**The effect of corporate social responsibility on customers s loyalty with regard to the role of trust, identification and satisfaction of customer**

Dr. Ali Kazemi \*, Fereydoun Omidi\*\*

\* Assistant Professor Department of Management, Isfahan University, Iran

\*\* PhD student in the Faculty of Business Management, Isfahan University, Iran

**Abstract:** Today, organizations can be more successful in the competition part that they can needs and wants of their customers further identify. The aim of this study was to evaluate the effect of social responsibility, on customers loyalty. The nature and purpose of this study is descriptive and a practical purpose. The population is the bank's customers of Bushehr city. The sample size in this study is based on Mvrgan- krejcie table with 384 people, these individuals were selected by simple random. Data was collected in the study by questionnaire. Validity of data was confirmed by professors and marketing experts. reliability were approved by Cronbach's alpha. The researchers analyzed data collected from SPSS, Smartpls. The result of this study was that observing social responsibility increases customer loyalty. Finally, it is suggested to managers of Melat bank that on their responsibilities in the field of the environment, people and social institutions and their employees act carefully and in an appropriate way.

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**Introduction**

In recent decades, new cultural values have manifested as a result of achieving awareness of the interdependent nature of the organization, society and the environment. People gradually realized that the action of the organizations has profits and harms. Further attention to improving the results of the effect of organizations was focused on community. In other words, society expects that more pure profit was received of organizations and these profit was distributed fairly. Institutions and organizations today have found out that customer s satisfaction to keep them in the company is not enough and cannot be happy with satisfaction, they should ensure that their satisfied customers, will be loyal to each other. In fact, they need to maintain a competitive advantage to more than customer s satisfaction, something that even if opponents offer the same level or slightly higher to the organization, it can maintain the company's customers in other words, and they to be the faithful. Today the manufacturing and service companies such as banks employ their best efforts to transform satisfied customers into loyal customers. (Mishkim, 1390). In this study, researchers sought to explain the reason for the choice of subject. After stating these, goals are achieved from a theoretical framework and conceptual model, then on the basis assumptions will be expressed and in the end it will determine the scope of its research.

**Principles and Theoretical framework**

Hamidian and Pourdehqan (1392) in a study investigated the impact of CSR on their corporate performance. Researchers in their research suggests that the companies have involved recently in serious challenges due to competition over scarce resources. In these circumstances, the question is whether the competitive condition that may lose profitable opportunities will lead to failure, the issue social responsibility seems to be logical? The study has been prepared for the extension of the social responsibility of the company and its theories and approaches are examined And then it is examined the effect of doing social responsibility by companies on their performance evaluation and it has provided an opportunity for future studies. Mogidi and colleagues in 1392 to study under the Effect of Corporate Social Responsibility in loyalty of customers among customers of Pasargad Bank of Ahvaz. The researchers acknowledged that the importance of corporate social responsibility is increasing and it has strategic results for the companies. Large corporations significantly invest activities related to corporate social responsibility. Willing to invest in Corporate Social Responsibility shows that this isn’t a cost, limitations or the right thing to do, but it is a source of competitive advantage. Today, corporate social responsibility for many organizations and their managers is an important issue. The aim of this study was to evaluate the effect of corporate social responsibility on perceived service quality, satisfaction and loyalty of customers. In this study, 450 questionnaires was distributed among customers Pasargad Bank city of Ahvaz that 380 questionnaires were collected. The method according to the target was functional and its nature was descriptive. Testing was conducted in LISREL software. The results showed that corporate social responsibility has a direct positive impact on perceived service quality and satisfaction. The results showed there was a positive relationship between satisfaction and customers behavioral and attitudinal loyalty. The research presents results on corporate social responsibility and perceived quality of services that can be used for managers of banks. Noorbakhsh and et al in 1390 to study under their corporate social responsibility and its impact on customer s satisfaction. The present study is about the relationship between corporate social responsibility and customer s satisfaction in the company Saipa, according to it, a main hypothesis and four minor hypotheses have been proposed. For reliability of the questionnaire, it was studied two groups of the population and based on the Cronbach'salpha test, and extreme Fisher and reliability of both questionnaires was confirmed. Data were collected on the library and field methods (questionnaires) and analysis of information and premises are based on the correlation coefficient K2, the aim of this study was to investigate the relationship between corporate social responsibility and customer s satisfaction as well as the influence and priorities of each of the variables in service company of Saipa, in the paper..the first dimension the population included managers, directors and supervisors and experts in Saipa company in the second dimension it included customers of company. This is due to the importance of search and its application. customers satisfaction in two dimensions lead to an increase in the market value and the long-term survival of the company. due to factors related to social responsibility to consumers, the results will be obtained. Martinez et al., In 2013 studied under the effect of corporate social responsibility with regard to the role of trust on customer s loyalty, identification and customer s satisfaction in the hospitality industry. This study was performed in tourist area of Spain. In this study, researchers sought to investigate the fact that whether social responsibility leads to improve customer s loyalty or no.for the reason started collecting data from the tourists.. The results of this study confirms that social responsibility is a factor that influences customer s loyalty. In this study, elements such as trust, identification and customer s satisfaction had a role in this regard. Meg Dalna and el at in 2013 studied under the Effect of corporate social responsibility on consumers' perception of their brand. In this study, researchers considered corporate social responsibility as the necessary of the nature of markets and the growing current world. In this study, researchers were investigating the fact that corporate social responsibility would lead to improve the perception of consumers or not. In this regard, after collecting literature research, data were collected by- interviews with managers and consumers. The result of this is that there was a significant relationship the social responsibility of companies with consumers. corporate social responsibility to the community had the most important role to improve understanding of consumers. Eli Z. et al. in 2012, studied Effect of ethical atmosphere and its relationship with organizational reputation and their organizational identity. Researchers reported that to achieve strategic competitive advantage depends largely on employees behavior and then the intensity of the organizational identity is affected. The organizational identity management is a subject common in management literature, In addition, the company's reputation as a leading cause of others is discussed. The aim of this study is to investigate the relationship between perceived corporate reputation and corporate identity, and how the organization's ethical atmosphere may influence on these two cases. The research included the 228 employees of the multinational insurance company in Turkey. Data from the questionnaires was analyzed by SPSS software. The results showed that corporate reputation had a significant positive impact on organizational identity, and the relationship would be affected by different types of ethical atmosphere.

