

Corporate Ethical and Legal Responsibility : Effects of CSR on Consumer Trust and Brand Loyalty

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Abstract

Although, community issues are important, the researchers have identified general CSR such as charity, cultural, and social contributions, protecting the natural environment. Consumers demand other types of activities to label a socially responsible company. This paper proposed and tested a conceptual framework model of CSR that identified an association between the two components of CSR and their effects on consumer trust and brand loyalty. The ethical and legal components of CSR initiatives were taken as an independent variable, and consumer trust and brand loyalty were taken as the dependent variables. A structural equation model was tested using a sample of 261 consumers. Mall intercept sampling was used to determine the samples. CFA was used to validate the constructs in the questionnaire. Reliability and validity were tested using convergent validity and discriminant validity test. The SEM analysis revealed that the brand's fulfillment of both ethical CSR initiatives and legal CSR initiatives had a direct positive impact on brand loyalty and consumer trust. The ethical responsibility had a high correlation with brand loyalty and on consumer trust than on legal responsibility. The results of this research paper suggest that companies should take consumer trust into account when forming their CSR and communication strategies. This will create a positive image in the minds of the consumers and will bring a positive word of mouth. The paper provides possible guidance for companies to be more efficiently positioned and communicate their CSR actions to create differential competitive advantages.

Keywords : corporate social responsibility, consumer trust, brand loyalty, ethical responsibility, legal responsibility

JEL Classification: L21, M14, M31, M300

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Corporate social responsibility as a concept has achieved its focus on many discussions and research studies both in academics and in business. This concept may be new to India, but the idea dates back to ancient times, where CSR was informally practised in the form of charity to the needy and underprivileged. Drumright (1994) suggested that these CSR activities have been advanced to include corporate philanthropy, socially responsible employment, cause-related marketing, manufacturing practices, and organization's goal development. CSR development has invoked the companies to increase their CSR activities as the challenges are growing, and there is a steady competition in the markets during recent times (McPherson, 2016). In 1991, Carroll developed a theoretical framework with the four components of CSR pyramid that are economic, legal, ethical, and philanthropy. Many companies started undertaking these social activities, but the number is very less.

India is the first country to enact the New Companies Act, 2013 in order to inspire more number of corporations to involve themselves in the growth of the society through CSR. This paper examines the components of CSR and its associations with other variables like consumer trust and brand loyalty. There is a need to study the consumers'

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attitude towards the social activities undertaken by the corporates. There is also a necessity to study if the consumers trust these CSR initiatives, and if they are loyal to such companies.

Review of Literature

Corporate social responsibility is the measured inclusion of public interest into corporate decision making, and the respect of a triple bottom line. The thought of corporate social responsibility has been deliberated as broad and complex (Mohr, Webb, & Harris, 2001). Many authors like Payne and Raiborn (2001) and Ciegis, Ramanauskiene, and Startiene (2009) defined sustainable development as a process of compromising between natural systems like the environment that would increase the economic and social objectives of the society and it is considered as the most essential factor to reach the well-being of the present and future generations. This emphasizes that the companies need to carry out an environmental change process with the purpose of reducing the negative externalities (Fraj-Andrés, Martinez-Salinas, & Matute-Vallejo, 2009) and to involve in social activities that generate benefits for the society. Hence, multi-national companies in different business sectors need to involve in CSR initiatives (Amine, Chakor, & Alaoui, 2013 ; Pirsch, Gupta, & Grau, 2007). Jose, Rugimbana, and Gatfield (2012) stated that demand from consumers with respect to CSR is a significant driver for companies to act in a socially responsible manner. CSR initiatives influence consumer behavior changes in terms of consumer buying intentions to get involved in long-term relationships with brands.

(1) Consumer - Company Relationship : Many scholars have recognized that research on the relationship between effects of CSR and customer responses are lacking, and the issues remain unresolved (Lindgreen & Swaen, 2010). This CSR - company relationship can be intensified through many constructs like awareness (Auger, Burke, Devinney, & Louviere, 2003; Brown & Dacin, 1997; Creyer & Ross, 1997 ; Sen & Bhattacharya, 2001) ; customer loyalty (Yusof, Manan, Karim, Mohd. Kassim, 2014) ; brand familiarity and cause specificity (Rahman, 2011) ; consumer trust, knowledge, positive brand attitude (Bhattacharya & Sen, 2003 ; Marin & Ruiz, 2007) ; and brand loyalty (Mihalache, 2011). On the other hand ,there are numerous studies that have reported a weak or no association between CSR and customer responses. Maignan and Ferrell (2004) and Nan and Heo (2007) suggested that the nature of the CSR - customer response relationship is complicated and requires careful teasing out of salient variables for better understanding.

