


Investigating CSR Practice and SERVQUAL Model for Customer Attitudinal and Behavioral Loyalty in a Banking Context: A Sequential Mediation Model

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ABSTRACT

The quality of service delivery is considered one of the most important success indicators in the banking sector. Therefore, this research aims to investigate the impact of corporate social responsibility (CSR) on the SERVQUAL model in the retail banking sector, taking into account the serial mediation of customer satisfaction and affective commitment. A sample of 313 retail banking customers was employed for the final analysis. The authors validate a measurement model using structural equation modeling (SEM). The findings of this research suggest that corporate social responsibility (CSR) has a significant relationship with SERVQUAL dimensions. Furthermore, results showed potential effects of SERVQUAL dimensions on customer satisfaction and affective commitment. Consequently, corporate social responsibility (CSR) has a strong indirect association with attitudinal and behavioral loyalty. The theoretical contributions of these results for managerial practices are also discussed.

KEYWORDS

Affective Commitment, Attitudinal Loyalty, Behavioral Loyalty, CSR Practice, Customer Satisfaction, SERVQUAL Model

1. INTRODUCTION

Corporate social responsibility (CSR) provides a high profile concept that has critical implications for many businesses in today's competitive service environment (Luo & Bhattacharya, 2006). Identifying corporate social responsibility (CSR) for consumer behavior and service effectiveness is crucial in marketing-based CSR research (Bello et al., 2020; Luo & Bhattacharya, 2006). Latest evidential studies have looked at the effect of CSR on a variety of matters related to consumer behavior and service-related outcomes such as service recovery satisfaction (Choi & La, 2013); product evaluation (Palihawadana et al., 2016); purchase intentions (Akbar et al., 2020); word of mouth (Vo et al., 2017);

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and service performance (Yang & Baasandorj, 2017). However, literature is still missing to discover the influence of corporate social responsibility (CSR) on five dimensions of the SERVQUAL model in the retail banking context.

CSR has become an integral component of firms' marketing strategy (Pirsch et al., 2007). When competition is intensified, the impact of consumer preferences on CSR is even more critical as companies aim to attract the same customer's group with similar products/services. However, previous studies have presented that some special features (i.e., external integration between the frontline staff and consumers) may influence the company's service quality and relationship patterns between them (Bejou et al., 1998; Lewis & Soureli, 2006). Accordingly, if service brands are considered effective in providing an advanced level of services, the impact of the CSR collaboration on service brands could be increased. Furthermore, several recent research has actively found the importance of corporate social responsibility in the particular loyalty development procedures, as well as its unique function in explaining important loyalties such as repurchase (Afifah & Asnan, 2015; Su et al., 2017), engagements in positive corporate events (Rashid et al., 2015), and revisiting (Su et al., 2017). Several studies on customer loyalty in the banking sector have mainly focused on the quality of service by the service provider (Sata Shanka, 2012). Similarly, banks are responsible for delivering the highest quality of services to customers to ensure consistent competitive advantages. Due to inadequate service quality in the banking sector, service providers face many problems acknowledging the quality of services. In this regard, Afifah and Asnan (2015) figured out that a loyal customer is not restricted to being a customer but maintains the favorable attitudes and emotions for the same service provider. Su et al. (2017) also claimed that a socially responsible company could enhance customer commitment by reinforcing the emotional attachment of customers and their own perceived integrity. With the increasing competition in the market, it is a key corporate aim to satisfy and retain customers, and CSR is needed to support in achieving it. Customer loyalty is a crucial indicator of how consumers communicate their brand success acceptance. Although, the association between CSR and customer satisfaction has been analyzed by several studies as a progressive measure (Chen McCain et al., 2019). The current study outlines a crucial gap in service marketing literature by investigating the mediation effect of SERVQUAL dimensions between the relationships of corporate social responsibility (CSR) and banking customer loyalty.

The key goal of this research is to examine the effect of corporate social responsibility (CSR) on five dimensions of SERVQUAL model, taking into consideration the sequential mediation of customer satisfaction and affective commitment between corporate social responsibility (CSR), attitudinal and behavioral loyalties within the retail banking industry of Pakistan. We intended to provide new ways for service organizations to efficiently manage their business resources, particularly in public affairs activities involving CSR initiatives such as public endorsement and charitable contributions. Corporate social responsibility (CSR) is considered a strong instrument for creating quality services and brand impact, sometimes stated as attitudinal loyalty.

2. THEORETICAL BACKGROUND

2.1. Corporate Social Responsibility (CSR)

The notion of corporate social responsibility caught the attention of both academics and practitioners at the beginning of the 20th century. In recent times, organizations have tended to concentrate on specific functions in a broader global setting, often expressed in the concept of CSR (Bhattacharya & Sen, 2003). The principle of mutual sharing suggests that positive social actions by the organizations ultimately generate value for customers. That is a corporate citizenship act that always benefits stakeholders in economic and ethical terms (e.g., charitable activities, the spiritual environment, and nonprofit agencies), directly or indirectly supporting customers as members of the community (Sen & Bhattacharya, 2001). Corporate social responsibility is a comprehensive term that a number

of interpretations has previously defined (Vo et al., 2017). Corporate social responsibility (CSR) is theorized as “the managerial obligation to take action to protect and improve both the welfare of society as a whole and the interest of organizations”. According to Carroll (1999), CSR is defined as “the economic, legal, ethical, and discretionary expectations that society has on companies”. This definition has been widely used in the literature and accepted by most scholars (Mohr et al., 2001). CSR activities of organizations that increase corporate performance in terms of consumers are significant drivers of competitive strategy (Won Moo Hur et al., 2020). According to Aramburu and Pescador (2019), customers express their loyalty when they realize that the company is making efforts honestly to address its social responsibility. According to Hur et al. (2018), CSR activities can improve consumers’ identification with an emotional connection to a firm and enable them to engage in citizenship behaviour. Furthermore, as customers perceive firms’ CSR efforts, they experience great feelings and engage in the pro-social activity (Romani & Grappi, 2014). Similarly, customers may understand a company’s value and co-create its standards through CSR operations.

