



Faculty of Economics and Business

**Impact of Corporate Social Responsibility Activities on Customer Value
Co-creation Behaviour in Pakistan's Banking Industry**

Muhammad Mubushar

**Doctor of Philosophy
2020**

Impact of Corporate Social Responsibility Activities on Customer Value Co-creation Behaviour in Pakistan's Banking Industry

Muhammad Mubushar

A thesis submitted

In fulfillment of the requirements for the degree of Doctor of Philosophy

(Marketing)

Faculty of Economics and Business
UNIVERSITI MALAYSIA SARAWAK

2020

DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Malaysia Sarawak. Except where due acknowledgements have been made, the work is that of the author alone. The thesis has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.

.....

Signature

Name: Muhammad Mubushar

Matric No.: 17010062

Faculty of Economics and Business

Universiti Malaysia Sarawak

Date :

ACKNOWLEDGEMENT

GOD gives us a free will in order to explore the universe and to identify the truth. First of all, I am very thankful to Allah who gave me an opportunity to moderately contribute to the betterment of humankind in the form of a Ph.D. I am also very thankful to my entire family, especially my parents, my wife and my daughters whose sacrifices, prayers and continuous support lead me to the final stage of my thesis. I would also be very grateful to my supervisor Dr. Norizan Jaffar whose guidance, mentoring and continuous feedback make this journey more enthusiastic and erudite. Her guidance helped me in all the time of research and writing of this thesis. Besides my advisor, I am also very thankful to my co-supervisor Dr. Rossazana Bt Ab Rahim who contributed in my publications and thesis writing in the form of candid. This journey would not be so fruitful without my loving, helpful, caring and slightly naughty friends. Therefore, I am very much thankful to all my friends too. Finally, I would like to thank the management of the Universiti Malaysia Sarawak for making it possible for me to complete my study here in Sarawak.

ABSTRACT

Banking industry of Pakistan has been facing the problem of disconnection between customers and management due to their differences in priorities. Without proper course of action, the banking industry will fail to retain the customers. Corporate social responsibility provides a platform on which corporations address the interest of stakeholders in more effective ways. This study investigates the impact of stakeholders-focused CSR activities (customer, local community, employees and suppliers) on customer value co-creation behaviour. The objective of this study to examine the effect of relationship marketing orientation (RMO) as a mediator between CSR activities and customer value co-creation behaviour in banking industry of Pakistan. For this purpose, a set of data was collected from 453 banking customers from Islamabad/Rawalpindi through questionnaires. PLS-SEM was employed to analyse the data while measurement model and structure equation modelling were evaluated for model fitness. The study demonstrates that CSR activities have positive impacts on customer value co-creation behaviour. Relationship marketing orientation (RMO) partially mediates between customer-focused, employee-focused CSR activities and customer value co-creation behaviour. While RMO does not mediate between local community-focused, supplier-focused CSR activities and customer value co-creation behaviour. This study offers insights for top executives in banking industry who can minimize the disconnection between customers and management through customize CSR activities.

Keywords: Corporate social responsibility, relationship-marketing orientation, customer value co-creation behaviour, customer participation behaviour, customer citizenship behaviour

***Impak Aktiviti-aktiviti Tanggungjawab Sosial Korporat ke Atas Penciptaan Nilai
Tingkat Pelanggan dalam Industri Perbankan di Pakistan***

ABSTRAK

Masalah ketidakseragaman antara pelanggan dan pihak pengurusan dalam industri perbankan di Pakistan disebabkan oleh faktor perbezaan keutamaan. Industri ini akan gagal mengekalkan pelanggan sekiranya tiada tindakan wajar yang diambil. Lantaran itu, tanggungjawab sosial korporat (CSR) dilihat sebagai pemangkin kepada syarikat-syarikat untuk menangani kepentingan pihak berkepentingan dengan cara yang lebih berkesan. Kajian ini memberi fokus kepada kesan aktiviti-aktiviti tanggungjawab sosial korporat (pelanggan, komuniti setempat, pekerja dan pembekal) yang berfokus kepada pihak berkepentingan ke atas nilai tingkah laku pelanggan. Objektif kajian pula adalah untuk mengkaji kesan orientasi pemasaran hubungan sebagai pengantara antara aktiviti tanggungjawab sosial korporat dan nilai tingkah laku pelanggan dalam industri perbankan di Pakistan. Untuk mendapatkan maklumat tersebut, sebanyak 453 pelanggan bank di Islamabad/Rawalpindi telah memberikan maklum balas melalui borang soal selidik. Data telah dianalisa menggunakan PLS-SEM manakala model pengukuran dan pemodelan persamaan struktur dinilai untuk melihat kesesuaian model. Dapatan kajian menunjukkan aktiviti-aktiviti tanggungjawab sosial korporat mempunyai kesan yang positif ke atas penciptaan nilai pelanggan. Permasaran hubungan (RMO) hanya menjadi sebahagian pengantara kepada aktiviti CSR yang berfokus kepada pelanggan, pekerja dan penciptaan nilai pelanggan. Namun begitu, RMO tidak menjadi pengantara kepada aktiviti CSR yang berfokus kepada komuniti setempat, pembekal dan penciptaan nilai pelanggan. Justeru, kajian ini membuka ruang kepada para eksekutif tertinggi dalam bidang

perbankan untuk mengurangkan kadar ketidakseragaman antara pelanggan dan pihak pengurusan melalui aktiviti CSR yang bersesuaian.

Kata kunci: *Tanggungjawab sosial korporat, pemasaran hubungan, penciptaan nilai pelanggan, tingkah laku penyertaan pelanggan, tingkah laku kewarganegaraan pelanggan*

TABLE OF CONTENTS

	Page
DECLARATION	i
ACKNOWLEDGEMENT	ii
ABSTRACT	iii
<i>ABSTRAK</i>	iv
TABLE OF CONTENTS	vi
LIST OF TABLES	xv
LIST OF FIGURES	xvi
LIST OF ABBREVIATIONS	xvii
CHAPTER 1: INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the Study	3
1.3 Problem Statement	8
1.4 Research Questions	11
1.5 Research Objectives	11
1.6 Significance of the Study	11
1.6.1 Theoretical Implications of Study	12
1.6.2 Practical Implications of Study	13
1.7 Organization of the Study	13

1.8	Definition of Key Terms	14
CHAPTER 2: LITERATURE REVIEW		15
2.1	Introduction	15
2.2	Definition of Corporate Social Responsibility	15
2.3	Theoretical Background of the Study	16
2.3.1	Stakeholder Theory	16
2.3.2	Service-Dominant Logic	19
2.3.3	The Link between Service-Dominant Logic and Stakeholder Perspectives	21
2.4	History of Corporate Social Responsibility	24
2.5	Dimensions of Corporate Social Responsibility	30
2.5.1	Customer-Focused Corporate Social Responsibility Activities	32
2.5.2	Local-Community-Focused Corporate Social Responsibility Activities	32
2.5.3	Employee-Focused Corporate Social Responsibility Activities	33
2.5.4	Supplier-Focused Corporate Social Responsibility Activities	34
2.6	Customer Value Co-Creation Behaviour	34
2.7	Customer-Focused CSR and Value Co-Creation Behaviour	37
2.8	Local Community-Focused CSR and Customer Value Co-Creation Behaviour	39
2.9	Employee-Focused CSR and Customer Value Co-Creation Behaviour	41
2.10	Supplier-Focused CSR and Customer Value Co-Creation Behaviour	43
2.11	The Role of Customer Value Co-Creation in Banking Industry	45

2.12	The Concept of Relationship Marketing Orientation	47
2.13	The Effect of Relationship Marketing Orientation between Corporate Social Responsibility and Customer Value Co-Creation Behaviour	48
2.14	Customer-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	51
2.15	Local Community-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	52
2.16	Employee-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	53
2.17	Supplier-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	54
2.18	The Effect of Relationship Marketing Orientation between Customer-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	55
2.19	The Effect of Relationship Marketing Orientation between Local Community-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	57
2.20	The Effect of Relationship Marketing Orientation between Employee-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	58

2.21	The Effect of Relationship Marketing Orientation between Supplier-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour	59
2.22	Proposed Conceptual Framework	61
2.23	Chapter Summary	63
	CHAPTER 3: METHODOLOGY	65
3.1	Introduction	65
3.2	Research Strategy	65
3.3	Research Design	66
3.3.1	Research Approach	66
3.3.2	Type of Study	67
3.3.3	Unit Analysis	68
3.3.4	Time Horizon	68
3.4	Population, Sample and Sampling Technique	69
3.4.1	Population of the Study	69
3.4.2	Justification for the Selection of Banking Industry	69
3.4.3	Sample Size	73
3.4.4	Sampling Technique	74
3.4.5	Justification for the Selection of Rawalpindi and Islamabad	76
3.5	Questionnaire Development	76
3.6	Measurement of Instrument	77

