THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY TOWARDS CUSTOMER LOYALTY: THE ROLE OF TRUST, C-C IDENTIFICATION, AND CUSTOMER SATISFACTION

Rizal E. Halim and Ahmadan Maulana Hermawan
Departement of Management , Faculty of Economics and Business,
Universitas Indonesia, Indonesia
E-mail: rizaledy@gmail.com; rizal.edy@ui.ac.id and E-mail:
ahmadan.maulana@gmail.com

Abstract: In addition to running the rules set by the government, the activity of Corporate Social Responsibility (CSR) is also carried out by the company in increasing customer loyalty. This study aims to analyze the influence of CSR activities at the local aircraft company and local banking company to customer loyalty mediated by customer trust,C-C(Consumer-Company) identification, and customer satisfaction. Selection of these two industries because ofgrowththat hasoccurredeveryyear. The sample was consumers who have used the services of local aircraft in the last six months and consumers were registered as clients of local banks in the six months before the study began. This study uses Structural Equation Modeling (SEM) and found that for consumers from local aircraft, the company's CSR activities significantly affect customer loyalty through mediation of customer trust, while consumers from local bank, CSR activities significantly affect the customer loyalty through mediation of c-cidentification.

Keywords: corporate social responsibility (CSR), customer loyalty, customer satisfaction,customer trust, C-C identification

INTRODUCTION

For a marketer, increase customer loyalty is a thing that should be prioritized (Rampton, 2015), because it gives a lot of benefits to the company. Companies can reduce their marketing expenses and increase the profitability of the company if they can increase their customer loyalty (Rowley, 2005). Han and Back (2008) says that in effort to increase customer loyalty, the company strives to meet the needs and wants of their customers, one of them is company's corporate social responsibility, or better known as CSR (Martinez & Bosque, 2013; Martinez, Perez & Bosque, 2014; Tian et al, 2011).

CSR has largely been a topic of discussion since the 19th century and has entered into a major issue globally (Hopkins, 2003; Perez et al, 2012a). According to Kotler and Lee (2002) CSR is defined as a commitment to improve the welfare of the community or society through voluntary and contribution of company's resources (De Grosbois, 2012; Hong et al, 2016). Due to changes in the macro environment and the development of technology, the activity of the company now has very large impact on the overall environment, which will increase the responsibility of the company and show the company about importance of CSR (Alsmadi & Alnawas, 2012; Attig, N. and Cleary, S. (2015).

In practice, industry's CSR in Indonesia will increase in line with theindustry development. This is evidenced by a study in 2013 by HIVOS, IBCSD, and PENABULU which found that CSR budget allocation will increase along with rising corporate profits.

Aside from the reasons to comply with the policies established by the Indonesian government as Undang-Undang Perseroan Terbatas Nomor 40 Tahun 2007, studies revealed that the company trying to gain more profit by building a high reputation in their customer's eyes. The problems that arises now is about their customer behaviour, does the CSR affect company's customer loyalty or not (Inoue& Lee, 2011; Kang et al.,2010). So, this research trying to understand the effect of company's CSR activity to the response of company's customer.

RESEARCH MODEL AND DEVELOPMENT OF HYPOTHESIS

The Antecedents of CSR. CSR initiative are important to gain customer trust(Aaker, 1996). That trustwill growbecause of theimage that the company isresponsive tothe needsofthe community(Marin, Ruiz, andRubio, 2009). The perceptionthat thecompanyis ethical and responsiblewillstimulatea relationship basedon trust(Swaen andChumpitaz, 2008; Perrini et al, 2010).

In addition, the CSR reflects the status and activities of the organization. Some researchers identify a positive impact of CSR to the consumer identifcation with the company (C-C Identification) (He & Li, 2011; He et al, 2012; Lichtenstein, Drumwright, & Braig, 2004; Marin, Ruiz, & Rubio, 2009). Based on the relationship between CSR and C-C identification, organizational identification literature teaches that the CSR activities of companies showed the character and identity of the company and make stakeholders use that character and identity as a basis of evaluation for complementarity between their identity with the identity of the company (Lichtenstein, Drumwright , & Braig, 2004; Sen & Bhattacharya, 2001). For this reason, people who are aware of the company's efforts to establish CSR activities will establish the level of matching themselves with the company higher than those who are not aware (Bhattacharya and Sen, 2003).