2.2. SERVQUAL Model in the Banking Sector

It has been received considerable attention toward service quality in the banking industry to improve customer satisfaction. According to Perrien et al. (1993), a strong relationship between banks and depositors fosters customer loyalty, which provides banks with a significant competitive advantage. Moreover, Parasuraman et al. (1988) proposed that service quality is formulated as a “global judgment or attitude, relating to the superiority of the service”. It may be asserted that there is widespread consensus among experts that perceived service quality consists of five distinct dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. In particular, tangibles represent customers’ expectations about the external validation of service-based corporations, and reliability is connected to the adequate performance of the service. In addition, responsiveness means the ability of employees to support their customers, while assurance is linked to employee actions and knowledge. Consequently, empathy is related to the expectation of the service provider’s politeness to the customers (Kranias & Bourlessa, 2013). It has been indicated by Cronin and Taylor (1992) that perceived quality of service has been the best determined based on three parameters: perceptions, efficiency, and implication of many other customers’ benefits, such as physical instruments, service setting, presence and delivery of service. In terms of the banking industry, Gounaris et al. (2003) argued that the SERVQUAL model typically measures customer expectations of personnel and the service climate. In contrast, it may not consider any other essential features of service quality, such as service innovation and price. In the retail banking industry in Greece, Gounaris et al. (2003) used a multi-item scale in their research. The measuring instrument contains the five dimensions of Parasuraman et al. (1988) SERVQUAL, as well as other items that capture industry-specific dimensions.

2.3. CSR and SERVQUAL Model

There is prior evidence between CSR activities and perceived service quality. However, the current study is the first to analyze the effect of corporate social responsibility (CSR) on five dimensions of the SERVQUAL model separately in the retail banking sector. According to De Los Salmones et al. (2005), customers’ knowledge of corporate social responsibility may directly relate to their opinion of the company’s service quality. Banking institutional managers agree that CSR enhances the relevance of banking services by giving depositors more information about the risks associated with their savings (Semenescu & Curmei, 2015). As a marketing strategy, CSR tends to increase the tangibility of financial services by describing the reliability of the banking system in a comparable manner and by decreasing the inconsistency of the products perceived by consumers. The low percentage of service firms communicates their tangible advantages with their customers as a CSR strategy (Birth et al., 2008). CSR also provides the bank to differentiate themselves by improving the tangibility of their products and minimizing projected uncertainty, resulting in increased depositor attractiveness and a stronger market position (Semenescu & Curmei, 2015). Some consumers believe

that CSR is an indication of fairness and consistency, and fair and consistent firms are expected to deliver the best services. Reliability is defined as the opinion of stakeholders that the CSR program truly accomplishes what it sets out to do (Park et al., 2015). In other words, the more consistent the CSR activities is supposed to be, the more authentic it is between what an organization says and what it does (Park et al., 2015). Prior scholars have been investigated that if service brands are considered as being more trustworthy of providing better service quality, the power of CSR may be doubled (He & Li, 2011). According to Vlachos et al. (2009), if the firm responses are inconsistent with CSR, then it could lead to customers' perceptions of corporate dishonesty.

Previous research has suggested the connection between ethical CSR and governance effectiveness which in turn positively influences the assurance of service quality (Tuan, 2014). As a result, assurance of service quality is dependent on consumer trust, which is influenced primarily by the beliefs that businesses and their customers possess. Customers who are conscious of CSR initiatives have more positive attitudes and behavioral intentions. CSR initiatives encourage a higher degree of empathy during the service delivery process so that customers understand the service system as fair and honest. Moreover, service quality dimensions are also affected by the levels of participation in which consumers want their service organizations to be involved in specific CSR initiatives. Hence, based on the strong discussion, we proposed the following hypotheses:

H1a: Customer perception of CSR is significantly and positively related to tangibility.

H1b: Customer perception of CSR is significantly and positively related to reliability.

H1c: Customer perception of CSR is significantly and positively related to responsiveness.

H1d: Customer perception of CSR is significantly and positively related to assurance.

H1e: Customer perception of CSR is significantly and positively related to empathy.

2.4. SERVQUAL Model and Affective Commitment

Service quality is a significant performance measure in the service industry, and the importance of measuring customers' perceptions of the company's overall service quality is normally recognized. Prior research has shown that employees' perceptions of the company's service quality coincide with customers' expectations of the organization's service quality (van Tonder & Petzer, 2020). Public sector banks face increasing competition, whereas multinational and private banks are just striving to acquire customers' trust and commitment by delivering higher-quality service. According to Poolthong and Mandhachitara (2009), changes in intangibles such as employee appearance, new equipment in banks, and physical infrastructure are likely to increase the company commitment. Affective commitment has also been described as the tendency to continue financial communication over the long term through the use of social connections and familiar relationship with customers (Fullerton, 2003; Morgan & Hunt, 1994). In addition, the reliability of service quality is described as the willingness to effectively and consistently perform the expected services; thus effectiveness in service quality is considered as a positive measure of affective commitment (Lee & Seong, 2020). As a result, service responsiveness covers the speed and accuracy of service delivery, as well as the service provider's ability to respond to the customer's request without any delay. The connection between service quality and customer commitment was specifically developed in the literature of behavioral psychology, in which service quality was tested as a hierarchical construct (Wang, 2010).

We strongly believe that little research has explored the impact of SERVQUAL dimensions on affective commitment. However, previous research has shown a positive association between service assurance and customer commitment (Izogo, 2015). On the other hand, empathy is normally seen as the ability to perceive the emotions and opinions of others and to somehow pay attention to them (Pilling & Eroglu, 1994). Numerous researchers have suggested that it is easier for the employees to recognize and satisfy customers' expectations and preferences with a high degree of empathy (Markovic et al., 2018). Service providers can convey constructive emotions and thoughts to customers

and these emotions tends to produce affective commitment among customers (Mende & Bolton, 2011). Hence, we proposed the following hypotheses:

H2a: Tangibility is insignificantly and negatively related to affective commitment.

H2b Reliability is insignificantly and negatively related to affective commitment.