3.6.1	Customer-Focused CSR Scale	77
3.6.2	Local Community-Focused CSR Scale	78
3.6.3	Employee-Focused CSR Scale	78
3.6.4	Supplier-Focused CSR Scale	78
3.6.5	Relationship Marketing Orientation Scale	79
3.6.6	Customer Value Co-Creation Behaviour Scale	79
3.7	Pilot Study	81
3.8	Data Analysis Tools and Techniques	82
3.9	Chapter Summary	82
CHAPTER 4:	RESULTS AND DISCUSSIONS	84
4.1	Introduction	84
4.2	Data Collection	86
4.2.1	Data Coding	86
4.2.2	Response Rate	86
4.2.3	Common Method Variance Test	87
4.3	Results of Pilot Testing of Questionnaire	87
4.4	T-Test for Assessing the Difference in Sampling	90
4.5	Test for Non-Response Bias	91
4.6	Descriptive Statistics	92
4.7	Measurement of Model	95

4.7.1	Assessment of Reflective Measurement Model	96
4.7.2	Internal Consistency and Indicator Reliability	96
4.7.3	Convergent and Discriminant Validity	98
4.7.4	Heterotrait-Monotrait Ratio (HTMT)	100
4.8	Structural Model and Direct Hypothesis Testing	102
4.8.1	Blindfolding and Predictive Relevance Q2	106
4.8.2	Goodness of Fit (GOF)	107
4.9	Assessment of Mediator	107
4.9.1	Variance Accounted For (VAF)	113
4.10	Discussion on Hypothesis	114
4.10.1	H1a: Customer-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour	114
4.10.2	H1b: Customer-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour	115
4.10.3	H2a: Local Community-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour	116
4.10.4	H2b: Local Community-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour	117
4.10.5	H3a: Employee-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour	119

4.10.6 H3b: Employee-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour	120
4.10.7 H4a: Supplier-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour	121
4.10.8 H4b: Supplier-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour	122
4.10.9 H5a: Relationship Marketing Orientation Mediates between Customer-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour	123
4.10.10 H5b: Relationship Marketing Orientation Mediates between Customer-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour	124
4.10.11 H6a: Relationship Marketing Orientation Mediates between Local Community-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour.	124
4.10.12 H6b: Relationship Marketing Orientation Mediates between Local Community-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour	125
4.10.13 H7a: Relationship Marketing Orientation Mediates between Employee-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour	126

4.10.14 H7b: Relationship Marketing Orientation Mediates between Employee-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour	127
4.10.15 H8a: Relationship Marketing Orientation Mediates between Supplier-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour	128
4.10.16 H8b: Relationship Marketing Orientation Mediates between Supplier-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour	128
4.11 Chapter Summary	129
CHAPTER 5: CONCLUSION AND RECOMMENDATIONS	131
5.1 Introduction	131
5.2 Summary of Research Findings	133
5.2.1 The Influence of Customer-Focused CSR on Customer Value Co-Creation Behaviour	134
5.2.2 The Influence of Local Community-Focused CSR on Customer Value Co-Creation Behaviour	135
5.2.3 The Influence of Employee-Focused CSR on Customer Value Co-Creation Behaviour	136
5.2.4 The Influence of Supplier-Focused CSR on Customer Value Co-Creation Behaviour	138

5.2.5	The Influence of CSR Dimensions with Mediating Effect of Relationship Marketing Orientation on Customer Value Co-Creation Behaviour	139
5.3	Research Implications	140
5.3.1	Theoretical Implications	141
5.3.2	Implication in Research Design	143
5.3.3	Selection of Appropriate Construct's Scale	143
5.3.4	Contextual Implication	143
5.3.5	Implication in the Context of Pakistan	144
5.3.6	Implication in the Context of Developing Countries	145
5.4	Practical Implications	146
5.5	Limitations of the Study and Future Research	147
5.6	Chapter Summary	147
	REFERENCES	149
	APPENDICES	190

LIST OF TABLES

	Page
Table 2.1 Hypotheses Relationship	61
Table 3.1 Name of Banks	70
Table 3.2 Selected Banks for Data Collection	73
Table 3.3 Population of Major Cities	76
Table 3.4 Constructs and Sources	79
Table 4.1 Reliability of Constructs	90
Table 4.2 Independent t Test	91
Table 4.3 Demographic Characteristics	93
Table 4.4 Measurement Model Items Loading, Composite Reliability and AVE	97
Table 4.5 Discriminant Validity using Fornell and Lacker Criterion	99
Table 4.6 Heterotrait-Monotrait Ratio (HTMT)	101
Table 4.7 Testing of Direct Effect Hypotheses	103
Table 4.8 Construct Cross-validated Redundancy	106
Table 4.9 Goodness of Fit	107
Table 4.10 Direct Effect	111
Table 4.11 Indirect Effect	112
Table 4.12 Variance Accounted For (VAF)	113

LIST OF FIGURES

	Page
Figure 2.1 Stake Holders of Firm	17
Figure 2.2 Model of Customer Value Co-Creation Behaviour	20
Figure 2.3 Conceptual Framework is Developed Based on Stakeholder Theory and Service Dominant Logic	61
Figure 4.1 Chapter Layout	85
Figure 4.2 Direct Effect Structural Model	105
Figure 4.3 The Nature of Mediator Variable	108
Figure 4.4 Mediation Model	110
Figure 5.1 Chapter Layout	132

LIST OF ABBREVIATIONS

CCB	Customer Citizenship Behaviour
CPB	Customer Participation Behaviour
CSR	Corporate Social responsibility
CSRC	Customer-Focused Corporate Social Responsibility
CSRLC	Local-Community Focused Corporate Social Responsibility
CSRS	Supplier-Focused Corporate Social Responsibility
FMCG	Fast Moving Consumer Goods
RMO	Relationship Marketing Orientation
UNIMAS	Universiti Malaysia Sarawak

CHAPTER 1

INTRODUCTION

1.1 Introduction

Globalization, increasing concern of environmental support and evident social inequality have put corporate social responsibility on the international agenda. Firms all over the world are incorporating CSR programs in their strategies and various topmost business schools have designed CSR-based courses including for MBA programs. Organizations such as the European Foundation for Management Development (EFMD), the Academy of Business in Society (ABIS) and the Principles for Responsible Management Education (PRME) are encouraging universities and business schools to implement CSR and sustainability courses and seminars (Will, 2014).

Just as the landscape in academia is changing, industries are also heavily investing in corporate social responsibility actions around the world and data on CSR has become a standard feature in annual reports. In the UK, the automotive industry invested more than 8.3 million pounds for charitable activities and more than 4.1 million pounds in other community development projects (Automotive Industry of UK, 2017).

The investment in the hospitality industry of the United States is also leveraging its corporate social responsibility towards employment and the environment. This sector is focusing on upgrading the standard of six million US workers and using natural resources including foodstuff, energy and water to improve the quality of business and environment (Murtha et al., 2017). In the European Union, the majority of companies are engaging CSR activities in the employee's domain. As a result, companies with more than 1000 employees that are operating under the EU must report their social and environmental

impact (Yildiz & Ozerim, 2013). Even though the USA and UK companies approach corporate social responsibility in different ways, the topmost 500 fortune companies spent more than 15 billion dollars in socially responsible events in a year (Smith, 2014). The investment in employment, environment and local community highlight the significance of CSR dimensions.

Along with these dimensions, customers' domain of corporate social responsibility is also gaining a considerable amount of attention from corporations. The study of Cone Communication Global CSR shows that 84 percent of consumers consider corporate social responsibility activities while deciding what and where to buy whereas 82 percent of customers consider them when deciding to recommend products and services to others. Therefore, the levels of corporate social responsibility can make or break a company (Marsh, 2017).

Customers are changing their buying behaviour in today's world. After the 2008 international financial crisis, organizations like banks do not have an impeccable image and customers evaluate their banks in more critical ways. Consequently, industries like Spanish banking started to demonstrate the personal benefits of the customers in their corporate social responsibility actions rather than the environment (Scharf & Fernandes, 2013). All these depict the true picture of CSR importance in the judgments of companies, investors and their stakeholders. However, most of the literature on corporate social responsibility is related to how companies can enhance the shareholders' wealth (Chung et al., 2015; Bagh et al., 2017). There is insufficient attention on customers' perspective. This creates a gap in the knowledge of managers, academia, practitioners and researchers, which needs to be filled.

1.2 Background of the Study

Research work has started in the domain of corporate social responsibility since its inception when the term was first defined in the handbook “Social Responsibility of Businessman” in which explanation is “what accountabilities must be taken by a businessman for society” (Bowen, 1953, p. 151). Carroll (1979) presented a three-dimensional model of CSR: ethical, legal and economical which were revised in 1999, adding a fourth dimension, which is philanthropy. This model is utilized by a number of theorists (Schwartz & Carroll, 2003).

To date, extensive research has been done on corporate social responsibility and its relationship with corporate reputation, customer perceptions, customer loyalty and purchase intentions. For example, corporate social responsibility has a strong influence on customer loyalty through evaluation made by users on the service received (Crespo & Bosque, 2005). The loyalty of the customers is indirectly affected by the perceived corporate social responsibility activities via customer trust and customer satisfaction (Lee & Sin, 2010; Martinez & Bosque, 2013). Aguinis and Glavas (2012) reviewed 558 journal articles and 102 CSR books and highlighted the predictors, outcomes and mediators of CSR from 2000 to 2012.