Luo and Battacharya (2006) describe some of the reasons of the term "the CSR activities-consumer satisfaction effect" they have made. First, as has been described by Maignan, Ferrell, and Ferrell (2005) that the consumer will be the potential stakeholder if they do not only care about the company's economic performance, but also the overall (including social performance (Surroca et al, 2010). Thus, consumers would be more satisfied if the service provider builds CSR activities and initiatives offering responsible behavior towards society (Walsh & Bartikowski, 2013).Therefore based on these ideas, researcher propose the following hypothesis:

H₁: CSR has a positive and significant impact on Customer Trust.
H₂: CSR has a positive and significant impact on C-C Identification.
H₃: CSR has a positive and significant impact on Customer Satisfaction.

The Antecedents ofCustomer Loyalty. Academicliterature explains that the trust as a prerequisite in the creation and maintenance of long-term relationships between businesses and consumers (Morgan & Hunt, 1994), especially in the services market. Associated with the previous statement, Reicheld and Schefter (2000) observed that to gain the loyalty of customers, the company must earn their trust first. In addition consumers will buy more products from brands they trust. Those brands also led to a high degree of attitudinal consumer attachment (Chaudhuri & Holbrook, 2001).

Aside from customer trust, c-c identification also can affect customer loyalty, because c-c identification makes consumers began to close and psychologically care to the

company (Bhattacharya and Sen, 2003), which will positively stimulate their loyalty (Marin, Ruiz, and Rubio, 2009 ; Perez, Salmones, & Bosque, 2012b). Since consumer identifies not only to the products or services but also to the company, their loyalty become strongfrom minor modifications of the development of the product or service and their loyalty will be extended to all products and services provided by company (Bhattacharya and Sen, 2003).

Academic literature shows a satisfied customer will naturally increase their loyalty to company (Liao, Chung, & Widowati, 2010). In addition it was also found that if consumers are satisfied with their choice of brand, then it would make them repurchase the product or service and eventually become loyal consumers. Research shows that customer satisfaction has a significant positive impact on customer retention, service usage, and the share of customer purchase so that customer satisfaction is considered to be one of the antecedents of customer loyalty (Verhoef, 2003). Therefore based on these ideas, researcher propose the following hypothesis:

H4: Customer Trust has a positive and significant impact on Customer Loyalty.
H5: C-C Identification has a positive and significant impact on Customer Loyalty.
H6: Customer Satisfaction has a positive and significant impact on Customer Loyalty.

The Relationship Between C-C Identification and Customer Satisfaction. Consumers are more satisfied when they feel the company's performance exceeded or in accordance with their previous expectations (Oliver, 1997). CC Identification provides a more appropriate context for consumers in response to the experience of the service companies as a comparison with earlier expectations (He and Li, 2011). When the expectations of the performance are met, the consumer with high identification will feel more satisfied, because it can soothe their psychological with the company (Aquino & Reed, 2002).Therefore based on these ideas, researcher propose the following hypothesis:

H7: C-C Identification has a positive and significant impact on Customer Satisfaction.

The Relationship Between Customer Trust and C-C Identification. Mutualtrustis the keyto the success ofsocialexchange, so companiesconsidering tobuild an identityas a company thatcanbe trustedfortheirstakeholders(Martinez, Perez & Bosque, 2013). Consumers prefer to trustworthy companytocommunicatetheirself-definition andboosttheir self-esteem(Keh &Xie, 2009). Furthermore, asakey to buildinga close andlong-term relationship, trustcanalsobe used asantecedentsofconsumer self-matching process with the company(Martinez &Bosque, 2013).Therefore based on these ideas, researcher propose the following hypothesis:

H8: Customer Trust has a positive and significant impact on C-C Identification.