Based on the IPT (information processing theory), it is understood that consumers' processing of CSR information also contains many steps like awareness regarding CSR information, judging the authenticity of CSR actions, CSR relationship with companies and their brands, consumer behavioral reactions through purchases (Becker-Olsen, Cudmore, & Hill, 2006 ; Marin, Flandez, Bermejo, Arroyo, Martin, & Molina, 2009). Price and quality are very crucial factors for consumers of developing countries when making purchasing decisions. It is clear that CSR has a positive effect on attitude towards a company and will increase financial efficiency (Arli & Lasmono, 2010). Arli and Losmono (2010) also stated that for the consumers of developed countries, being socially responsible is very important, and they also support companies that are involved in these initiatives.

This paper focuses on the effects of consumer perceptions on trust and loyalty and identifies key variables that have a significant impact on the consumer- CSR relationship. The Nielsen Survey of 2014 stated that the consumers in the world have become aware about CSR and are prepared to spend their money on CSR by companies that are responsible towards the society and the environment. Many companies spend on CSR activities just for fulfilling their legal obligations. Only if consumers purchase products from the companies that emphasize on CSR, the concept of CSR will be effective. The consumers should be the CSR focus because they are the essential part of an organization. Customers are attracted to brands that are dominant in the market and their quality level is taken into consideration before they use CSR products (Sanguanpiyapana & Jasper, 2009).

Consumer social responsibility is the true corporate social responsibility (Morrison & Bridwell, n.d.). Brooks (2012) suggested that corporate social responsibility of a company depends upon the stakeholders and the interest that they show towards the CSR initiatives.

(2) Consumer Trust : Consumers' trust of corporate social responsibility is defined as consumers' expectations that a company will keep its promises and fulfill obligations with goodness, concern, and non-opportunistic motives (Blomqvist & Johansson, 1997). A consumer's trust on a firm's CSR practices is one of the most important significances of a company's social performance (Pivato, Misani, & Tencati, 2008), and also significantly affects the attitudes and actions responding to CSR (Aqueveque, 2005 ; Rifon, Choi, Trimble, & Li, 2004). The commitment to social responsibility not only supports the consumers' identification with a company, but also builds a long-term relationship and value system between a company and the CSR (Alexander, Francis, Kyire, & Mohammed, 2014 ; Lee, Park, Rapert, & Newman, 2012 ; Shamma & Hassan, 2011). Esch, Langner, Schmitt, and Geus (2006) stated that trust implies the consumers' confidence in the quality of a company's product. Fournier (1998) found that consumers are sure that companies that are socially responsible will follow the various "rules" constituting the implicit relationship and provide what is preferred by the consumer, and will take full responsibility, which, in turn, will lead to increased consumer trust. Singh and Verma (2016) also studied the impact of CSR activities on consumer trust and purchase behavior. In their study, consumers were found to reward the companies that were sincere in providing rehabilitation and assistance towards social issues.

Based on these concepts, two new research hypotheses propose that :

- ✍ **H1 :** Corporate legal responsibilities have a direct and positive influence on the consumers' trust.
- ✍ **H2 :** Corporate ethical responsibilities have a direct and positive influence on the consumers' trust.

(3) Brand Loyalty : Loyalty has been mostly studied in marketing literature and is a key concept in strategic marketing. Many scholars have accepted the concept that loyalty or loyal customers are very important for an organization. Loyal consumers share good thoughts about a company with others, and would re-purchase products from the same company in the future. Hence, consumers' loyalty can be measured by their repeated purchase behavior. Consumers' repeated purchasing behavior could be one of the most important challenges for each company to attract consumers.