It cannot be ignored the significant relationships in the above-mentioned study but now the concept of corporate social responsibility has been broken into stakeholder-focused dimensions: internal CSR (employees) and external CSR (customers, local community and suppliers) (Skudiene & Auraskeviciene, 2012). A few researchers explored the effect of different dimensions of CSR (stakeholders, local community and suppliers) on loyalty and brand equity (Liu et al., 2014). Ignacio (2015) also came up with this thought and documented the impact of CSR customers, CSR society and CSR employees on

repurchase behaviour of customers (Perez & Bosque, 2015). But most of the research on CSR in organizational perspective discussed on how companies can best respond to the demand of largely external stakeholders and hence, the customer perspective of CSR is less explored (Öberseder, Schlegelmilch, & Mu, 2013).

Due to personal benefits, customer-focused CSR is very important for all stakeholders and plays a vital role to create value for organizations and can become a valuable source to add new customers through engagement. In this way, value co-creation behaviour is a very important variable to study in connection with corporate social responsibility. Only a few studies explored the role of CSR activities in customer value co-creation behaviour (Ahen & Zettinig, 2013; Jarvis et al., 2017; Luu, 2019). But all these studies ignored the different dimensions of CSR (customers, local community, employees and suppliers) because customer-focused corporate social responsibility activities help to get the customers involved. Therefore, this study fills the gap by exploring the impact of CSR separately on customer value co-creation based on stakeholder theory and service-dominant logic.

This study explores the second dimension of corporate social responsibility in local community. Liu (2014) identified most of the important domains of CSR are customers, local community, employees and supplier. These selected domains for CSR are more closely related to customers (Chung et al., 2015). Moreover, CSR actions towards the local community generally encompass philanthropic activities like community development projects, donations and infrastructure development. All these CSR actions do not contribute only to society but also bring value to companies that are identifiable by the customers (Sen, Bhattacharya, & Korschun, 2006).

For this study, the third dimension of corporate social responsibility is employees who are treated as the most important internal stakeholders. That is why academic research work offers a variety of CSR activities in response to their personal needs and expectations of the employees. Here, it is argued that all personal values can motivate the employees in terms of willingness of initiative, participation and social fabric change creativities, an inspiration for team efforts and uplifting employees' morale. For successful value co-creation, individual contact between the employees and consumers is essential (Vargo & Lusch, 2008; Saarijärvi, 2012). This is because frontline employees are aware of customers' role as value co-producer instead of merely a recipient of value from the organization.

Like customers, local community and employees, supplier-focused dimension of CSR is also very important because corporations are under pressure to encourage socially defensible corporate practices in their connection with its suppliers. The state-owned enterprise managers should reflect the prerequisites to formulate social responsibility strategies and put them into application in their supply chain (Fuente et al., 2017). This need of the hour has increased the importance of supplier domain of corporate social responsibility to further explore. The main benefits from the application of CSR rules in its supply chain are better reception and customer loyalty, enhanced production, minimized operative cost, increased level of fulfilment, belongingness, loyalty among workforce, a stronger relationship of management and improved long-term sustainability.

This study choses CSR dimensions based on the most important stakeholders: CSR customers, CSR local community, CSR employees, and CSR suppliers to study in relation to customer value co-creation behaviour.

To check the effect of these dimensions separately is the utmost necessary to respond to the unanswered question: which facet is decisive in the domain of corporate social responsibility to build customer value co-creation behaviour in banking sector of Pakistan? This is because many researchers presented different views about CSR activities. Some scholars argue that customer-focused CSR activities are the most important for getting the desired outcomes (Diab & Seppala, 2015; Arli & Tjiptono, 2018) while other studies found a negative relationship between customer concentration dimension of CSR and customer outcomes (Li, Lin, & Yang, 2016).

In Pakistan, CSR started to be given more attention when the issue of child labour in the country's football industry was reported by international media (Winstanley, Clark, & Leeson, 2002; Awan et al., 2012). Since then, the role of business in society has increased and corporations started short-term CSR commitments which are tool base philanthropic activities in the context of Pakistan (Yunis, Durrani & Khan, 2017). This is because the short-term investments in CSR such as cultural events, bill boarding and landscaping give a better image of corporations. Practitioners and researchers began to explore the role of business in society in long term (Scherer & Palazzo, 2011; Kell, 2016). So far, there is no academic CSR course or degree has offered in Pakistan due to limited interest in research in universities (Yunis, 2009). However, researchers are recently started to realize that CSR is a newly emerging field, which needs to be explored academically so that this concept can be further explored in the context of Pakistan (Memon et al., 2014; Mujahid & Abdullah, 2014).

In Pakistan, corporations are focusing on profit-making and are limited on initial policy development stage which aggravates the disconnection between the society and corporations. The social domain is almost neglected as compared to others such as

education and health in terms of the investment. In the last ten years, the focus was on child labour but it might be possible that child labour is not abolished but merely moved to other industries. So, it is a dire need to investigate the dimensions of corporate social responsibility in Pakistan.

Moreover, the consumer perspective of CSR studies conducted in Pakistan mainly covered FMCG (Fast Moving Consumer Goods), telecom, and tobacco sectors and there is a need to conduct more research in other industries such as banking. The banking industry plays role as a backbone for the economy because the extension of industries, capital formation, agriculture and international trade highly depend on sound banking system of a country. It is considered as the hub for the smooth functioning of economic activities nationally and all across the globe. Technological advancement, modernization, and innovation in the industry have raised the living standard of the people (Bagh et al., 2017). Pakistan is the sixth-largest country in the globe having more than 190 million people and forty-third highest GDP in the world.

In accordance with state bank (SBP), the Pakistani banking industry consists of thirty-four banks, including seven multinational banks comprises almost 10000 branches and 8000 ATMs. The emergent banking industry plays a pivotal role in the growth of Pakistan's economy with seventy billion deposits, above forty billion investments and advances of above 6 billion US dollars (SBP, 2013). The presence of so many banks in the market depicts the true picture of competition in the industry. Owing to this, many banks are leveraging their limits concerning Islamic, mobile, internet and SMS banking. Prior studies reported that when firms are competing in the service industry, corporations also seek additional ways of marketing to shape the customer attitude (Poolthong & Mandhachitara, 2009).

In this perspective, through CSR activities an organization can address the interest of stakeholders and can co-create the value (Kramer, 2007). Moreover, specifically in banking industry, banks are the custodian of customers' money. Due to custodian of money, customers' trust develops which plays a major role in the relationship between banks and customers. This relationship contributes to customer value co-creation behaviour, which creates a need to study it in the context of banking industry of Pakistan.

1.3 Problem Statement

In recent years, the banking industry has been experiencing a vicious cycle of problems in Pakistan as well as in the international markets. At the start of 2018, some surprising and shocking developments started emerging when billions of rupees were found in "illiterate account holders" (Who cannot sign and use thumb impression for signature) who had never gone to the bank in their entire life. There are many other surprising stories such as the Federal Investigative Agency (FIA) issued a list of 400 most powerful personalities and bankers who were involved to move 200 billion rupees from factious bank accounts and products. Along with this, a huge amount was stolen from the customers' accounts through phone calls and web links by fraudsters and customers are looking suspiciously to the employees because they can access and share the secret information of customers (Pakistan Today, 2018; Pro Pakistani, 2019).

Moreover, the regulatory bank has charged penalties worth Rs773 million on nine major banks in August 2019 for breaking the rules and regulations. Likewise, it charged a penalty worth Rs185 million on four banks for the same failure in July 2019 (Siddiqui, 2019). New York authorities stopped Habib Bank Limited and United Bank Limited to operate in the US. Bank Al-Habib Limited and Bank Alfalah Limited shut down its operations in Hong Kong and Afghanistan in 2019. All these fresh incidents have badly

shaken the confidence of customers and they are less convinced to use the banking channels. They leave the banks and move towards cash-based transactions which explains why Pakistan has 36% grey economy (Mangi, 2012). There are 34 banks are operating in Pakistan and they own only 16% of the market share (KPMG, 2016). To resolve this problem, the banking industry is putting serious efforts but the results are not satisfactory. For example, the central bank of Pakistan has aggressively revised interest rates many times since January 2018 from 7.5% to 13.25%, which is the highest in ten years to attract more customers. But the profit of banks has significantly dropped by 14.6 percent by the end of the first half of 2018. The Pakistani banking industry lost Rs13.2 billion in profit growth in the local market and stands at Rs76.2 billion of overall profit (State Bank of Pakistan, 2018).

All the above-mentioned facts show the need for customer value co-creation behaviour in banks. As customer behaviour in all industries, including banking has changed dramatically and now consumers demand convenient services and prefer to participate in them which eventually leads to customer value co-creation behaviour. Thus, simple corporate social responsibility is not only the way to interact with the customers. Stakeholder-focused CSR provides an opportunity to address the interest of customers for customer value co-creation behaviour. Many banks in Pakistan are integrating CSR activities in their mission statement (MCB and HBL Sustainability Report, 2011). However, most of CSR activities are largely unnoticed due to the non-aligned interests of customers and corporations, which discourages further progress in this sector (Economic Survey of Pakistan, 2016).