H2c: Responsiveness is significantly and positively related to affective commitment.

H2d: Assurance is significantly and positively related to affective commitment.

H2e: Empathy is significantly and positively related to affective commitment.

2.5. SERVQUAL Model and Customer Satisfaction

The banking system is largely shaped throughout the world by technical, structural, and regulatory factors. Banks have recently been activated in producing quality services by the use of technological innovations in the competitive atmosphere. These dynamic modifications enable the banking industry to enhance the quality of service and customer satisfaction (Newman & Cowling, 1996). According to Tan et al. (2016), the results indicate a positive connection between tangibility and customer satisfaction. The banking customers are in search of tangible signs that are perceived to be the measures of service quality. For example, customers may be able to determine the location of the bank or the presence of bank staff. It is argued by Johnston (1997) that the leading causes of dissatisfaction are integrity, reliability, responsiveness, availability, and functionality. Corresponding work by Aljarah and Alrawashdeh (2020) demonstrates certain customer-satisfying behaviors in which boosting the speed of information processing is expected to have a significant impact on customers. Other measures, such as increasing the efficacy of equipment, may also reduce dissatisfaction. Further, reliability signifies that the standard is still the same, doing things in the same way and maintaining the same expectations. In contrast, Chelliah and Munusamy (2010) claimed that reliability does not have any significant impact on customer satisfaction. This could be related to the popularity of phone banking and internet banking. Customers are unconcerned with the level of dependability in customer service since they have the choice to switch. However, in order to compete successfully with global businesses, banks must adapt to changing consumers' needs and adopt cutting-edge technologies.

According to Abraheem et al. (2011), the pieces of evidence reveal that assurance is the least significant and dominant service quality dimension for customer satisfaction. Parasuraman et al. (1988) defined assurance as both the awareness and dignity of staff and their willingness to stimulate conviction and self-assurance. Many other studies have indicated that the sharing of useful information is an integral aspect of both old-fashioned selling and relationship marketing that can contribute to mutual comprehension (Perrien et al., 1993). Further, empathy is an important function in service literature and is necessary for a common understanding among different groups (Perrien et al., 1993). Employees may have the ability to transmit positive emotions and feelings to clients, and all these emotions tend to generate effective customer engagements (Mende & Bolton, 2011). In addition to linking employees' empathy to clients' emotions and feelings, academics have also suggested that customers would be more satisfied and pleased with the brand when employees display their empathetic behaviors (Markovic et al., 2018). Therefore, based on the arguments, we propose the following hypotheses:

H3a: Tangibility is insignificantly and positively related to customer satisfaction.

H3b Reliability is significantly and positively related to customer satisfaction.

H3c: Responsiveness is significantly and positively related to customer satisfaction.

H3d: Assurance is insignificantly and negatively related to customer satisfaction.

H3e: Empathy is significantly and positively related to customer satisfaction.

2.6. Affective Commitment, Attitudinal Loyalty, and Behavioral Loyalty

Numerous scholars have indicated an encouraging link between commitment and consumer loyalty. However, limited research has explored the impact of affective commitment on both types of attitudinal and behavioral loyalty. The concept of attitudinal loyalty leads to customers interaction with a systematic method for problem resolution that eliminates brand and feature differences and contributes to strong brand preferences (Bennett & Rundle-Thiele, 2002). According to this viewpoint, attitudinal loyalty is an examination of consumer attitudes, including customers' psychological attachment to the brand (Afifah & Asnan, 2015). On the other hand, behavioral loyalty views brand loyalty as a mindset. The individual who consistently spends on a particular brand is committed to the brand (Odin et al., 2001). Although, commitment plays an important role in promoting attitudinal and behavioral loyalty, as affective commitment represents the self-evaluation of the purchase background by the customers and the proactive judgment to participate in a long-term association with the organizations or brand (Evanschitzky et al., 2006). Similarly, affective commitment incorporates the basic emotional condition that represents an affective dimension of the nexus among the service provider and the individual customers (Markovic et al., 2018). Thus, the emotional conditions suggested by affective commitment translate into strong attitudinal loyalty via attitudinal intensity and the degree to which the customer is willing to engage in a close relationship (Fullerton, 2003). The primary difference between real and fake loyalty is that commitment is necessary for true brand loyalty to flourish. The evidence proves the significant relationship between affective commitment and attitudinal loyalty (Yao et al., 2019). Consequently, a prior study reveals that affective commitment and quality-focused incentives are substantial indicators of behavioral loyalty and both of these factors increase loyalty (Mattila, 2006). In the context of affective commitment, the customer's willingness to sustain a long-term affiliation and ensuring a greater level of behavioral loyalty will drive by the lack of scarcity and uncertainty of practical changes. Similarly, Evanschitzky et al. (2006) have shown a positive association between affective commitment and behavioral loyalty. Thus, we proposed the following hypotheses:

H4: Affective commitment is significantly and positively related to attitudinal loyalty.

H5: Affective commitment is significantly and positively related to behavioral loyalty.

2.7. Customer Satisfaction, Attitudinal Loyalty, and Behavioral Loyalty

Customer satisfaction has been perceived as the key to progress in today's extremely competitive banking industry. According to Chen & Wang (2009), customers with satisfaction are more possible to turn into happy customers, repeat purchase the products and deliver the strong word of mouth, while Bello et al. (2020) suggest that dissatisfied customers will make more complaints. As the name implies, attitudinal loyalty deals with customer attitudes and focuses on the emotional underpinning of loyalty, and it distinguishes purchases influenced by a strong attitude owing to situational constraints from purchases. Attitudinal loyal customers are committed and satisfied with a brand, and they make a repeat purchase based on a strong internal attitude.

Key findings in the research of Flint et al. (2011) reveal that customer satisfaction contributes to brand loyalty. Similarly, Yu et al. (2005) analyzed customer satisfaction and loyalty and revealed that satisfaction positively affects loyalty. The previous study shows that using a product is a strategy for increasing consumer satisfaction, which is also an important stage in the development of loyalty (Oliver, 1999). By defining loyalty in their context as an attitude-behaviour connection, Dick and Basu (1994) initiated to analyze the notion with causal analysis. According to the research of Fullerton (2005), both behavioral and attitudinal dimensions of loyalty are considered to be equally important. Therefore, based on the above discussions and arguments, we propose the following hypotheses:

H6: Customer satisfaction is significantly and positively related to attitudinal loyalty.