Studies on the relationship between CSR and customer loyalty have been done on industries like banking or financial services (Choi & La, 2013; Chomvilailuk & Butcher, 2014 ; Pérez, A., de los Salmenes, & Del Bosque, 2013), telecom sector (He & Li, 2011 ; Salmenes, Crespo, & Bosque, 2005 ; Vlachos, Tsamakos, Vrechopoulos, & Avramidis, 2009), retail (Ailawadi, Neslin, Luan, & Taylor, 2014 ; Lombart & Louis, 2014 ; Walsh & Bartikowski, 2013), and on food products (Anselmsson, Vestman Bondesson, & Johansson, 2014 ; Du, Bhattacharya, & Sankar, 2007 ; Perrini, Castaldo, Misani, & Tencati, 2010)

All these research studies suggested a significant link between perceived CSR and customer loyalty. These studies have been conducted on the developed countries such as USA, France, Germany, Austria, Spain, Sweden, and so forth. Lee et al. (2012) surveyed Korean customers of companies from several industries and focused on ethical CSR, showed that the perceptions of CSR activities positively impacted customer loyalty, directly and indirectly, that was mediated by consumer-company identification. Stanaland, Lwin, and Murphy (2011) also conducted a study among U.S. customers of companies from several sectors, and indicated that perceived CSR impacted corporate reputation, consumer trust, and loyalty.

This paper will focus on the perception of consumers on the two components of CSR initiatives and its impact on brand loyalty and consumer trust. Based on these ideas, two new research hypotheses propose that:

- ✍ **H3 :** Corporate legal responsibilities have a direct and positive influence on brand loyalty.

✍ **H4 :** Corporate ethical responsibilities have a direct and positive influence on brand loyalty.

Objectives of the Study

- (1) To understand the consumers' perception level on corporate, legal, and ethical components of CSR initiatives.
- (2) To examine the impact of corporate, legal, ethical, and CSR components on consumer trust.
- (3) To study the effects of corporate, legal, ethical CSR components on brand loyalty.

Research Methodology

Corporate social responsibility as a concept has been the focus of many discussions and research studies both in academics and in business. This concept may be new to India, but the idea dates back to ancient times, where CSR was informally practiced in the form of charity to the needy and underprivileged.

HUL company's brands are taken as the research objects. FMCG companies are increasingly integrating brand and business objectives with social responsibility programmes to make them commercially feasible and sustainable. The country's largest fast moving consumer goods (FMCG) company, Hindustan Unilever (HUL) initiated a Project Sunlight at the same time with Unilever's other markets to collect the social assignments of its many brands. It was an attempt to request consumers to get involved in social activities by doing minor things that make them help their own families, others, and the planet. Pani (2013) highlighted that in India, HUL will highlight brands like Lifebuoy for its cleanliness, Dove for improving women's self-esteem, and Knorr to work with farmers. Hindustan Unilever Limited has been working for social initiatives across brands. HUL Brand Domex has initiated a programme "Domex Toilet Academy" that helped in building 24,000 toilets in 2015 in areas where there is a lack of sanitation. The executive director of Hindustan Unilever Limited, Mr. Hemant Bakshi, stated that HUL has a crucial role to play in helping the communities to be free of open defecation and that Domex brand would make toilets free of disease and safe to use (Hindustan Unilever Limited, n.d.).

Deductive research is used for this study and is done by testing the formulated hypotheses. Quantitative research is used in this study. This study was conducted during September 2015 to January 2016. The target population was 300 respondents. Mall intercept sampling was used for the study. Respondents were chosen from the shopping mall visitors. Four shopping malls in Chennai metropolitan were used for conducting the survey. Through interview method, their awareness about CSR, their purchase of HUL company's brands was ascertained. Only if they were aware of CSR and had purchased the brands, then only the questionnaire was given to them. A 5- point Likert scale was used to measure the items ; 261 usable responses were obtained for SEM analysis. To test the H1 to H4, structural equation modeling was used.

Data Analysis and Results

Data analysis was done using SPSS 20 package and AMOS 20. Descriptive statistics were also used to distinguish the demographic information of the respondents. Among the total samples, 47.1 % of the respondents were women and 52.9 % were men. Most participants were aged from 25-34 years (51.3%), followed by respondents in the age group of 18-24 years (44.1%), and in the age group of 35-44 years (4.6%). For scale reliability, Cronbach's alpha value was tested, which is greater than 0.7, which is acceptable, and is considered to be adequate. Reliability and validity of the questionnaire was tested in SPSS, and in AMOS, confirmatory factor analysis was used to validate the items in each variable. Construct validity (convergent, discriminant) were also tested. Structural equation modeling is a multivariate analysis that is used to test the hypotheses framed (Hancock & Freeman, 2001; Kline, 2005).