**Research methodology**

The research can be divided into fundamental research, applied research and research action (Pasha Sharifi & Sharifi, 1383, p. 85). This study since the expected results can be used in the process of financial information and market practices in each business are applied research. It is also possible to investigate the relationship between independent variables with each other and the effect of each variable on the dependent variable with to remove the correlation between the independent variable with other independent variables. Therefore, research is a variable function of several variables that affect commonly, the research method correlation is the best method (Pasha Sharifyi and Sharifi, 1383, S100-90). This research method is based on this correlation.

The study sample consisted of customers of a bank in the city of Bushehr. To calculate the sample size in this study with regard to multi worth of questions with scale of their distances and the large sample size (MB), to determine the sample size, Cochran formula is used. As a result, the sample size was 384.

In the study, there was used a questionnaire based on the theoretical foundations and similar studies and after consultation with experts, and the researcher eliminated or modified the obscure questions, the final questionnaire was developed and distributed among the population. In other words, the formal validity for assessing the validity and reliability of the questionnaire was used. In this study, data collected by questionnaire by software spss22 and pls2 / 0 to perform statistical analysis. In descriptive statistics, we examined the data on the demographic characteristics. The statistical analysis such as frequency, mean, standard deviation, minimum and maximum score is used. In inferential statistics to analyze the relationship between the theories was used PLS path modeling with help of software SmartPLS2 / 0.

**PLS path modeling**

In this study structural equation modeling was used that it is a specific causal structure among the set of structures that is invisible. In general, to estimate the parameters in structural equation modeling can be used the variance and covariance-based methods (the least partial squares). Covariance-based structural equation modeling pay more attention to estimate a set of parameters and the purpose is the closer to the theoretical covariance matrix observed in the sample covariance matrix in the estimated sample. Covariance-based structural equation modeling, especially during the past few decades has been very important. This has caused to misled many researchers in the social sciences, that the covariance – based method is synonymous with structural equation modeling. In structural equation modeling when assumptions such as normal distribution observed, a suitable volume of sample to be violated, and alternative and non-traditional solutions such as the least partial squares (PLS) is used. Unlike PLS, in the analysis of covariance-based structural equation modeling, Instead of working with hidden variables, a block of variables is used. In the analysis for the amount of explained variance in all structures maximize indigenous model, the model parameters are estimated by a series of regressions (OLS) of the least ordinary squares. PLS or the least partial squares as the second generation of structural equation modeling have opened new horizons to behavioral scientists. This approach due to less dependent on the sample size, the measured variables, normal distribution and the use of established tools, as one of the analysis methods is used. A path model includes a set of latent variables, the observed variables and the lines of communication between them identify the direction of communication and influence of variables to each other. In general, a path model is composed of two model: measurement model and structural model (Azar et al., 1391: 13).