H7: Customer satisfaction is significantly and positively related to behavioral loyalty.

H8: Attitudinal loyalty is significantly and positively related to behavioral loyalty.

2.8. The Multiple Serial Mediation Effects of SERVQUAL Dimensions, Affective Commitment, and Customer Satisfaction

Regardless of how the quality of service was being evaluated, its influence is apparent in many aspects of consumer behaviors. It has been earlier described that the majority of the scholars believe that the quality of service indirectly influences loyalty through the mediation of satisfaction (Caruana, 2002; Lewis & Soureli, 2006). It has been shown in the banking context that the efficiency and quality of service influence customer loyalty. According to Iwasaki and Havitz (1998), the conceptual model revealed that involvement would improve behavior loyalty via the mediating role of commitment. Similarly, a prior study has also explored the mediating effect of commitment between the relationship of corporate social responsibility and customer loyalty (Inoue et al., 2017). In this study, we are concerned with consumer perception of CSR because consumers are perceived as the major stakeholder group of the company. However, commitment can be build-up towards a brand through the consumer perception about socially responsible behavior. A service provider can participate in representing customers and upholding their viewpoints while also meeting quality standards. All these determinations compensated by the customers make them more loyal to the brands or company (Chen McCain et al., 2019). In fact, customers would be more confident if the service provider is socially responsible. Second, CSR initiatives have the ability to improve the expected effectiveness and quality, which would, in turn, improve customer satisfaction. The major concern for service firms is the impact of CSR on service brand loyalty. Since service goods are generally traditional corporate brands (McDonald et al., 2001), corporate strategic alliances, such as CSR collaborations, may have a substantial effect on functional brand loyalty. Although, it is suggested by Goyal and Chanda (2017) that CSR is a strong predictor of the SERVQUAL model. Further, based on earlier research, satisfaction, affective commitment, and loyalty have been the results of SERVQUAL dimensions toward any specific service brand. Hence, based on the above discussion, we may assume that SERVQUAL dimensions, affective commitment, and customer satisfaction could be the possible mediators between the relationship of corporate social responsibility and customer loyalty. Therefore, we proposed the following hypotheses:

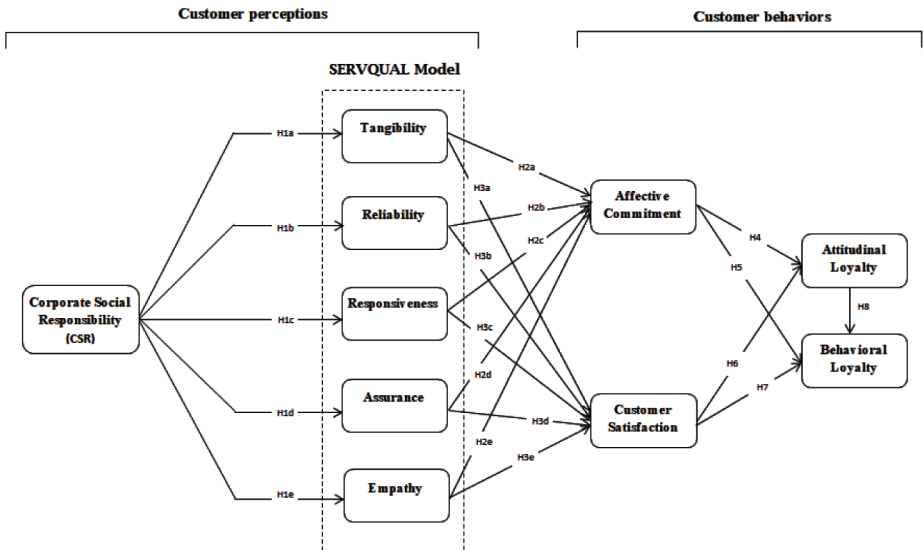
H9: Corporate social responsibility indirectly influences attitudinal and behavioral loyalty through the multiple serial mediations of SERVQUAL dimensions, affective commitment, and customer satisfaction.

3. METHODS

3.1. Sample and Data Collection

The current study is descriptive and cross-sectional in nature. An analytical research design was chosen by considering quantitative analysis. The developed framework (Figure 1) is tested from the perspective of the retail banking industry in Pakistan. Initially, the survey questionnaires were distributed among the graduates' students and professionals who were the regular customers of retail banks, written at the beginning of the questionnaire (private and public banks). To ensure whether the participants have adequate knowledge about the CSR practice of their banks, additional questions were asked to the respondents. The majority of the respondents were well informed about the role of CSR in their corporate banking strategy. Before conducting the final survey, a pilot study was performed with thirty banking customers with the intention to purify the scale. The study used an online-based survey method, and the survey link was circulated through e-mails and social networks. A convenient sampling method was adopted to conduct the research. A total of 421 questionnaires were distributed among the participants. After completing the survey, we received 339 questionnaires

Figure 1. Conceptual Framework



in which 26 responses were ignored due to inadequate and duplicate responses. In the end, we used 313 responses for analysis purposes, representing an effective response rate of 74.34%.

The sample attributes of the results are provided in Table 1. Most of the data are male-oriented in our study because Pakistan is a male-oriented community, and it is difficult for domestic females to come to the banks for commercial affairs, and this responsibility is typically assumed by male members of the family. Somehow, the author managed to have 45 responses. Approximately 54.9% of respondents were between the ages of 21-30 years, 46.3% of respondents had completed their bachelor's degree, 31.3% of the respondents had an income level more than PKR 40000/- per month. Among the overall respondents, 25.8% were students, and the rest of the participants were professionals who were associated with different fields of jobs.