A structural model [Figure 1] is also examined with respect to applicable theory. McDonald and Lai (2011) found that the most reported fit indices are the *CFI*, *GFI*, *NFI* and the *NNFI*. Kline (2005) and Hayduk, Cummings, Boadu, Pazderka-Robinson, and Boulianne (2007) stated that the model chi-square is important, and that this statistic, with its degrees of freedom and associated *p* - value, should at all times be reported and also, it is recommended always to report the *RMSEA* and its associated confidence interval, the *CFI*, the *SRMR*, and one parsimony fit index such as the *PNFI*.

Confirmatory factor analysis (CFA model) [Figure 2] was done with all the latent variables with the entire sample in the study. Convergent and discriminant validity were tested using the results from the AMOS estimates. Standardized regression weights are the factor loadings, and these were used to verify the convergent validity. All loadings in Table 1 are significant as required for convergent validity (more than 0.7). According to Hair, Black, Babin, Anderson, and Tatham (2006), the average variance that is extracted among the various items should be more than 0.5, and if the factor loadings are higher than 0.5, then it is significant. The construct reliability uses the same thumb rule similar to Cronbach's alpha to have a value greater than 0.7. The value 0.7 is good, and more than that, it a good reliability among the items.

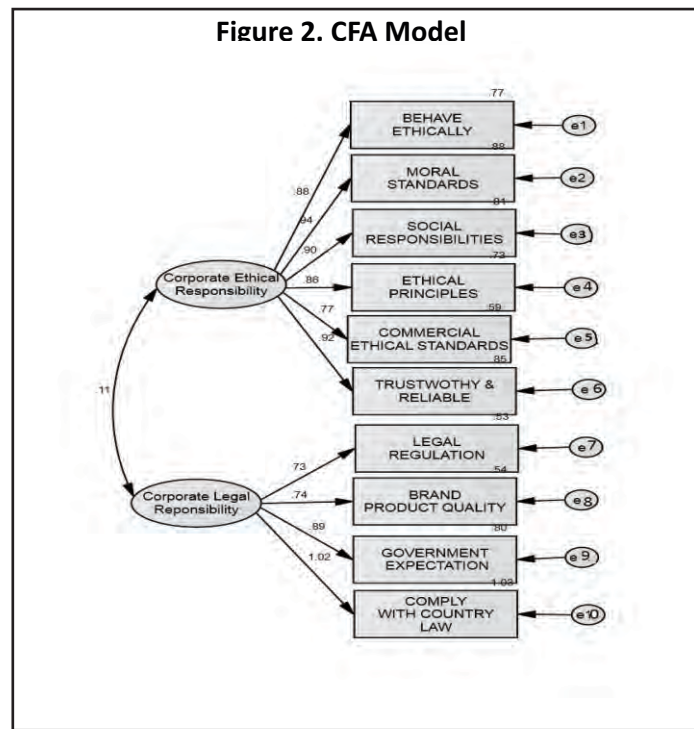
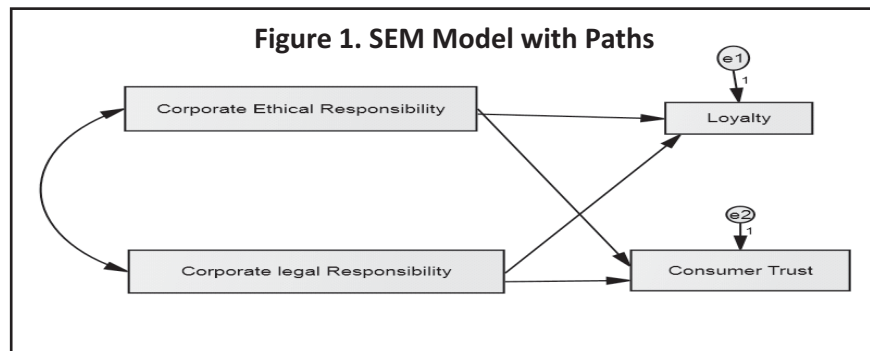


Table 1. Standardized Regression Weights

Paths			Estimate
BEHAVE ETHICALLY	<---	Ethical	.878
MORAL STANDARDS	<---	Ethical	.939
SOCIAL	<---	Ethical	.898
ETHICAL PRINCIPLES	<---	Ethical	.857
COMMERCIAL ETHICAL STANDARDS	<---	Ethical	.767
TRUSTWORTHY & RELIABLE	<---	Ethical	.920
LEGAL REGULATION	<---	Legal	.728
BRAND PRODUCT QUALITY	<---	Legal	.738
GOVERNMENT EXPECTATION	<---	Legal	.895
COMPLY WITH COUNTRY LAW	<---	Legal	.912