This conflict between customers and management is also the most obvious reason for the non-maturity of CSR in Pakistan (Mujahid & Abdullah, 2014). Along with

customers, employees are also suffering. Many studies have shown that mental health problems such as anxiety, depression and burnout among banking employees have increased (Giorgi et al., 2017). In Pakistan, there are cases where employees committed suicide while on the job due to stress-related issues (Desk, 2014). To address these problems, there is a critical need to investigate the customized CSR activities (customer, local community, employees, and supplier) along with the relationship marketing orientation on customer value co-creation behaviour in the banking industry of Pakistan because the interaction between service providers and actual/potential customers assist to learn the changing behaviour of customers as well as the market to resolve the conflicts (Solangi, 2019). There are so many studies which have been conducting in domain of corporate social responsibility and customer value co-creation behaviour in banking industry but they are failed to establish an important link of RMO between CSR and customer value co-creation behaviour (Shamim & Ghazali, 2014; Ponsignon, Klaus & Maull, 2015).

Relationship marketing orientation is a tool that establishes the point of interaction between banking services and customers to manage their response because each interaction provides an opportunity for customers to co-create the value. And without interactive connection effective value co-creation can never be done. The banking industry in Pakistan was not healthy as they having problems of customer confidence. Corporate social responsibility, co-creation value by customers and mediated relationship marketing orientation could resolve the banking problems. These problems if not tackled will affect the country's income and economic growth. Thus consumer confidence towards banking services as stated in the research problems are still current and posited the main issues enveloping the banking industries. In this study, more research is needed on the topic,

therefore justifying a gap for the research problem. Furthermore, that demands the research as relevant, timely and very important.

1.4 Research Questions

- i. Do corporate social responsibility activities influence customer value co-creation behaviour (customer participant behaviour and customer citizenship behaviour)?
- ii. Does relationship-marketing orientation mediate the relationship between corporate social responsibility activities and customer value co-creation behaviour?

1.5 Research Objectives

The objectives of the study are:

- i. To examine the influence of corporate social responsibility activities (customers, local community, employees and suppliers) on customer value co-creation behaviour.
- ii. To assess mediation impact of relationship marketing orientation between corporate social responsibility activities and customer value co-creation behaviour.

1.6 Significance of the Study

It is generally believed among researchers, practitioners and academicians that knowledge is power, and it has no limit". In any domain, every research has its particular significance and every researcher strives to explore something new which enables organizations to resolve the problem or uplift the human's life. This research work also contribute to the following contexts.

1.6.1 Theoretical Implications of Study

This study is about an in-depth analysis of the influence of CSR activities towards customer value co-creation behaviour and it contributes to CSR literature through the implication of the new proposed theoretical model for accessing value co-creation conduct. Eventually, the intention of the current study is to contribute to CSR research work and to fulfil the recognized breach in research while responding to the call for an investigation by numerous researchers (Laczniak & Murphy, 2006; Luu et al., 2019) in the domain of corporate social responsibility.

Thus, the study has successfully developed a new theoretical model based on Stakeholder Theory and service-dominant logic with an additional three variables. Most of the other studies have used different dimensional approaches instead of all closely related stakeholders approach in CSR (Blancard & Petitz, 2012; Nochai & Nochai, 2014; Singh et al., 2017; Haider & Qayyum, 2018). This is the first study in the domain of corporate social responsibility in which stakeholder focused CSR activities based on stakeholder theory (CSR customers, CSR local community, CSR employees, CSR suppliers) are checked to quantify the customer value co-creation behaviour.

This is the first time that four variables with the addition of relationship marketing orientation in stakeholder theory and service-dominant logic for the understanding of value co-creation behaviour that may reflect a true picture of an indirect effect. With the help of service-dominant logic as evidence for relation amongst CSR and value co-creation, this theoretical model answers back to Laczniak and Murphy's (2006) suggestion to extend the thought of service-dominant logic by relating with other conceptions such as social accountability. Moreover, in this investigation, separate stakeholder focused dimensions of CSR reflect the picture for better assessing value co-creation which would be a great

contribution to fulfilling the deficit of the precedents of customer co-creation (Morosan & Franco, 2016).

1.6.2 Practical Implications of Study

Bennis and O'Toole (2005) defined that if a theory has no usage, it means it does not have any practical application. In this regard, the findings of this research help policymakers to formulate CSR strategies for corporations. The outcomes of the study provide fresh insight to CSR managers for choosing the right dimensions of CSR for investment to reap the desired benefits. For example, the main players of the oil and gas sector of Pakistan are donating in only community-building projects through deserving scholarships for upper education and treatment of mental illness. The results of this research will guide the practitioners to choose the potential dimension for CSR actions to build the behaviour of customers. Moreover, results and their values help to order the dimension of CSR as per their significant effect. In this way, strategy developers will get insights to allocate the best available resources to the top priority dimension of CSR for the maximum return of their corporations. Similarly, its findings help academicians and teachers specifically working jointly in the domain of CSR and value co-creation.

1.7 Organization of the Study

This study comprises of five chapters. Chapter 1 describes the overview of the study. Chapter 2 sheds the light on the background of corporate social responsibility in Pakistan and its relationship with customer value co-creation behaviour in light of theories. Chapter 3 explains the methodology applied for the study. The analysis of the data was presented and discussed in Chapter 4. Finally, Chapter 5 provides the conclusion and recommendations.

1.8 Definition of Key Terms

Corporate social responsibility “corporate social responsibility is basically about the relationship of the corporation with all of its stakeholders. These include customers, employees, communities, owners/investors, economic government, suppliers and competitors. Elements of social responsibility include investment in community outreach, employee relations, creation and maintenance of employment, environmental stewardship and financial performance (Khoury et al., 1999). Relationship marketing orientation “ the magnitude whereabouts an organization involves in establishing long-lasting tie close by clients” (Tse et al., 2004). Customer value co-creation behaviour “ the benefits that are realized from the integration of resources with the help of activities and interactions with collaborators in the customers’ service network”. Such activities and interactions fall under the head of customer value co-creation behaviour that is a combination of dual elements: customer participation behaviour and customer citizenship behaviour (Yi & Gong, 2013).

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The first phase highlighted an outline of the phenomena of corporate social responsibility across the globe along with Pakistan. It also discussed the need for CSR actions in Pakistan and why the productivity of this research study is substantial for Asian countries, especially for Pakistan. Furthermore, the question is which dimension of CSR is more potential to shape the behaviour of customers in the context of Pakistan was raised. This chapter provides a sound understanding to achieve the above objectives. This chapter starts with a conceptual definition, antecedent and dimension of CSR. Studies on corporate social responsibility towards customer attitude, behaviour and loyalty have also been discussed in this chapter. This is followed by some established theories for a better understanding of corporate social responsibility towards value co-creation behaviour. Finally, one theory namely stakeholder theory was discussed in detail to develop the theoretical framework to understand the dimensions of CSR and its impact on value co-creation. Finally, all constructs of the theoretical framework are elaborated to develop the hypotheses.

2.2 Definition of Corporate Social Responsibility

There are 27 definitions of CSR but only two definitions are aligned with the needs of stakeholders. Commission of the European Communities described CSR as a “conception by virtue in which corporations incorporate societal and natural anxieties in their processes and their communication with their partners on voluntary basis (The Commission of the European Communities, 2001). World Business Council for

Sustainable Development explained the term CSR “the devotion of institutions for contributed continual financial growth, employed with their workforce, their households, the local state and humanity at large to upgrade their superiority of life (World Business Council for Sustainable Development, 1999).

In early definitions of CSR, environment dimension was not discussed. When CSR is discussed in more depth, the environment and social dimension were equally emphasized. Due to this significant contribution, this definition is considered as less problematic and began to be widely accepted than the earlier definitions (Dahlsrud, 2008). After reviewing a variety of CSR definitions, the current researcher also believes that although the meaning of CSR is different in every society, but its essence should be the same and widely accepted. It has been derived from the above-mentioned concepts: CSR consists of all those activities which address the needs of all primary stakeholders individually such as customer, local community, employees and suppliers.

2.3 Theoretical Background of the Study

Mainstream theories are discussed in the following sub-headings.

2.3.1 Stakeholder Theory

The conventional explanation of stakeholder is “an assembly or individual who may influence or is affected through the achievement of the organization’s objects” (Freeman, 1984). Stakeholder theory is a shareholders’ perspective that is developed principally and described what a firm must be and how it could be conceptualized. Many authors demonstrated that the firm itself should be thought of as a combination of stakeholders and the purpose of the firm must be to manage their enthusiasm, desires, and viewpoints (Friedman, 2006). As a result, the definition is revised with a novel movement

in stakeholder theory. Based on this standard, stakeholders and their activities are keys to the survival of companies that management should take into account. The following stakeholders are the key for success of organizations

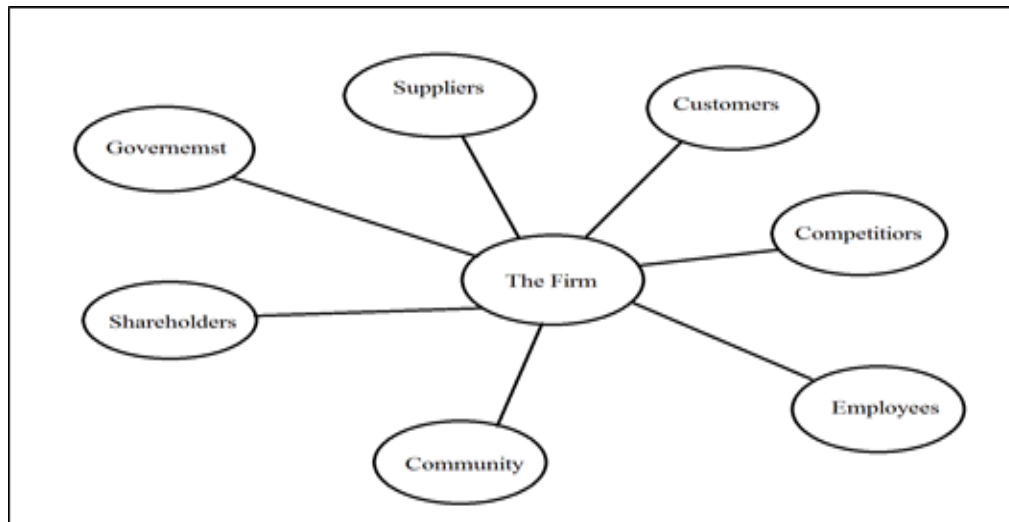


Figure 2.1: Stake Holders of Firm

Source: Freeman (1984)

The study chooses stakeholder theory for a variety of reasons. It wants to demonstrate that the stakeholder theory provides a platform to address the interest of every stakeholder to make organizations more successful. But still most of the CSR studies are conducted in the management perspective such as financial return (Pan et al., 2014; Nuhu et al., 2017).