3.2. Common Method Variance

We adopted a procedure proposed by Kock (2015) to test the common method variance. As shown by this approach, if the occurrence of VIF is higher than 3.3, it means the model is irradiated with common method variance and collinearly. Consequently, the component level VIF value is lesser than the standard value 3.3 in the present research, indicating that the framework is free from CMV. Accordingly, in this research, common method variance is not a concern.

3.3. Measurement Scales

In this research, we used a well-established multiple-item 5 points Likert scale, ranging from strongly disagree (1) to strongly agree (5). *Corporate social responsibility (CSR)* was adopted from the study of Eisingerich et al. (2011). The responses were assessed on a 4 item scale. A sample item is "I consider this bank as a socially responsible firm". *SERVQUAL dimensions* were also adopted from the previous literature by Parasuraman et al. (1988), and it consists of 22 items scale. A sample item is "The bank use modern equipment". *Affective commitment* is another construct that is acquired from the study of Engizek and Yasin (2017) and measured on 4 items scale. A sample item is "My bank has a great amount of personal meeting to me". *Customer satisfaction* is consists of 3 items scale and adopted from the literature of Amin et al. (2013). A sample item is "I am satisfied with the product and services provided by my bank". *Attitudinal and behavioral loyalty* were adopted from

Table 1. Sample demographics

Categories	Frequency	%
<i>Gender</i>		
Male	268	85.6
Female	45	14.3
<i>Age</i>		
20 years or younger	30	9.5
21-30	172	54.9
31-40	62	19.8
41-50	33	10.5
51-60	16	5.1
<i>Education</i>		
High school	15	4.7
Bachelor's degree	145	46.3
Master	121	38.6
PhD	32	10.2
<i>Income</i>		
< 20,000	6	1.9
21,000-40,000	85	27.1
41,000-60,000	98	31.3
61,000-80,000	79	25.2
81,000-100,000	35	11.1
Above 100,000	10	3.1
<i>Profession</i>		
Students	81	25.8
Businessmen	68	21.7
Government Job	59	18.8
Private Job	98	31.3
Housewife	7	2.2

the study of Coetzee and Coetzee (2019) and Wilkins et al. (2010). Attitudinal loyalty consists of 5 items scales, and behavioral loyalty consists of 4 items scales. The sample items are “I would like to retain my account in future” and “I consider myself a committed customer of my bank”.

4. RESULTS

4.1. Measurement Model

The current study used the structural equation modeling technique for data analysis by using SmartPLS. For example, this method allows the researchers to test the theoretical question listed in the model specification. To assess the validity and reliability of the measurement model, we executed a confirmatory factor analysis which included all the multi-item scales. The CFA model

Table 2. Mean, standard deviation, correlation and discriminant validity

S.No	Variables	1	2	3	4	5	6	7	8	9	10
1	Commitment	0.757									
2	Assurance	0.528	0.799								
3	Attitudinal loyalty	0.659	0.615	0.728							
4	Behavioral loyalty	0.693	0.596	0.655	0.773						
5	CSR	0.537	0.580	0.404	0.589	0.858					
6	Satisfaction	0.503	0.682	0.588	0.695	0.490	0.723				
7	Empathy	0.628	0.441	0.677	0.790	0.598	0.692	0.811			
8	Reliability	0.657	0.737	0.549	0.653	0.531	0.687	0.749	0.762		
9	Responsiveness	0.788	0.767	0.635	0.717	0.533	0.757	0.804	0.521	0.823	
10	Tangibility	0.619	0.684	0.563	0.632	0.442	0.629	0.716	0.599	0.669	0.831
<i>Descriptive characteristics</i>											
Mean		3.92	3.21	3.73	3.96	3.82	3.94	3.79	3.81	3.87	3.90
Standard deviation		0.71	0.80	0.73	0.70	0.91	0.78	0.85	0.83	0.81	0.86

well adapted to the data (chi-square (X^2) = 653.138; standardized root mean square residual (SRMR) = 0.080 normed fit index (NFI) = 0.553), also indicate the model fitness. The findings of CFA have proposed that all the factor loading items in the conceptual model were above the expected value of 0.50 (Arbuckle, 2016); thus we accept the contribution of each indicator to the constructed variable (see Table 3). Further, the Cronbach alpha (α) value is acceptable as the values were found to be above the 0.70 thresholds. In general, the findings revealed high reliability and convergent validity of all the measures. These findings were recorded along with the average variance extracted (AVE) and composite reliability (CR). As proposed by Fornell and Larcker (1981), the values of the average variance extracted and composite reliability in the study meets the 0.50 threshold. Then the fact that the average variance extracted from each latent variable must exceed the square correlation between each pair of the construct (Fornell & Larcker, 1981) proves the discriminant validity. The highest variance inflation factor (VIF), 2.294, is below the standard value of 3.3 (Kock, 2015), indicating that there is no problem with multicollinearity.

4.2. The Explanatory Power of the Model (R^2)

In this study, Figure 1 shows the coefficient of determination among the constructs. Corporate social responsibility accounts for 19.5% ($R^2 = 0.195$) of the tangibility variance. Similarly, 28.2% ($R^2 = 0.282$) of the reliability, 28.4% ($R^2 = 0.284$) of the responsiveness, 33.7% ($R^2 = 0.337$) of the assurance, and 35.8% ($R^2 = 0.358$) of the empathy variance. Furthermore, SERVQUAL dimensions explains 73.1% ($R^2 = 0.731$) variance of the affective commitment and 67% ($R^2 = 0.670$) of the customer satisfaction. However, all predictor variables account for 46.5% ($R^2 = 0.465$) of the attitudinal loyalty variance and 60.6% ($R^2 = 0.606$) of the behavioral loyalty variance which shows an adequate explanatory power of the model.

