. More basic facilities shall be provided to the customers for good and better results and profits of organizations.
4. Further, adding qualitative data such as focused group discussion and in-depth interviews can enlighten techniques of the retaining the customer for longer period of time. Network

analysis can also be used to find the direct impact of CSR on customer trust, customer satisfaction, Brand commitment and LRO and indirect impact of CSR on CCB.

Limitations

1. The scope of the research is restricted to Attock, Rawalpindi and Capital territory of Pakistan, Islamabad only; Future researchers should conduct more research from other areas or districts of Pakistan as well by using same research framework. Size of sample in our study is 300 which are small, which covers a confined locality. Future researches can include larger size of sample to understand cause-and-effect relationship.
2. In current study data was collected from banking customer through questionnaire in future you may collect data from employees or through conduct interviews. The results can also vary if we gathered data from employees because perceptions changes.
3. One of the important limitations of the current research is conducted in under developed country that is Pakistan, future study need to be conducted in developed countries

Future research prospects

In future, longitudinal study is needed to be conducted using same hypothesized relationships and research framework, for more in-depth knowledge about the direct impact of CSR on customer trust, customer satisfaction, Brand commitment and LRO and indirect impact of CSR on CCB (Wattoo et al., 2018). In future, for the purpose of sealing with the issue of generalizing, the cross-sectional research is suggested to be conducted which must consist of sample from backward areas which have not been reached out in this research due to the risk and financial constraints, those areas include e.g. districts of Khyber Pukhtoonkha and Baluchistan. Sectors apart from banking sector customer should targeted by future researchers with the same model with small changes (if needed), for instance, teamwork and work-family balance (Wattoo et al., 2018). This research can also be replicated with a larger size of sample. Further, adding in-depth interviews can provide more details about these concepts. Network analysis can be used for examine the direct impact of CSR on customer trust, customer satisfaction, Brand commitment and LRO and indirect impact of CSR on CCB. Further variables, such as the quality of work life, organizational justice, and psychological empowerment should also be tested in future studies besides the variables, customer trust, customer satisfaction and brand commitment that this study has primarily focused on.

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