Based on this theory, it has been categorized corporate social responsibility concept into customer-focused CSR, local community-focused CSR, employee-focused CSR and supplier-focused CSR because through this platform, organizations can address the need of these stakeholders. Big multinational corporations also claim that if the needs of these stakeholders are fulfilled, other will be satisfied automatically (Rao, 2017). Secondly, although this theory creates the value of other stakeholders but the focus always remains

on an economic value which becomes the cause of criticism for its narrower sight (Stieb, 2009). If the economic value in organization accelerates, they will be questioned as to way they cannot have a bigger share and why it cannot be applied to the share of other stakeholders. In this regard, the critique against the stakeholder model is justified (Mele, 2009). So, the current researcher applies this theory for non-economic value that shareholders are looking for when they initiate an infrequent transaction or a long-lasting affiliation with an organization. These intangible values can be generated through the interaction of different stakeholders (Argandona, 2011) which can be a part of economic values in the future. In this connection, this study establishes relationship marketing orientation as a mediator between an organization and its stakeholders. Relationship marketing orientation consists of all the activities that an organization engages with to develop long-term relationships with customers (Tse et al., 2004).

One angle of stakeholder theory also discusses that relationship marketing is a further investment to maintain relationships with stakeholders (Knox & Gruar, 2007). Gronroos (2000) explained that the worth for stakeholders is generated through the connection with the client, moderately in interactions among the end-user, supplier or service provider. The attention is on the processes of customer value co-creation where value materializes for customers and is perceived by them rather than products. Marketing is focused on value creation instead of value delivery, easing and backing of a value-creating progression instead of just distribution of ready-made value to customers. So, this study acknowledges the opinion of Gronroos, and extends his rationality by borrowing another theoretic lens that is service dominant logic.

2.3.2 Service-Dominant Logic

Service-dominant logic is a theoretical structure that explains the customer value co-creation behaviour (Vargo & Lusch, 2004). Co-creation value is executed by combining resources. The meaning of customer value co-creation is “advantage executed from combining of resources with the help of various doings and connections with associates in the network of customer’s service” (McColl-Kennedy et al., 2012). These types of connections and activities may enclose with the concept of “customer value co-creation behaviour,” which contains dual elements: customer participation behaviour and customer citizenship behaviour (Yi & Gong, 2013). Customer participation is involuntary (in-role) behaviour and pivotal for value co-creation that is encompassed by four elements: information seeking, information sharing, responsible behaviour and personal interaction. In contrast, customer citizenship is a voluntary (extra-role) behaviour and prerequisite for value co-creation that is shaped by feedback, advocacy, helping, and tolerance (Yi et al., 2011).

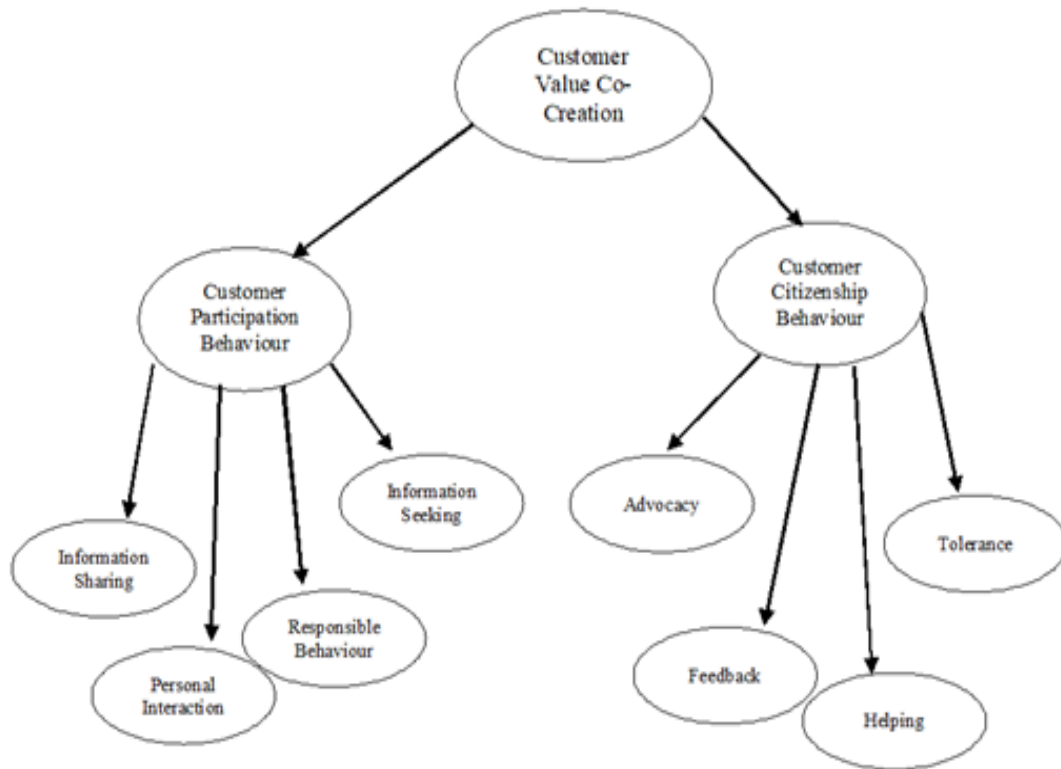


Figure 2.2: Model of Customer Value Co-Creation Behaviour

Source: Vargo and Lusch (2011)

Service-dominant logic is selected because it explains the dependent variable of the study: customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour and linked with stakeholder theory). Based on this connection, the researcher claims that if stakeholder-focused CSR activities can generate positive customers' outcomes (customer loyalty, customer satisfaction, purchase intentions, customer trust, and repurchase attentions) then it might be possible that these activities can build customer value co-creation behaviour.

Secondly, for effective value co-creation behaviour, the interaction between service providers and customers is very important and this is the most obvious reason that service-dominant logic received criticism. Thus, the author modified service dominant-logic and argued that without “interaction”, value co-creation cannot be successful (Vargo & Lusch,

2011). Therefore service-dominant logic is linked with relationship marketing orientation (RMO) to fulfil the deficiency of interaction because RMO carries the activities which create a link between an organization and its stakeholders (Tse et al., 2004).

2.3.3 The Link between Service-Dominant Logic and Stakeholder Perspectives

The link between CSR activities and customer value co-creation behaviour can be investigated based on service-dominant logic and stakeholder approach. Service-dominant logic is basically a notion in the service sector that offers a decisive marketing theory that argues about intangible means, interactions and value of co-creation are the key factors to establish the marketing connections (Navarro et al., 2015). In accordance with service-dominant logic, the objective is to increase the value of organizations as well as the worth of its interactions with consumers, suppliers and the whole community that leads close alliance among corporations and its multiple partners' concerns (Abela & Murphy, 2008).

Service- dominant logic defined the conceptions of the value-in-use and co-creation of value as compared to the value-in-exchange and embedded-value concepts of goods-dominant logic. Therefore, on the behalf of an organization, it is informed to target clients that they are stimulated to market buyers along with other partners of value co-creation in the institution's value network (De chiara, 2012). Responding to the interest of multiple partners along with customer, it may be assumed that corporate social responsibility may invigorate the long-lasting liaisons between customers and firms. Also, it influences customers to target and co-creates value with the firm under the head of service-dominant logic.

Furthermore, service-dominant logic shed the light on the magnitude of operant. Operant resources emphasize actors that play a role proactively to shape the use of resources as compared to the more passive approach of operand resources (raw material,

land) being acted on (Laczniak & Santos, 2011). The underlying thought of service-dominant logic is the utilization of capitals for the welfare of someone else – is replaced for service (Vargo & Lusch, 2004). Since corporate social responsibility oriented organizations integrate social concern in the operations of the business and its contact with its shareholders on a volunteer base (De chiara, 2012), CSR may offer this type of contact for value co-creation.