When examining convergent validity, there are two additional measures - average variance extracted (AVE) by each construct and construct reliabilities (CR) that have to be calculated. AVE is calculated as the sum of the squared standardized factor loadings divided by the number of items. AVE greater than .5 or higher indicates adequate convergent validity. An AVE value of less than .5 indicates that as usual, there is more error remaining in the items than there is variance explained by the latent factor. An AVE estimate is calculated for each construct in the model, and the results are tabulated in the Table 2 . Construct validity is done by using the sum of factor loadings, squared for each construct, and the sum of the error variance terms for a variable. The error variance is also defined as delta. The value of more than 0.7 suggests that the construct validity is good. High construct reliability indicates that internal consistency exists. The results of this construct reliability are tabulated in the Table 2. This means that the measures - all are consistently representing some factor.

The covariances between the two constructs are estimated and tabulated in the Table 3. The correlation between the constructs is also estimated. These estimates are called standardized covariances. These measures are used for calculating the discriminant validity. The squared inter construct correlation is calculated using the inner

Table 2. Average Variance Extracted and Construct Reliability

	Ethical Responsibility (ER)	Legal Responsibility (LR)	Item Reliabilities	delta(standardized error)
Behave Ethically	0.87		0.756	0.244
Moral Standards	0.93		0.865	0.135
Social	0.89		0.792	0.208
Ethical Principles	0.85		0.723	0.278
Commercial Ethical Standards	0.76		0.578	0.422
Trustworthy & Reliable	0.92		0.846	4.560
Legal Regulation		0.72	0.518	0.482
Brand Product Quality		0.73	0.533	0.467
Government Expectation		0.89	0.792	0.208
Comply with country law		0.91	0.828	2.672
Variance Extracted	75%	66%		
Construct Reliability	0.94	0.88		

Table 3. Covariances

Path	Estimate	S.E.	C.R.	P value
Ethical <--> Legal	.069	.039	1.768	.077

Table 4. Correlations

Path	Estimate (Inner Construct Correlation)
Ethical <--> Legal	.111

construct correlations. From the Table 4, the inner construct correlation (IC value) is 0.111 and the SIC value is calculated as 0.0123. The discriminant validity is calculated using the average variance extracted and squared inter construct correlation. From the Table 2 it is clear that AVE (.75) is larger than the corresponding squared inter construct correlation estimates (SIC). This means the indicators have more in common with the variable they are associated with than they do with other constructs. Hence, the HBAT construct CFA model demonstrates discriminant validity.

The Table 5 illustrates the results of the SEM model. The model fit summary is tabulated that illustrates that the chi square value is significant (Relative χ^2 (χ^2/df).369, p -value <0.05), all the comparative fit indexes – *NFI*, *NNFI*, *CFI*, *GFI*, *AGFI*, that are greater than the threshold levels of 0.90, prove that the model is fit. Hence, the model shows an overall acceptable fit. The fit model shows that the alternative hypothesis is accepted which proves that there is a positive relationship between corporate ethical responsibility and loyalty & consumer trust, and also, there exists a strong association between corporate legal responsibility and loyalty & consumer trust.

To understand the degree of association between the dependent and independent variables, the regression coefficients of the SEM model are analyzed along with the path relationship. According to Table 6, the consumers exhibited significant positive correlations between fulfillment of ethical responsibility and consumer brand loyalty followed by consumer trust. This result goes parallel with the results obtained by Chaudhuri and Holbrook (2001). Hence, H2 and H4 are accepted. In the path between legal responsibility and loyalty, as the p -value is less than 0.05, there exists a strong correlation between legal responsibility and brand loyalty, and hence, H3 is accepted. In the path of the relationship between legal responsibility and consumer trust, as the p -value is greater than 0.05, there exists a slight correlation between the variables, and hence, H1 is rejected. This indicates that a

Table 5. SEM Model Fit Summary

Fit Index	Acceptable Threshold Levels	Goodness of Fit
Absolute Fit Indices		
Chi-Square χ^2	Low χ^2 relative to degrees of freedom with an insignificant p value ($p > 0.05$)	.544
Relative χ^2 (χ^2/df)	2:1 (Tabachnik & Fidell, 2007) , 3:1 (Kline, 2005)	.369
Root Mean Square Error of Approximation (RMSEA) Values	Values less than 0.07 (Steiger, 2007)	.001
GFI	Values greater than 0.95	.999
AGFI	Values greater than 0.95	.993
RMR	Good models have small RMR (Tabachnik & Fidell, 2007)	.075
SRMR	SRMR less than 0.08 (Hu & Bentler, 1999)	
Incremental Fit Indices		
NFI	Values greater than 0.95	.999
NNFI (TLI)	Values greater than 0.95	1.009
CFI	Values greater than 0.95	1.000