The Relationship Between Customer Satisfaction and Customer Trust. Chiou and Pan (2009) reveals a theory that there are two reasons why the customer trust is the antecedent of customer satisfaction. The first is if the customer does not believe the service providers based on experience, then they almost certainly are not satisfied with the service providers. Second, previous research shows that customers in the long-term relationship will have three benefits (benefit) basic: confidence, social, and special treatment (Chaudhuri & Holbrook, 2001). Confidence benefit is similar to the trust. These benefits shall include feelings of anxiety are reduced, believed to the service providers, reduced the perception of risk, and knowing what to expect. When customers feel the benefits of this,

the overall satisfaction increased. Gummerus et al. (2012) also revealed that confidence was the strongest predictor of customer satisfaction.Therefore based on these ideas, researcher propose the following hypothesis:

H9: Customer Trust has a positive and significant impact on Customer Satisfaction.

All of the hypothesis in this research is described in model on Figure 1.
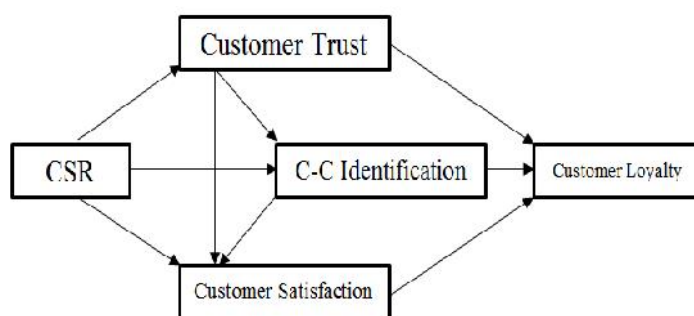

Figure 1. Research Model

METHODS

Data Collection and Sample. This research is a descriptive study with a single type of cross-sectional design. Primary data in this study is a questionnaire that was filled out by the respondents, the questionnaire showed consumer perceptions about all the variable used in this research. The respondents were divided into two categories, namely the consumers who have used the services of local aircraft in the last six months before research and aged over 18 years; and consumers are recorded into a local bank customers maximum of six months before research and aged over 18 years. Dissemination and collection of questionnaires conducted in early May with a sample selection method is non-probability sampling. To better describe of the total respondent, the researchers questionnaire included demographic questions such as age, gender, occupation, residence, income and company ever used. Total 306 respondents filled out the questionnaire, but only 303 questionnaires were used as research data (167 from local aircraft customerand 136 from local bank customer).

Measures. In measuring customer perceptions, this study used a 6-point Likert scale, ranging from strongly disagree (1) to strongly agree (6). Question items obtained from previous studies related to CSR (Singh, Salmones, & Bosque, 2008; Wu & Lin, 2014), c-c identification (Mael & Ashforth, 1992), customer trust (Sirdeshmukh, Singh, & Sabol, 2002; Wu & Lin, 2014), customer satisfaction (Cronin, Brady, & Hult, 2000), and customer loyalty (Salmones, Crespo, & Bosque, 2005). Measurements in this study are shown in Appendix. Prior to the main study, pretest done first by testing questionnaires to 30 respondents (15 aircraft company local customers and customers 15 local banks). Pretest was conducted to test the validity and reliability of the measurement items as well as to test the quality of the questionnaire in terms of ambiguity and choice of words.

Results from the pretest showed that all items are valid and reliable measurement and can be used for next measurement.

Results. Table 1 showsthe profileof the respondentsofthis study. It appears thatthe respondentsin this studyis dominated by the age of18-25 years (98.02%), female (70.96%), students (89.44%), domiciled in Jakarta (28.71%), have an income below Rp1.500.000 (51.82%), and use the service sof PT Lion Mentari Airlines (32.34%) and Bank Negara Indonesia (28.92%).