4.3. The Predictive Power of the Model (Q^2)

We conducted the Geisser (1974) and Stone (1974) test by using the blindfolding technique on Smart PLS to determine the predictive relevance of our model. It is proposed by Hair et al. (2016), a structural model contains predictive relevance if the Q^2 value of all dependent constructs in the path model is exceeded zero (> 0). In this study, Table 4 indicates that the predictive relevance as the Q^2 values

Table 3. Factor loading of all constructs

Variables	Constructs	Factor Loading	CR	AVE	Cronbach's Alpha
Corporate Social Responsibility			0.918	0.736	0.881
	CSR1	0.855			
	CSR2	0.892			
	CSR3	0.850			
	CSR4	0.835			
Tangibility			0.899	0.691	0.852
	TNG1	0.815			
	TNG2	0.864			
	TNG3	0.797			
	TNG4	0.846			
Reliability			0.873	0.581	0.815
	RLB1	0.789			
	RLB2	0.817			
	RLB3	0.744			
	RLB4	0.834			
	RLB5	0.605			
Responsiveness			0.893	0.677	0.840
	RSPN1	0.743			
	RSPN2	0.877			
	RSPN3	0.822			
	RSPN4	0.844			
Assurance			0.876	0.639	0.811
	ASUR1	0.763			
	ASUR2	0.817			
	ASUR3	0.849			
	ASUR4	0.765			
Empathy			0.914	0.681	0.883
	EMP1	0.769			
	EMP2	0.851			
	EMP3	0.855			
	EMP4	0.827			
	EMP5	0.822			
Affective Commitment			0.841	0.573	0.749
	AC1	0.746			
	AC2	0.804			
	AC3	0.840			
	AC4	0.619			

continued on following page

Table 3. Continued

Variables	Constructs	Factor Loading	CR	AVE	Cronbach's Alpha
Customer Satisfaction			0.888	0.726	0.811
	CS1	0.858			
	CS2	0.861			
	CS3	0.836			
Attitudinal Loyalty			0.840	0.530	0.755
	AL1	0.802			
	AL2	0.808			
	AL3	0.763			
	AL4	0.303			
	AL5	0.814			
Behavioral Loyalty			0.856	0.598	0.775
	BL1	0.690			
	BL2	0.796			
	BL3	0.794			
	BL4	0.809			

Table 4. Blindfolding statistics for the general model

Construct	SSO	SSE	Q ² (= 1-SSE/SSO)
Corporate Social Responsibility	800	635.121	0.206
Tangibility	800	694.772	0.132
Reliability	1000	850.359	0.150
Responsiveness	800	648.514	0.189
Assurance	800	630.186	0.212
Empathy	1000	761.125	0.239
Affective Commitment	800	474.891	0.406
Customer Satisfaction	600	313.974	0.477
Attitudinal Loyalty	1000	763.374	0.237
Behavioral Loyalty	800	518.421	0.352

of all above zero, which means exogenous constructs have predictive relevance for the endogenous construct under consideration.

4.4. Results of Direct Effects

We tested our hypotheses by using SmartPLS bootstrapping procedure with 5000 sub-samples (Hair et al., 2011). The results of the analysis using partial least square (PLS) reveal that corporate social responsibility has a positively and significantly related to tangibility ($\beta = 0.442$, $p = 0.000$), reliability ($\beta = 0.531$, $p = 0.000$), responsiveness ($\beta = 0.533$, $p = 0.000$), assurance ($\beta = 0.580$, $p = 0.001$), and empathy ($\beta = 0.498$, $p = 0.016$). Hence H1a to H1e supported the study. For hypothesis 2, significant

Table 5. Results of the direct effects

Hypotheses	Beta	t-value	p-value	SE	Decision
H1a CSR ---> TNG	0.442	6.133	0.000	0.072	Supported
H1b CSR ---> RLB	0.531	8.300	0.000	0.064	Supported
H1c CSR ---> RSPN	0.533	7.790	0.000	0.054	Supported
H1d CSR ---> ASUR	0.580	8.250	0.001	0.056	Supported
H1e CSR ---> EMP	0.498	5.998	0.016	0.025	Supported
H2a TNG ---> AC	-0.010	0.140	0.289	0.070	Not Supported
H2b RLB ---> AC	-0.021	0.300	0.765	0.061	Not Supported
H2c RSPN ---> AC	0.300	4.157	0.000	0.072	Supported
H2d ASUR ---> AC	0.058	0.628	0.002	0.093	Supported
H2e EMP ---> AC	0.565	5.866	0.000	0.086	Supported
H3a TNG ---> CS	0.035	0.403	0.687	0.059	Not Supported
H3b RLB ---> CS	0.134	1.617	0.001	0.083	Supported
H3c RSPN ---> CS	0.280	2.969	0.003	0.094	Supported
H3d ASUR ---> CS	-0.035	0.388	0.458	0.090	Not Supported
H3e EMP ---> CS	0.465	4.652	0.000	0.100	Supported
H4 AC ---> AL	0.487	5.119	0.000	0.095	Supported
H5 AC ---> BL	0.270	3.622	0.001	0.007	Supported
H6 CS ---> AL	0.246	2.407	0.016	0.102	Supported
H7 CS ---> BL	0.343	4.510	0.000	0.076	Supported
H8 AL ---> BL	0.276	3.144	0.002	0.088	Supported

and positive results were found between the relationship of responsiveness ($\beta = 0.300$, $p = 0.000$), assurance ($\beta = 0.058$, $p = 0.002$), and empathy ($\beta = 0.565$, $p = 0.000$) with affective commitment. However, tangibility ($\beta = -0.010$, $p = 0.289$), and reliability ($\beta = -0.021$, $p = 0.765$), were insignificantly and negatively related to affective commitment. Consequently, reliability ($\beta = 0.134$, $p = 0.001$), responsiveness ($\beta = 0.280$, $p = 0.003$), and empathy ($\beta = 0.465$, $p = 0.000$) significantly contribute in customer satisfaction, whereas tangibility ($\beta = 0.035$, $p = 0.687$), and assurance ($\beta = -0.035$, $p = 0.458$) were negatively and not significantly associated with customer satisfaction. Furthermore, affective commitment has positively and significantly associated with attitudinal loyalty ($\beta = 0.487$, $p = 0.000$), and behavioral loyalty ($\beta = 0.270$, $p = 0.001$). Hence, H4 & H5 supported the study. Similarly, there is significant and positive impact of customer satisfaction on both attitudinal ($\beta = 0.246$, $p = 0.016$), and behavioral loyalty ($\beta = 0.343$, $p = 0.000$), supporting H6 & H7. In last, we found significant relationship between attitudinal loyalty and behavioral loyalty ($\beta = 0.276$, $p = 0.002$). Hence, H8 supported the study.