Table 6. Regression Weights

Hypothesis	Path	Standardized Coefficient	p -Value
H1	Corporate Legal Responsibility --> Consumer Trust	0.155	0.13
H2	Corporate Ethical Responsibility --> Consumer Trust	0.602	0.02*
H3	Corporate Legal Responsibility --> Brand Loyalty	0.157	0.004**
H4	Corporate Ethical Responsibility --> Brand Loyalty	0.921	***

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

corporate social involvement that follows moral obligations convinces consumers that a company deserves to be trusted and the consumers would be loyal to the company's brand(s).

The present study has obtained results that are similar to previous studies. Sen and Bhattacharya (2001) found that CSR has an effect on the responses of consumers while purchasing CSR products. The findings of this study are also similar to the results of Pomeroy and Dolnicar (2008), who stated the expectations of consumers in knowing the CSR initiatives taken by the corporates. The finding is also consistent with the studies of Mohr et al. (2001), who said that CSR initiatives taken by the organizations have a great impact on the attitude of the customers. The study conducted by Rahim, Jalaludin, and Tajuddin (2011) stated that all the CSR components significantly impacted the relationship regarding the buying attitude of the customers, which is also in line with this study. The findings of Yousuf et al. (2014) stated that customers' opinions are the most important factor that predict the customers' loyalty and are important in transforming the customers' attitude towards the purchase of products.

Discussion and Conclusion

Consumers now support a CSR emphasized brand than a non-CSR emphasized brand, and they develop a positive attitude regarding the beliefs in the CSR of a company. The findings of this study also show a strong relationship between corporate ethical responsibility and consumer trust for the CSR emphasized brand. This demonstrates that CSR companies or brands lead consumers to try new products, give positive word-of-mouth, and not spread negative information about these companies or brands (Du et al., 2007). Consumers would be loyal to these brands, and the results also revealed whether there is a strong relationship between corporate ethical responsibility and brand loyalty.

On the basis of these findings, this study shows that corporate ethical responsibility has a high correlation (than corporate legal responsibility) with consumer trust and brand loyalty. We identified that the customers have high expectations concerning the CSR oriented to customers, legal, and ethical CSR. General CSR has been identified by previous researchers as helping the needy and disadvantaged, protecting the natural resources, but now, consumers expect other kinds of social activities to label a company as socially responsible (Pomeroy & Dolnicar, 2006; McDonald & Lai, 2011). Hence, this study provides an insight into the customers' expectations concerning legal and ethical CSR. The findings of the study are similar to Maignan's findings for French and German consumers, who expected companies to follow the legal and ethical norms first and foremost (Maignan, 2001).

Managerial Implications

These results have exciting implications for managers as it would allow them to develop ideal CSR policies based on their customers' expectations. This study provides an understanding about the strategic benefits by involving CSR activities into the context of developing countries. CSR has been a strategic marketing tool in Western and

developed countries, and is used for creating a competitive advantage. Thus, if consumers are aware of the CSR activities of the companies, they will make more favorable behavior towards the CSR emphasized brand than its competitors. Therefore, managers must pay more attention to CSR communications to influence its effectiveness. The benefits of CSR depend on consumers' awareness of a company's CSR activities.

Hence, it is recommended that companies should employ different marketing strategies that are tailored to different generational groups so that consumers can recognize their positive image in the field of CSR. This will create trust on that brand, which in turn generates brand loyalty. However, companies should also be ready to accept criticism of any irresponsible behavior, as information travels within seconds in this invading technology era. In contrast, companies who disrespect expectations concerning social responsibility may risk consumer boycott as a result of strengthening of consumers' awareness and privileges in today's business world.

Limitations of the Study and Scope for Future Research

The research solely focused on HUL company's brands, and the study did not consider other brands. Hence, this study might not be applicable to other business sectors. Only two dimensions of CSR components were analysed for this study. The mediating factors between the CSR components and brand loyalty were not covered. As a future research opportunity, research can be conducted using the mediating variables like customer satisfaction, customer trust, company-consumer identification, and fit into a structural equation model along with perceptions of CSR as the independent variable and brand loyalty as a dependent variable. The study can also be replicated with different generation groups and different consumer segments.

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