To analyze the data and test the hypothesis, this study used structural equation modeling procedure with software LISREL 8:51. The first stage of this procedure, confirmatory factor analysis (CFA) used to measurement model. Standarized Loading Factor (SLF) and t-value used to test the validity of the items and consruct reliability values (CR) and variance extracted (VE) used to test the reliability of the items (Wijanto 2008). Later, in the second

Table 1. Respondent's Profile

	N	%		N	%		N	%
Aged			**Place**			**Company**		
18-25 years	297	98,02	Jakarta	87	28,71	PT Mentari Lion Airlines	54	32,34
26-35 years	2	0,66	Depok	85	28,05	PT Garuda Indonesia Tbk	40	23,95
36-45 years	3	0,99	Bogor	25	8,25	PT Citilink Indonesia	18	10,78
Over 40years	1	0,33	Makassar	19	6,27	PT Sriwijaya Air	13	7,78
			Surabaya	23	7,59	PT Indonesia AirAsia	9	5,39
Gender			Bandung	16	5,28	PT Wings Abadi Airlines	1	0,6
Female	215	70,96	Lainnya	48	15,84	PT Mandala Airlines	1	0,6
Male	88	29,04				Bank Negara Indonesia	65	28,92
			Income			Bank Mandiri	40	23,95
Occupation			<1.500.000	157	51,82	Bank Rakyat Indonesia	26	15,57
Student	271	89,44	1.500.001-3.000.000	101	33,33	Bank Central Asia	23	13,77
Worker	23	7,59	3.000.001-4.500.000	20	6,6	Bank Tabungan Negara	3	1,8
Enterpreneur	5	1,65	4.500.001-6.000.000	13	4,29	Bank CIMB Niaga	3	1,8
Other	4	1,32	>6.000.000	12	3,96	Bank Muamalat	2	1,2
						Bank Permata	1	0,6
						Lainnya	4	2,4

stage, structural equation modeling (SEM) used to analyze the structural model (Hair, Black, Babin, Anderson, & Tatham, 2006). Each category of respondents (local aircraft company customers and local bankcustomers) tested separately, either at the time of testing the measurement model and structural model testing.

Based on the results of the measurement model test in each category of respondents, found that of all the items measuring variables, only item CSR1 and CSR2 invalid because it has a value of SLF below 0.50 (Wijanto, 2008). These results make the researcher conducted a respification by removing the item from the model. The measurement model test after respificationshowed all items are valid and reliable and has a good values of model fit so that it can proceed to the next measurement. Table 2 and Table 3 show the results of measurement model test after respification for each category of the respondents.

Table 2. The Results of Measurement Model Test (local aircraft customer category)

	Variable	Item	SLF	*t-value*	CR	VE	
Local Aircraft Customer	CSR	CSR3	0,54	6,26			
		CSR4	0,74	9,17	0,80	0,51	
		CSR5	0,77	9,75			
		CSR6	0,78	9,96			
	C-C Identication	CCI1	0,67	8,05			x^2 319,47
		CCI2	0,74	9,23	0,82	0,53	df=199
		CCI3	0,70	8,56			(P = 0.0)
		CCI4	0,79	9,94			
	Customer Trust	TRU1	0,89	13,14			NFI= 0,86
		TRU2	0,91	13,63			TLI= 0,93
		TRU3	0,93	14,21	0,93	0,73	CFI= 0,94
		TRU4	0,89	13,24			IFI= 0,94
		TRU5	0,60	7,61			GFI= 0,84
	Customer Satisfaction	SAT1	0,80	10,92			RMSEA= 0,056
		SAT2	0,85	11,95			
		SAT3	0,66	8,39	0,88	0,59	
		SAT4	0,67	8,64			
		SAT5	0,87	13,54			
	Customer Loyalty	LOY1	0,83	10,47			
		LOY2	0,87	12,16	0,92	0,75	
		LOY3	0,89	13,80			
		LOY4	0,89	13,57			