4.5. Results of Serial Mediation Effects

Our results provided overall support for all mediation hypotheses. To test the indirect effects in the model, we adopted a technique proposed by Nitzl et al. (2016) for versatile models. Importantly, they have suggested implementing a bootstrap procedure by using a substantial amount of sub-samples to measure the indirect outcomes of an exogenous construct on an endogenous construct through a mediating construct. For each bootstrapping sub-sample, the path coefficients of the mediating

interactions are obtained. Further, we employed a method by MacKinnon et al. (2004) to calculate a confidence interval for the indirect paths. When the mediating variables' confidence interval does not have a score of 0, it suggests that the indirect effect is slightly greater than zero and thus relevant.

Table 6 shows the indirect effect of corporate social responsibility on attitudinal and behavioral loyalty. For H9a study finds a significant serial mediation of service quality dimensions and affective commitment between the relationship of CSR and attitudinal loyalty. The serial mediation mechanism between CSR and attitudinal loyalty through responsiveness, affective commitment ($\beta = 0.078, p = 0.001$), assurance, affective commitment ($\beta = 0.016, p = 0.000$) and empathy, affective commitment ($\beta = 0.165, p = 0.003$) was empirically supported. However, for H9b we found insignificant mediating results between the relationship of CSR and behavioral loyalty through tangibility, affective commitment ($\beta = -0.001, p = 0.256$), reliability, affective commitment ($\beta = -0.003, p = 0.780$), and assurance, affective commitment ($\beta = 0.009, p = 0.571$). On the other hand, H9c reveals the significant sequential mediation between CSR and attitudinal loyalty through reliability, customer satisfaction ($\beta = 0.017, p = 0.026$), and empathy, customer satisfaction ($\beta = 0.068, p = 0.031$). Although, H9 (c1, c3, c4) does not support the study. Lastly, for H9d, the indirect effect of CSR on behavioral loyalty significantly exists through the serial mediation of response, customer satisfaction ($\beta = 0.051, p = 0.027$), and empathy, customer satisfaction ($\beta = 0.095, p = 0.001$) relationships.

Table 6. Results of the indirect effects

Hypotheses	Beta	p-value	CIs		Decision
			2.50%	97.50%	
H9 (a1) CSR --> TNB --> AC --> AL	-0.002	0.893	-0.033	0.036	Not Supported
H9 (a2) CSR --> RLB --> AC --> AL	-0.006	0.474	-0.044	0.033	Not Supported
H9 (a3) CSR --> RSP --> AC --> AL	0.078	0.001	0.034	0.128	Supported
H9 (a4) CSR --> ASR --> AC --> AL	0.016	0.000	-0.035	0.072	Supported
H9 (a5) CSR --> EMP --> AC --> AL	0.165	0.003	0.069	0.284	Supported
H9 (b1) CSR --> TNB --> AC --> BL	-0.001	0.256	-0.016	0.022	Not Supported
H9 (b2) CSR --> RLB --> AC --> BL	-0.003	0.780	-0.027	0.018	Not Supported
H9 (b3) CSR --> RSP --> AC --> BL	0.043	0.017	0.015	0.121	Supported
H9 (b4) CSR --> ASR --> AC --> BL	0.009	0.571	-0.016	0.047	Not Supported
H9 (b5) CSR --> EMP --> AC --> BL	0.091	0.001	0.044	0.150	Supported
H9 (c1) CSR --> TNB --> CS --> AL	0.004	0.739	-0.016	0.031	Not Supported
H9 (c2) CSR --> RLB --> CS --> AL	0.017	0.026	-0.003	0.052	Supported
H9 (c3) CSR --> RSP --> CS --> AL	0.037	0.065	0.003	0.081	Not Supported
H9 (c4) CSR --> ASR --> CS --> AL	-0.005	0.718	-0.031	0.027	Not Supported
H9 (c5) CSR --> EMP --> CS --> AL	0.068	0.031	0.010	0.148	Supported
H9 (d1) CSR --> TNB --> CS --> BL	0.005	0.721	-0.017	0.041	Not Supported
H9 (d2) CSR --> RLB --> CS --> BL	0.024	0.156	-0.003	0.064	Not Supported
H9 (d3) CSR --> RSP --> CS --> BL	0.051	0.027	0.012	0.102	Supported
H9 (d4) CSR --> ASR --> CS --> BL	-0.007	0.711	-0.048	0.028	Not Supported
H9 (d5) CSR --> EMP --> CS --> BL	0.095	0.001	0.042	0.157	Supported

5. DISCUSSION

The current research contributes to a greater awareness of the interaction between corporate social responsibility (CSR) and five dimensions of the SERVQUAL model in the retail banking sector, taking into account the sequential mediation of affective commitment and customer satisfaction between corporate social responsibility and customer loyalty relationships. The novelty of the study, which differentiates it from previous research, is the substantial impacts of corporate social responsibility (CSR) on five separate dimensions of the SERVQUAL model (tangibility, reliability, responsiveness, assurance, and empathy) in a single study. Chen McCain et al. (2019) stated that customer's perspectives about CSR activities might have a direct influence on service-based outcomes. The degrees of participation in some CSR initiatives, where customers are expecting their service provider to be involved, affect the SERVQUAL dimensions. Banking institutional managers agree that CSR improves the relevance of banking services by informing depositors about the risks associated with their savings (Semenescu & Curmei, 2015). Under the intense competition in the retail banking sector, studies have examined the impact of customer preferences on CSR to be much more interesting, as service firms' aims to attract a similar segment of consumers with the same products or services. Service-based organizations might take more advantage of expenditure on CSR initiatives if they knew the influence of CSR on consumer behavior. Additionally, the empirical validations of CSR with SERVQUAL dimensions have not been reported yet in any study. Therefore, the crucial gap stands out in the literature that we endeavor to address in the existing research, and based on our findings, we can say that H1 fully supported the study.