**Conceptual model**

According to literature of review of research expressed in the previous sections, the conceptual model of research is drawn from research Martinez et al. (2013) provided as follows:



**Conclusion of the first hypothesis:**

**Customer s confidence has a positive and significant impact on customer s loyalty.**

The rate T statistics in this relation is 1.976 and the rate of coefficient in the relation is 09/0, which indicates the above relationship is confirmed. As we have repeatedly discussed in this research organization and financial institutions are operating in a highly competitive market, those organizations that can provide a greater share of customers' needs, or in other words, their needs should have better identified and they try to resolve them, certainly in this market they will be more successful. Because in such the market, it is considered as the most important capital and organization that due to capital is in the most important condition, certainly, it functionally is in the best state rather than other competitors. Today, many organizations have tried to use different ways to increase their customer s loyalty. One of the ways that customers need today is to provide trust and security. Today, customers of banks, organizations with regard to their most personal information exposes at the disposal of institutions, it is possible that this information goes out of the institution, certainly they stay loyal to the company and the bank will be able to keep the trust of customers at an optimum level. In fact, the institution that is able to gain the trust of its customers, it will create a positive attitude towards its brand in market, that this causes a significant positive effect on customer s loyalty. This study is with the duty of friends and colleagues (1393), Ahmadi and et al (1391), Gholami and et al (1391), Martinez et al. (2013) Martinez et al. (1387) in line. The research mentioned that trust is as the most important business platform to attract customer s loyalty in various markets. – managers of Melat bank of Bushehr city have tried by increasing security, and ensure the integrity of their activities to improve the level of trust of the clients attribute to the bank's brand. - Bank managers try to have the necessary guarantees for keeping privacy of their customers and also to ensure that in case of any attempt on the part of any organization's access to your private information, they inform you and resistances will also be done.

**Conclusion of the second hypothesis:**

**Determining identification of customers has a positive and significant impact on customer s loyalty.**

As explained in the previous chapter, The Value T statistics in this relation is 3.969 in this case the coefficient is to 257/0, which indicates the above relationship is confirmed. In fact, it can be argued that when customers determine the identity attribute to a special brand or they tie their identity to it, it means that the company has been able to provide the needs and wants of our customers. In fact, it indicates that the brand in terms of culture, relationships and differentiation among competitors and its position in the market..... has made customer s satisfactory. Therefore, it can be expected that the customers attribute to a specific brand determine an identification and they will be loyal to the brand. Bank managers have tried with increase of the percentage of social activities, to give identity to their customers, with the work they improve this level of loyalty of brand of Mellatbanks.

**Conclusion of the third hypothesis:**

**Customer ssatisfactionhas a positive and significant impact on customer s loyalty.**

The Value T statistics in this relation is 4.540 and in this relation, the path coefficient is 370/0 which indicated above equation is approved. As mentioned before, today, organizations have problems in the name of competition and all organizations and managers found out that attract customers in these markets is even easier to keep customers. The managers seek to improve numbers of customer, because as we know by keeping customers costs of attracting customers will come down And the profitability of the organization will improve that in such a competitive environment will not be easily achieved. One way to improve and strengthen the relationship between customer s loyalty and customer s satisfaction that is effective is satisfaction in the services and products. Because if customer is not satisfied the service he doesn’t is repeat the process of buying. So it could be argued that we should keep satisfaction of customer with the services received and we can provide their needs and wants and then we try to followed process of purchase repeatedly. Therefore, it is hoped to obtained satisfied customers can be satisfied customers, using mechanisms such as mouth to mouth advertising to attract customers and to reduce costs of institute and also it improves the level of their loyalty by using the services. The results of research with Martinez et al. (2013), Lee et al. (2013) and Meg Dalna et al. (2013) have been in a line, in fact also the level of customer s satisfaction as a factor that influences on customer loyalty has been identified. Among The internal investigation could mention to Mogodi s research and et al (1392) and Maleki and et al (1391) and finally Noorbakhsh et al. (1390). Mellat bank has tried to identify the needs of its customers till by providing the needs of customers make sense of satisfaction and pleasure during their service. Bank managers have tried to propose a fully personalized offer, and they help to customers for more profitable. Bank managers have tried to improve the level of service and its quality and resolving its customers' problems in the shortest possible time to provide customers s more satisfaction.

**Conclusion**

The first studied feature in the research is the age of the study participants that the results suggest that the age of group is 36-45 years and 46 to 55 years, each with a maximum frequency of 142 people are participating in the study. Then the gender of 288, Results suggest that 75% was male gender and women in the study were 25 percent of sex. The investigators then examined the educational status of the participants in the study. Results suggest that most of the participants (153 people), BA, 115 MA and 38 Dr. 77 BA were involved in this study. Finally, the rate of familiarity of the participants in the study was evaluated. The results show Most people use about 1 to 3 years of bank services, 130 people4to7 years and 50 people less than a year, and finally 34 people more than 8 years are cooperating with Mellat bank.

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