Table 3. The Results of Measurement Model Test (local bank customer category)

	Variable	Item	SLF	*t-value*	CR	VE	
Local Bank Customer	CSR	CSR3	0,59	7,67			
		CSR4	0,72	9,94	0,80	0,51	
		CSR5	0,63	8,33			
		CSR6	0,88	12,73			
	C-C Identication	CCI1	0,79	11,49			x^2 =381,51
		CCI2	0,68	9,25	0,85	0,59	df=199
		CCI3	0,78	11,21			(P = 0.0)
		CCI4	0,83	12,24			
	Customer Trust	TRU1	0,70	9,97			NFI= 0,84
		TRU2	0,87	13,69			TLI= 0,90
		TRU3	0,83	12,77	0,86	0,56	CFI= 0,92
		TRU4	0,72	10,27			IFI= 0,92
		TRU5	0,60	8,10			GFI= 0,83
	Customer Satisfaction	SAT1	0,63	12,96			RMSEA=0,073
		SAT2	0,87	13,97			
		SAT3	0,82	12,72	0,92	0,70	
		SAT4	0,85	13,44			
		SAT5	0,82	12,73			
	Customer Loyalty	LOY1	0,71	10,93			
		LOY2	0,79	12,58	0,87	0,63	
		LOY3	0,88	13,13			
		LOY4	0,77	13,01			

Structural Model Test. In testing the structural model for the category of local aircraft customer showed that from all of the hypothesis proposed in this study, there are four hypotheses were rejected because the relationship showed not positive and significant (the

resulting t-value less than 1.96),they are the relationship between CSR and customer satisfaction (t-value = 1.26 , p <0.05), c-c identification and customer loyalty (t-value = 0.82, p <0.05), c-c identification and customer satisfaction (t-value = -0.06, p <0.05), and customer trust towards identification cc (t-value = 0.52, p <0 , 05), as shown in Table 4.

Differences occur when testing a structural model for the category of local bankcustomer,from all of the hypothesis proposed in this study, there are three hypotheses were rejected because the relationship showed not positive and significant,they are the relationship between CSR and customer satisfaction (t-value = 1.00, p <0.05), customer trust and customer loyalty (t-value = 1.02, p <0.05), and customer trust towards identification cc (t-value = 0.96, p <0.05).

Table 4. Structural Model Test

	Hypothesis	*Path*	*t-value*	Contrast	
Local	1	CSR →*Customer Trust*	4,83	Accepted	
Aircraft	2	CSR →*C-C Identification*	4.03	Accepted	
Customer	3	CSR →*Customer Satisfaction*	1,26	Rejected	x2 =319,549
	4	*Customer Trust→Customer Loyalty*	3,12	Accepted	df=200
	5	*C-C Identification→Customer Loyalty*	0,82	Rejected	(P = 0.0) NFI= 0,82
	6	*Customer Satisfaction→Customer Loyalty*	2,19	Accepted	TLI= 0,93 CFI= 0,94
	7	*C-C Identification→Customer Satisfaction*	-0.06	Rejected	IFI= 0,94 GFI= 0,84
	8	*Customer Trust→C-C Identification*	0,52	Rejected	RMSEA=
	9	*Customer Satisfaction→ Customer Trust*	9,35	Accepted	0,056
Local	1	CSR →*Customer Trust*	4,69	Accepted	
Bank	2	CSR →*C-C Identification*	3,10	Accepted	
Customer	3	CSR →*Customer Satisfaction*	1,00	Rejected	x2 =381,52
	4	*Customer Trust→Customer Loyalty*	1,02	Rejected	df=200
	5	*C-C Identification→Customer Loyalty*	2,34	Accepted	(P = 0.0) NFI= 0,84
	6	*Customer Satisfaction→Customer Loyalty*	4,77	Accepted	TLI= 0,90 CFI= 0,92
	7	*C-C Identification→Customer Satisfaction*	1,77	Accepted	IFI= 0,92 GFI= 0,83
	8	*Customer Trust→C-C Identification*	0,96	Rejected	RMSEA=
	9	*Customer Satisfaction→ Customer Trust*	7,52	Accepted	0,073

*signifcant p<0,05

Testing for Mediation. The next phase of this research is to see the effect of mediation contained in the model. At this stage the researchers conducted a comparison of direct and indirect relationships between the independent variables on the dependent variable.This value of t-valueused as a reference in determine relationship between the variables with other variables. The Relationship would be significantly if the t-value equation is equal to or more than 1.645.