To address the answer to our research questions, we found that all the hypotheses were supported the study. Although H2a, H2b, H3a, and H3d were not supported the study directly. This fact is further specified through the comparative analysis of different hypotheses in Table 5. In terms of H2 and H3, we propose that SERVQUAL dimensions have strongly associated with affective commitment and customer satisfaction. Customer commitment, instead of service quality is a primary indicator of customer loyalty in a relationship marketing theory. Commitment is a dynamic movement that has been described in a variety of marketing studies (Khan et al., 2020). The overall quality of service could be an important consequence of affective commitment in service interactions in a retail banking context. Furthermore, the emerging multi-component approach to customer commitment has been proven to be a useful tool in a retail relationship (Fullerton, 2003). Public sector banks are facing more competition, whereas multinational and private banks are just trying to gain customers' confidence and commitment by providing higher-quality service. In our second-vibrant model, affective commitment is the partial mediator on the consequence of corporate social responsibility. Thus, our results show that the association among SERVQUAL dimensions is consistent with the study of Raza et al. (2020), thus H2c, H2d & H2e fully supported the study. However, tangibility and reliability were not significantly associated with affective commitment and customer satisfaction, which contradicts the findings of Ghosh Hazra and Srivastava (2009) and Ali and Raza (2017). Therefore, H2a, H2b, H3a and H3b does not support the study. On the other hand, reliability, responsiveness, and empathy were significantly and positively linked with customer satisfaction and were aligned with the research of Raza et al. (2020). Recent literature suggests that high quality of service improves customer loyalty and helps to generate new customers and maintain the existing ones (Ahmad & Akbar, 2021). Importantly, Caruana et al. (2000) pointed out that when customer expectations are met, complaints diminish and customer satisfaction increases. Thus, our finding shows that H3b, H3c & H3e supported the study.

Customer understanding of service quality is a compound procedure. There have been several measurements of service quality have been proposed. However, Parasuraman et al. (1988) used the most prominent model in service marketing literature. According to Perrien et al. (1993), a strong relationship between banks and depositors fosters customer loyalty, which provides banks with a significant competitive advantage. Moreover, Parasuraman et al. (1988) proposed that service quality is formulated as a "global judgment or attitude, relating to the superiority of the service". In

addition, our results also reveal that affective commitment and customer satisfaction have a significant association with customer attitudinal and behavioral loyalty which is consistent with the study of Yu et al. (2005). According to the previous study, consuming a product is a strategy for enhancing customer satisfaction, which is also an essential step in the formation of loyalty (Oliver, 1999). Both service management and marketing literature indicate that there is a clear theoretical foundation for an empirical evaluation of customer satisfaction, customer loyalty, and profitability. Similarly, Evanschitzky et al. (2006), claimed that affective commitment is a strong indicator of attitudinal and behavioral loyalty. Accordingly, H4, H5, H6 & H8 supported the study.

5.1. Theoretical Contribution

We contribute to the service marketing theory in many ways. First, our study investigates advanced inquiry on the relationship between corporate social responsibility (CSR) and five dimensions of the SERVQUAL model in the retail banking sector of Pakistan, which has not been explored in any previous research. The present study is one of the few studies to provide evidence that two types of customer loyalty in the retail banking sector determine the magnitude of the relationship between corporate social responsibility (CSR) and SERVQUAL dimensions. Additionally, as a sequential mediation effect, the study provides researchers and practitioners with significant information that integrating the mediators of customer satisfaction and affective commitment into the theoretical framework will be crucial between the relationship of CSR and two types of customer loyalties (i.e., attitudinal loyalty and behavioral loyalty) which differentiate the study from previous research. Moreover, this study makes a significant contribution to the sustainable development of the banking industry, which increases the possibility of future practices and implementations between customers and corporate social responsibility to maintain a positive environment.

5.2. Managerial Implication

The findings of this study indicate that corporate social responsibility (CSR) is significantly related to consumer perceptions of a firm and the quality-of-service delivery. Effective CSR activities support managers in increasing the likelihood of excellent impressions of the bank's service quality. In addition, Pakistani banks can employ CSR activities to develop positive customer attitudes. First of all, managers must recognize that CSR initiatives enhance customer satisfaction, which means they must spend more on societal programs. Customers tend to support such businesses that are more passionately accountable for their commitment to them. It is, therefore, necessary to note that customer satisfaction still plays a substantial part in loyalty to the service brand. Although, it is also important to keep in mind that if the service quality is low, the positive impact of CSR initiatives on customer perceptions and loyalty is expected to be decreased. Therefore, banks should not compromise the investment in service quality. In order to offer the importance of CSR to perceived service quality, managers would be advised to regularly measure the perception of CSR by customers, especially when introducing new policies and actions. The banks should confirm their customers to be fully aware of CSR activities; failure to do so might lead customers to misinterpret the importance of the service delivery. The most important factors influencing customer satisfaction and loyalty to retail banks are reliability and empathy. Based on the specific assessments of these quality dimensions, banks should invest in staff monitoring in order to offer consumers a pleasant and honest impression, both in general service interactions and in customer complaints.

5.3. Limitation and Future Research

Some limitations still exist in the study, which generates new possibilities for future scholars. First, this study used samples from only the banking sector of Pakistan. Future researchers may extend the scope of the research with data from multiple service industries and a broader geographical base. This will provide a wider perspective on the subject and enhance the generalizability of the findings. In the future, researchers should enlarge the model by using three CSR dimensions (i.e., environmental

well-being, social well-being and, economic well-being) as separate latent constructs. The survey for this study was conducted at a single point in time. So, it would be interesting to take longitudinal data allowing the researcher to assess changes over time. Further, we have not contained any moderator in the current study. Therefore, future research could expand the model by adding any service-related moderator in the study (i.e., service innovativeness). Service-related outcomes are also considered as the limitation of the study. Hence, future research may extend the model by taking “service recovery performance” as the outcome variable and estimating customer failure/complaints under CSR practice.

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