Relying on the link between service-dominant logic and stakeholder theory, CSR conception is divided into different activities: CSR customers, CSR local community, CSR employees and CSR suppliers (Perez & Bosque, 2015; Singh et al., 2017). This is a response to Laczniak and Murphy's suggestion regarding the expansion of rational of service-dominant logic by linking it with other conceptions such as CSR. This is because former CSR research tried to connect CSR and customer consequences such as customer gratification, conviction, identification, and loyalty (Martínez & Bosque, 2013), but has not devoted sufficient care to activate the CSR role in customer value co-creation.

Customers prefer to respond to customer-focused CSR activities consisting of personal benefits rather than the environment (Scharf & Fernandes, 2013). Thus, young customers are referred to as the *We Me* generation and interested in self-centred values or interested in what is for their self-benefits (Schmeltz & Denmark, 2012). Community-oriented CSR initiatives (philanthropic and sponsorship) are an edge for supplementary aid, not simply to the public but to the firm as well due to being closely related to customers because they notice only tangible benefits (Feldman & Parraga, 2013). Each dimension of CSR addresses the interest of concerned stakeholders leading to customer value which would be discussed thoroughly in the literature review by establishing separate links.

Deeper relationship service-dominant logic attempts to overcome the depersonalized effect of specialty by admitting that individuals “are key and are active players in the process of interchange”. Subsequently, the focal point of the main system of ethics such as socially answerable corporations is on how humans must perform and relate to one another (Laczniak & Murphy, 2006). CSR might aid as a moral base for value co-creation in service-dominant logic. Being “intrinsically both customers centred and interpersonal” (Vargo & Lusch, 2004), service-dominant logic offers a well-established ground for ethical marketing and education on how moral beliefs in CSR may encourage value co-creation amongst end-users. As an example, the combined essence of co-creation presumes a fundamental conviction and empathy by two parties that CSR can feed (Perez & Bosque, 2015). Consumer-oriented relationship in service-dominant logic is an indicator whenever corporations interact with clients as socially responsible rather traditional through CSR approach (Esper & Boies, 2013), they are probably to market the clientele (De chiara, 2012) and employ them in value co-creation.

Therefore, we argue about a method that considers clients as vigorous operative means (Gohary & Hamzulu, 2016) for instance, relationship-marketing orientation (RMO) may improve recognition of customers within the firm. The definition of relationship marketing orientation is “the degree to which originations engross in establishing a long-lasting affiliation with its clients” (Tse et al., 2004). Relationship marketing orientation comprises those activities which are aligned with the interest of customers (Morgan & Hunt, 1994) to enrich apparent association with customers and trigger reciprocal aids to take away customers (Gruen, 1995; Gruen et al., 2000). Therefore, the actions of RMO cater CSR values linked to consumers and further enrich reciprocity from clients in the form of value co-creation.

The Relationship marketing approach cultivates the reciprocity from customers which is also a form of value co-creation. In relation to this, RMO may play a role as a mediation mechanism among CSR activities and customer value co-creation behaviour. The aim to seek an insight into the relationship marketing orientation as a mediating role in CSR activities and customer value co-creation behaviour linkages would bring a valuable contribution. This is because a significant amount of inquiries in relationship marketing orientation has only concentrated on driving force of relationship marketing attempts to build up buyer relationships like trustworthiness from customers (Palmatier et al., 2006), thus, enhancing seller performance consequences like growth of sales and revenues (Morgan & Hunt 1994).

2.4 History of Corporate Social Responsibility

Although the social responsibility of corporations mostly treated as a product of twentieth-century, it has a long history especially from early 1920s to the present time. In 1953, Howard Bowen first time introduced the term CSR in his handbook “Social Responsibility of Businessman”. In this work, Bowen enquired what society expected from businessmen and produced the basic meaning of social responsibility as “it mentions the duties of entrepreneurs to chase those strategies to create their choices or to implement their activities which are needed in forms of intentions and ethics of our society” (Bowen, 1953). His efforts forced to change the beliefs of several hundreds of largest businesses which were vital for decision-making and these organizations left a huge impact on the citizens as observed by Carroll (1999) and claimed that Bowen must be known as the father of corporate social responsibility.

The pioneer of CSR explained it in a very generalized way so there is a need to specify it because without serving the community CSR cannot be completed. Therefore,

another significant benefaction in an earlier definition of social responsibility was completed by Frederick (1960). He came up with this thought that social responsibility signifies a civic demeanour toward society's financial and human capital and a readiness to see that those incomes are used for broad societal ends and not merely for the scarcely bounded benefits of individual and organization. He identified three fundamental thoughts mentioned below:

- i. Corporate managers are considered as community trustees.
- ii. Balance of competing claims to corporate resources.
- iii. The receipt of philanthropy as an indicator of business support for good reasons.

Every concept has an ongoing development process but it should never lose its essence where the society/community is the spirit of CSR. Similarly, this is considered a phase of significant development to reinforce the explanation of social responsibility of corporations but philanthropic remained as the most noticeable indicator of CSR throughout the period. Corporate social responsibility is the activities engaged for motives slightly apart from the company's direct financial or mechanical attention (Sweeney & Coughlan, 2008). Corporate social responsibility also stimulates the organizations to assume specific responsibilities for humanity, which fall outside their financial and lawful responsibilities (McGuire, 1963). Friedman opposed this viewpoint and signified CSR as societal accountability of corporations to utilize its capitals and involve in actions intended to escalate its profit while keeping within the rule of games which is engaging in healthy competition without any dishonesty.

The decade of the 1970s witnessed remarkable progress in corporate social responsibility. At the beginning of the 1970s, Milton Friedman refocused his research

efforts and included acceptance of ethical and customs legalities and free-market rules. He acknowledged the amalgamation of social demand in corporations if they were profitable in the long run. In relation to this, social actions can be only adequate if they are properly defensible within the firm's self-regard.

Similarly, Keith Davis extended his work and addressed that if a company has no usage of its social power, it may drop its identity in the social order because other groups will get benefits from it (Davis, 1973). It can be observed in the latest research work of the 1970s, a “novel rationale” which is a known self-interest framework was introduced. It entirely diversified research direction from normative to positive (Lee, 2008).

After that, a model was developed in 1979 to understand the various thoughts of corporate social responsibility. The recent model was developed on the basis of four old descriptions of CSR that were rooted in a conceptual framework of corporate social performance (CSP). Carroll (1979) introduced the meaning of corporate social responsibility as the business's social responsibility which contains four facet expectations: economic, legal, ethical, and discretionary. Although the work of this author has been gaining a significant amount of attention, but it did not incorporate the community dimension in a model that loses the spirit of CSR and if the concept loses the essence, it becomes out-dated.

The framework of CSR presented by Carroll (1979) was broadly acknowledged as it addresses all types of compulsions from a business. The basic responsibility which is the financial duty of any corporation is to provide services and goods to people and gain profit from it. While offering economic responsibility, society further demands legal requirements, which means all of these offered services should be operating in a framework of legal requirement. However, the responsibilities of economic and legal

operate under certain prescribed norms which are not imposed by laws. In the end, “discretionary responsibilities” are mostly complicated and left for individual judgments.

In the decade of the eighty, the concept of CSR got a considerable amount of attention in academic research due to the dedication of polished concepts such as corporate social conduct, business ethics, corporate social responsiveness, social policy and stakeholder theory. Jones (1980) came up with this thought that keeping in view the interest of all stakeholders, the suitable process of CSR must be fair. He put the entire focus on the execution of CSR actions as compared to the conceptualization of CSR. The investigator also exemplified how corporations should incorporate socially responsible focused CSR doings in the process of decision making to establish CSR behaviour. Another scholar criticized and pointed out that there are possibilities that in traditional corporate strategy, some actions could be unethical or unlawful. He recognized the growing importance of moral values and ethical courses in topmost business institutions as he suggested stakeholder management as combined strength to respond to CSR morals, considerations and values. (Freeman, 1984).

From the 1990s to onwards, the thought of CSR has expanded and promoted in every society from the government companies to the clients and non-governmental administrations. Worldwide companies like Organization for Economic Co-operation and Development, the International Labour Organization, The United Nations, the World Bank have reinforced and formulated strategies to cater the movement. The question is why their social-work oriented organizations promoted CSR because there is a need to address the demand of the community for profit maximization. One of the classic examples is that in 1977. Half of fortune 500 corporations accepted CSR essentially and reported in their annual reports. Later on, in the ending of 1990, it was reported that almost 90 out of 100

fortune corporations actively recorded CSR as a fundamental element in their managerial goals (Lee, 2008).

In the evolution of CSR concept, one significant contribution came in the year of 1991 after Donna J. Wood reconsidering the model of corporate social conduct proposed in 1979 by Carroll. She presented thoughts to connect corporate social performance with other several relevant theories under the head of organizations' studies, for example, stakeholder management theory, social issue management theories and organizational institutionalism (Wood, 1991). In this way, several models emerged such as the consumer-driven corporate responsibility model, value creation framework of CSR and triple bottom line.

The era of the 21st century is a witness of change from a theoretical concept to empirical research on the topic like business ethics, sustainability, stakeholder theory and corporate citizenship. Since the latest cited studies, the instrumental perspective of stakeholders shifted to the central stage of CSR research (Lee, 2008). The reason is that scholars started to empirically explore the linkage between CSR and firm's competitiveness as well as a financial return (Brammer & Millington, 2008). It is easily observable that although research in CSR shifted towards stakeholder orientation without focusing on the important stakeholders, its motive is still profit maximization. It depicts the true picture that concentration of CSR studies diverted from ethic to performance orientation and the investigation changed from being at a macro societal level to the organizational level. Vogel (2005) agreed with this notion that the works of CSR are concentrated on the linkage between CSR and success of corporation in terms of financial returns.