Figure 2 shows the result of relationship between CSR and customer loyalty (direct and indirect) in the model for the local aircraft customer category, t-value produced is not significant because it does not exceed 1.645 (t-value = 0.15, p <0 , 05). This result tell us

that the relationship between CSR and customer loyalty is full mediation where CSR only affect customer loyalty positively and significantly through the mediating variables, which in this case is only through customer trust.
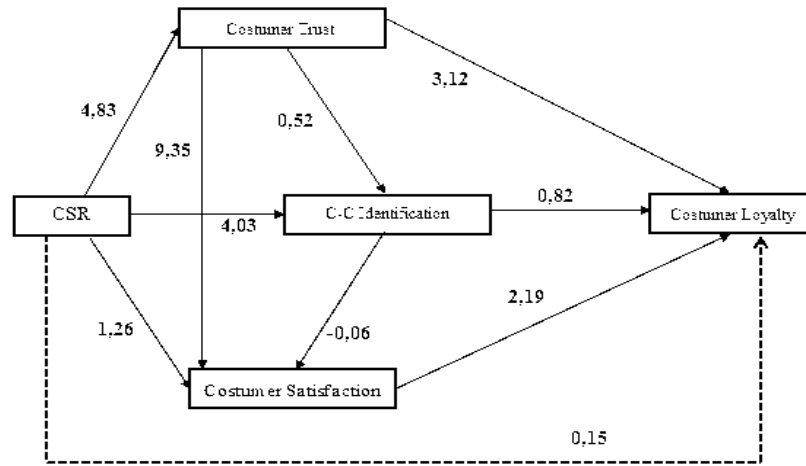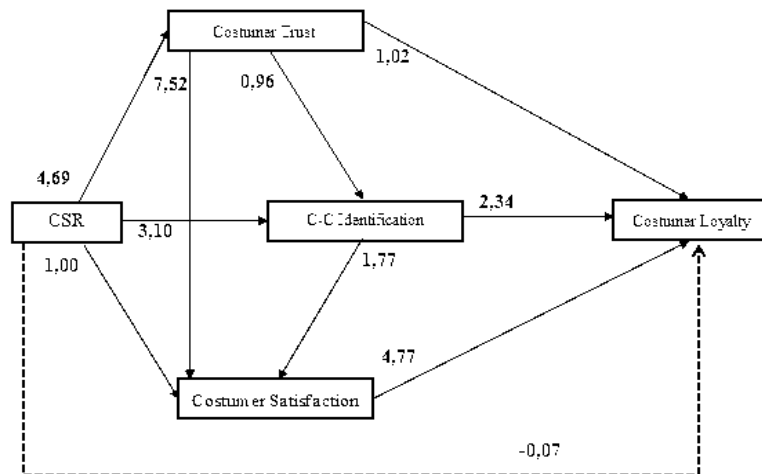

Figure 2. Direct and indirect relationship (local aircraft customer category)

Furthermore, in Figure 3 also seen that the t-value from relationship between CSR and customer loyalty for local bankcustomer category is not significant because it does not exceed of 1.645 (t-value = -0.07, p <0.05). This indicates for that the local bank customer category, CSR only positively and significantlyaffect customer loyalty through mediating variables (full mediation), and the mediator is c-c identification.