Almost 70 out of 100 worldwide topmost executives strongly agreed that CSR was a role-playing factor for the profitability of their companies (Galan, 2005). Such an indication advocates that CSR is progressing through an essential commercial task that is foremost for the entire strategy of corporation and vibrant to its accomplishment. To understand entirely the phenomenon of CSR embracing, it is essential to reflect a much wider perspective of aspects influencing corporate behaviour. As per the aforementioned discussion, particularly in the previous two decades, the pressure of institutions for CSR upgrading has amplified considerably. For large and multinational companies, the evolving institutional perspective of CSR has carried new rules of behaviour. Such new rules go out the exploiting the wealth of shareholders to incorporate better corporate social responsibility concerning the environment, social, and governance problems (Waddock, 2008). For instance, huge corporations are demanded to yield sustainability, live with diverse principles and standards needed to their industry, remain crystal clear about their actions and involve stakeholders in exchange for ideas, partnerships, and action.

The bottom line of CSR in 2000 was “doing good to do well”. However, the statement is true only in some specific situations where there are sufficiently large markets and institutional support exists (Carroll & Shabana, 2010). This is because not all socially responsible actions are potentially equal in terms of profitability. This bias will boost corporate devotion to specific societal desires which are less expensive and potentially profitable, while others are ignored. These collective issues ignored by the corporations and required a firm’s attention and operational capacity an urgent basis (Lee, 2008). Hence, researchers in the domain of CSR are looking so far into this acute problem. The two previously mentioned definitions are widely accepted around the world because they fulfil the needs of stakeholders (Dahlsrud, 2008). All the above debate conceptualize the

CSR well but they fail to incorporate the needs of most important stakeholders in all models. The current research argues that it is possible to fulfil the needs of primary/important stakeholders and the rest of all other stakeholders simultaneously (Ida, 2017). Hence, CSR must be broken down into different dimensions.

2.5 Dimensions of Corporate Social Responsibility

Corporate social responsibility carries a long history with several definitions and each definition covers different aspects. However, dimensions of CSR have only recently been identified and studied (Wang & Juslin, 2012). Many scholars started to check the impact of different dimensions of CSR and financial performance. Due to this, various dimensions emerged and it became a heated debate among researchers. For example, environment, social, economic, stakeholder, and voluntariness are vital dimensions for designing strategic CSR to achieve the goals (Rasoulzadeh, Hosseinipour, & Yusof, 2013). But other scholars claimed that there are three corporate constituencies: employees, society, and customers which are pivotal and the relationship between the three dimensions and other stakeholders can lead to frontline employees to more customer-oriented (Korschun, Bhattacharya, & Swain, 2014).

Few researchers believed that CSR must be treated as a unified approach with relation to every CSR stakeholder and break down stakeholders into two parts: internal and external CSR activities. Internal CSR doings are allied to employees and all inside processes of the enterprise and exterior CSR actions involve responsible behaviour which is associated with the company exterior stakeholders like consumers, local communities and business partners (Skudiene & Auruskeviciene, 2012; Hameed et al., 2016). This breaks CSR into two disciplines: one is HRM and the second is marketing orientation. Through three theoretical perspectives, instrumental, social and political, scholars identify

the aspect of human capital management in corporate social responsibility (Voegtlin & Greenwood, 2016). The rest of the external CSR activities got a considerable amount of attention in marketing orientations. For instance, the relationship between various elements of corporate social responsibility and customers' behaviour and brand equity was explored.

But no consensus has been reached on the important dimensions of CSR in the domain of marketing till now due to the mixed views of scholars. In the majority of studies, customer domain of CSR is the central part that shifted the research trend to the customer-focused approach of corporate social responsibility and customer focused-marketing. Small and medium banks of Malaysia, Bangladesh, and the Gulf Region are too customer-focused and more conducive regarding investment in customer centric-domains of CSR: employees, society, and customer (Hassan, 2013). Recently, authors are taking the paper of Pérez and Bosque (2014) as a reference to design CSR image which was published in the topmost rated journal (*Journal of Business Ethics*). According to the author stakeholder, base domains of CSR are customers, society, and employees (Bosque, 2015). Now, CSR has been divided into different parts under stakeholders but it has become a heated debate regarding which dimension is the most important for organizations and customers. Although there is no consensus among scholars regarding the dimensions of CSR but the above-mentioned views describe that most of the studies agree on customers and employee's domain. Here, it has been found that local community and employees are catering to the same importance due to their influence on consumers. One of the reasons is that suppliers' choices affect the customers' perception due to end-user of the products. The local community-related developments have a close association with the customer. Therefore, this study minimizes this debate and gives insights to the practitioners

how to stakeholders-focused CSR activities address their needs and reduce the wider gap between customers and management.

2.5.1 Customer-Focused Corporate Social Responsibility Activities

Customers are the most important stakeholders but are often neglected in literature because researchers tend to explore customers' outcomes instead of customer-oriented CSR activities. There is a need to observe what customers expect from organizations while perceiving corporate social responsibility activities. To understand this phenomenon, we have to look into the customer-focused CSR. Customers desire those services to be provided in ethical, reliable, efficient and environmental friendly manners (European Commission, 2001). Customers do not demand only quality-oriented products but also view the socially responsible criteria such as the complaint, suggestions, and proposal (Longo et al., 2005). Customer considered extensive self- oriented values which come from efficiency and excellence (Jensen, Annan-Diab, & Seppala, 2018). Many studies proved that customers are self-centred and respond to the personal benefits in CSR communications rather than the environment they live (Scharf & Fernandes, 2013). If these customer-centred values integrate into corporate social responsibility, it will impact customer-related outcomes and attitude significantly and enhance CSR effectiveness (Lee et al., 2012). Researchers also believe that customers respond less to CSR activities which do not bring them personal benefits. They demand honest, uninterrupted and reliable services and evaluate what is offered to them in CSR communications.

2.5.2 Local-Community-Focused Corporate Social Responsibility Activities

The local community is also a significant stakeholder in the value network yet there is a limited understanding of how organizations engage with particular groups (Siano et al., 2016). All philanthropic initiatives which encompass sponsorship activities such as

supporting local culture and support, community development projects, investment in roads, hospital, and schools for infrastructure are considered local community-focused CSR activities (Aguilera et al., 2007). Lindgreen, Swaen and Maon (2005) used the term philanthropy which is closely linked to community giving, corporate citizenship, community affairs and community relations. Thus, community-focused CSR activities are noticeable and closely related to customers due to its tangibility. These activities not only create a perception for customers but also encourage the employees to participate in initiatives.

2.5.3 Employee-Focused Corporate Social Responsibility Activities

Despite having the obvious standing among all stakeholders because they enable the company to grow, this element still has a lack of research interest in the domain of corporate social responsibility. Employee-focused CSR is those “value class” activities that create values for the employees to satisfy their expectations. Social equity, health and safety in the working environment, a satisfaction of workforce, well-being, and quality of work fall under value classes (Longo et al., 2005). A survey by PWC (2011) was conducted among 4000 young workers in 44 countries and it was concluded that in the future, 88% of the workforce would seek employers whose corporate social responsibility depicts the picture of their own values. The employee-related CSR implies the behaviour and sentiment of employees which affect the long-term economic value of the company (Murray and Vogel, 1997). Previous research emphasized only the consumer perspective. The current researchers argue that these facets must be addressed in CSR perspective whether it is customer perspective or management perspective because they are responsible to strengthen the company’s relationships with multiple stakeholders. Employees have their own psychological contracts with the corporations. Employee-related CSR activities

include job security, appreciation, bonus, safety, open communication, and involvement in decision-making. Overall, it helps the workforce to achieve the organizations' vision.

2.5.4 Supplier-Focused Corporate Social Responsibility Activities

The most neglected part of corporate social responsibility is suppliers. A large number of studies have explored the sentiment of customers in CSR without integrating the suppliers. It shows that previous models have limited support to measure the behaviour and attitude of customers. This is because, if an organization improves the standard of suppliers, it indirectly improves the quality prospects of products/services, which will eventually affect the customers as end-users. Hietbrink, Berens and Rekom (2010) claimed that the activities of suppliers affect the impression of the customers because they directly or indirectly use their products and services. Therefore, this creates the need to strategize CSR for suppliers as per the code of conduct. Being socially responsible, an organization firstly needs to be a good partner/supplier to its business partners. All those activities which are implemented to control the labour standard of suppliers and business partners in compliance with legal requirements as well as implementing complaints procedure for them, fall under supplier-focused CSR strategies. (Graafland & Ven, 2006). The main takeaway of this discussion is that supplier-focused CSR is the interaction, dialogue and transparency with suppliers which show that both parties are sharing the same values of CSR components that influence customers.

2.6 Customer Value Co-Creation Behaviour

In the early days, customers were inactive viewers who had a need to acquire integrated value from the product and services for their paybacks but currently they have a role as active players to co-produce and co-create the value equally with the firm. This thought is aligned with the claim that customers are dropping their traditional role but

studies retain customers' roles such as loyalty and purchasing. Later on, the influential contribution of Vargo and Lusch (2004) focused on value co-creation in the framework of service-dominant logic as a joint process in which clientele and firms are equally involved in value creation. They argued that value is equally and jointly invented by the clients and the organization throughout the processes of interaction. One party individually cannot generate value for the others, it is co-created.