Gambar 3. Direct and Indirect Relationship (local bankcustomer category)

DISCUSSIONS

CSR initiative are important to gain customer trust(Aaker, 1996). That trustwill growbecause of theimage that the company isresponsive tothe needsofthe community(Marin, Ruiz, andRubio, 2009). The perceptionthat thecompanyis ethical and

responsiblewillstimulatea relationship basedon trust(Swaen andChumpitaz, 2008). According with the existing theory, the study found that CSR has a positive and significant influence on customer trust in local aircraft and local bankcustomer. In addition, the study also found that CSR also has a positive and significant impact on the c-c identification for both the customer type, the theory of the literature related to organizational identificationteaches that the CSR activities of companies showed the character and identity of the company and make stakeholders use that character and identity as a basis of evaluation for complementarity between their identity with the identity of the company (Lichtenstein, Drumwright, and Braig, 2004; Sen and Bhattacharya, 2001). Different results obtained in relation to CSR and customer satisfaction from both types of customers, where there is no significant and positive relationship between the two variables. This made the researchers suspect that CSR activities that have been done by the company at the local aircraft industry and local banks do not give perceived value to customers so it will affect to customer satisfaction.According to Mithas, Krishnan, and Fornell (2005), percieved value is a primary key that affect customer satisfaction

Martinez and Bosque (2013) said that customer satisfaction and customer trust as a social exchange variables and c-c identification as a social identity variable can explain the influence of CSR to customer. In this study it was found that for local banks customers, relationship of customer trust to customer loyalty was not positive and significant.This situation could occur because according to Marandi and Little (2003), the trust itself can not guarantee the loyalty of customers, because they have to be coupled with the satisfaction and commitments simultaneously. It is different thing also found in relation ofc-c identification customer loyalty fromlocal aircraft customers, where cc identification is not positive and significant impact on customer loyalty. Researchers guess this result can occur because customers are not familiar with the company so that identification process do not happen. Bhattacharya and Sen (2003) revealed that customers must have effort to know more about the company before identification process. This lack of identification process will certainly have an impact on customer loyalty.

CONCLUSION

This study is a replication of previous researchby Martinez and Bosque (2013) and can used to the literature CSR and customer loyalty of local aircraft company and local banks. Based on the results of previous studies, CSR has a positive and significant impact on customer loyalty indirectly through customer trust, c-c identification, and customer satisfaction, signifing that CSR can only affects customer loyalty through customer trust, c-c identification, and customer satisfaction. Different results occur in this research, CSR only affect customer loyalty through the mediating variables (full mediation), customer trust for the category of local aircraftcustomer, and c-c identification for the category of local bankcustomer. The different resluts can occur because of differences in study time, differences in respondents, and differences in the industry that serve as the research object.These results also showed that aside from the implementation of the obligations by government, the implementation of CSR can also be done in an effort to increase customer loyalty.

Managerial Implications. By knowing that CSR can influence customer loyalty indirectly, companies can use the element of marketing in CSR activities by entering the marketing division in a series of CSR activities. Marketing divison can help company to deliver their CSR program to the customer, because they understand how to create an event that suits the customer's needs and understand how to communicate a program better than other division.

Second, in the implementation of CSR, companies ought to determine the positioning from the CSR programor how the customer will see the company based on CSR activities that have been carried out. For local aircraft company, it was found that CSR will only affect customer loyalty through customer trust, this signifies CSR activities to local aircraft company must be able to image that thecompany is safe. For local banks, according to a study found that CSR will only affect customer loyalty through c-c identification, this signifies CSR activities to local banks should be able to identifies the company in accordance with the wishes of the customer. Research will help company to understand what customer need. Results of the research can be used as a reference for the company in preparing the company's CSR activities.

Third, the study found that CSR does not affect customer satisfaction with the absence of a percieved value received by customers. This can be suggestion for the company to involve their costumer more in the implementation of CSR program, in order to make their customer receive the value of that program. This can be done through various activity, such as customer will donate their money automatically if they buy company's product. With this engagement (Brodie et al. 2011; Wallace and de Chernatony, 2014), customers will be more felt the CSR program, so it would be more satisfied to the company.

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