In an extremely inter-related and up-to-date world, the character of customers has entirely reformed as a result of an active alliance by corporations in products and services along with the process of innovations. Especially, the purchaser's involvement has converted into a central part in the growth of goods and services, as businesses have to trust more and more on users' belief as a foundation of innovativeness and value of a brand. The present study concentrates to find the other ingredients in customers' co-creation. It requires a great understanding of the complicated mechanism by incorporating diverse dimensional visions. To understand customer value co-creation behaviour, there are three main standpoints: first, is a development from the Service-Dominant logic, second is backed by the information and communiqué equipment (ICTs) platforms, and the values-driven moral.

According to service-dominant logic, customers are always the co-creators of value by providing an energetic role in the delivery of services and in recognition of its paybacks (value co-creation). The most obvious reason is that in the present age, the focus has shifted away from tangible to intangible resources such as skills, information, specialized knowledge, interactivity, connectivity and ongoing relationship with customers (Vargo & Lusch, 2004). Value co-creation is conceptualized as “advantages executed from a

combination of different means by doings and connections with partners in shopper's service network" (McColl-Kennedy et al., 2012).

Such type of doings and contacts fall in customer value-co-creation conduct comprising dual elements: customer participation behaviour and customer citizenship behaviour (Yi & Gong, 2013). Customer participation behaviour is observed as a prerequisite (in-role) behaviour essential for efficacious value co-creation (Yi, Natarajan, & Gong, 2011). This value co-creation is made of four factors: information seeking, information sharing, responsible behaviour, and personal interaction. Consumers prefer to pursue facts for the accomplishment of responsibilities as value co-creators.

On the other hand, customer citizenship behavior is voluntary behaviour that produces outstanding value for a firm nonetheless not essentially obligatory for value co-creation (Yi, Natarajan, & Gong, 2011). Such sort of conduct is completed by four facets: feedback, advocacy, help and tolerance. Feedback is structured and unstructured facts that customers share with employees that become valuable resources for the employees and organization for progressive service creation performance (Groth et al., 2004). The second-factor, advocacy, highlights the commitment of an organization and promotion of the firms' benefits outside the customer's interests (Bettencourt, 1997). The third element, help, refers to the behaviour of customers aiming to add new customers. Finally, tolerance mentions the patience of customers in a situation of service interruptions that does not delight customers.

Previously it was focused on customer co-creation behaviour that is combination of customer participation behaviour and customer citizenship behaviour. Value co-creation behaviour not only refers to the co-production through company-customer identification interaction but also co-create the value through the customer-to-customer interactions. The

level of participation of customers is directly linked with information searching of customers that can be used as advertising strategy for the companies. Therefore, managers should emphasize the effective communication element so that the right amount of information could be delivered to the right customer (Ida, 2017). Here, it is found that in customer value co-creation, customers not only add more customers through their personal efforts but also show patience in case of interrupted services through customer citizenship behaviour.

2.7 Customer-Focused CSR and Value Co-Creation Behaviour

Socially responsible companies are expected to provide services and products in a well-organized, moral and environmental friendly manners (The Commission of the European Communities, 2001). Customers demand not only quality-focused products but also a lasting relationship with a company that enables the procedure of complaints, recommendations and proposals. Likewise, consumers have a preference for products and services delivered with socially accountable compliance (Longo et al., 2005). Hence, customer-related CSR activities influence customers' attitudes and outcomes. Recently, customer-focused CSR actions have become a heated topic among researchers and scholars.

Ignacio and Bosque (2015) demonstrated that customer-centric CSR reflection may positively influence customer recommendations and repurchase behaviour. Rashid et al. (2013) also analysed the dimensions of banks in three regions Malaysia, Bangladesh and the Gulf, to understand their relative importance in CSR framework and found that banks are becoming more customer-centric as well as customer-friendly. Corporate social responsibility provides social, emotional and functional values to the customers. Among

the three values of CSR, functional values can become even more noticeable criteria in value behaviour (Green & Peloza, 2011).

The premise between these functional values and CSR activities was analysed by different scholars and it was found that customer domain of CSR is very important to measure the outcomes of its behaviour. Chung et al. (2015) also supported that in CSR orders, the foremost element is customer protection in which companies prioritise the well-being of the customers to influence customer's behaviour. In the 21st century, major competitive edge, the legitimacy of survival and success are entirely based on innovative value-co-creation that meets the needs of customers and sustainability pressure. Therefore, corporate social responsibility is being studied in sustainable value co-creation orientation (Ahen & Zettinig, 2015).

The affiliation in CSR customers and value co-creation behaviour can be evaluated by service-dominant logic. Service dominant-logic is a predominant notion in a division of service, offering a critical theory of marketing in which intrinsic means, co-creation of value, and interactions remain pivotal to define marketing contacts (Navarro et al., 2014). The main focus of service-dominant logic is to heighten the relationship with customers and society that leads to closer alignment with organizations and their multiple stakeholders' interests (Abela & Murphy, 2008). According to service-dominant logic, consumers are constantly a source of co-creators of value. As an actual participant as well as supportive associates in relational interactions, they co-create values by giving commitment in a complete value network of service (Yi & Gong, 2012). Consumers are the driving force in providing service and recognition of its advantages (co-creation of value) (Vargo & Lusch, 2004).

It has been determined that addressing the self-centred interests of customers, CSR can strengthen the association between customers and the organizations that stimulate the clienteles to co-create the value for a firm. Therefore, CSR activities have a strong influence on customer value co-creation behaviour.

2.8 Local Community-Focused CSR and Customer Value Co-Creation Behaviour

Corporate social responsibility related to society indicates all activities that contribute to humanity's prosperity (Turker, 2009). Mohr et al. (2001) said that there is a growing pressure on corporations to enhance financial returns and perform in socially responsible manners. Murray and Vogel (1997) suggested that CSR actions address the societal matters that influence consumers for an extra constructive impression of a corporation. Holcomb et al. (2007) also studied corporate social responsibility activities from web sites, yearly reports and CSR announcements of uppermost hotel companies as recorded in hotel magazines. The outcomes showed eighty out of one hundred socially responsible firms were committed to philanthropy and upgrading the well-being of the public all around the world.

In Thailand, corporations are energetically committed in different doings to re-establish the local public through efforts including raising of funds, support for the reconstruction of houses and education institutions, subsidizing orphans and creating sympathetic and inspiring public statements after the 2004 Indian Ocean Tsunami in Phuket. Literature analysis shows that CSR activities related to the local community comprised of charitable initiatives and supportive activities, for instance, subsidizing native athletics and culture or art proceedings. Corporations are treated as socially liable if they invest in social structure, waters systems, highways and hospitals (Aguilera et al., 2007).

These profound and sincere activities enhanced consumers' evaluation (Randall et al., 2007).

This can enhance customers' evaluation because customers are considered as key stakeholders of organizations and play a pivotal role in developing CSR approaches by an organization. The difference between the perception of administrators and clients emphasized the earlier point of difficulties that organizations face while building the image of being socially responsible (Maignan & Ferrell, 2000; Lecren & Ozanne, 2011). As an example, profitable CSR activities are favoured in the United States but not as much in Germany and France (Maignan, 2001). In such nations, clients prefer to endorse CSR activities that have a vigorous impact on the prosperity of humanity by moral and benevolent conduct. This reflects that industries through worldwide setups might need to formulate applicable CSR policies in differing countries (Ramasamy & Yeung, 2009; Singh & Agarwal, 2013). A recent study also concluded that society-related philanthropy and legal activities are directly related to the purchase behaviour of customers (Abdeen, Rajah, & Gaur, 2016).

It can be argued that if community-oriented CSR is related to the customers' behaviour then why not policymakers and scholars emphasised on this? Furthermore, it is questionable that the above-mentioned studies claimed the importance of society or community and check its impact on financial return instead of customers' active participation. The strategic reason is that customers are always the operant resources and service dominant-logic highpoints the degree of operant, not operand resources. Operant resources focus on players to shape the usage of means as compared to the more inactive method of operand capitals (land and basic supplies) being acted on (Iacznik & Santos, 2011). The underlying concept of service-dominant logic is an execution of means for

advantages of another is replaced by the facility (Vargo & Lusch, 2004). The collaboration of humanity for provision of service and its consequence, value (advantages) co-creation, is the gum that grips social components and civilization in general together. Whenever a socially liable firm incorporates societal distress in its trade processes and communications with its stakeholders voluntarily corporate social responsibility may produce value co-creation for the society based on such interactions (Chiara, 2012). It is derived that in every society, customers are attentive to see and evaluate community development activities. So communicating these development-related actions under CSR campaigns corporations can co-create the value for the organization as well as the community itself.

2.9 Employee-Focused CSR and Customer Value Co-Creation Behaviour

Freeman suggested that corporations ought to pay attention to the need of the stakeholders through inside and outside business processes. Corporate social responsibility is the obligation of organizations to perform ethically and contribute economically along with the welfare of employees and the state as a whole (World Business Council for Sustainable Development, 2000). CSR a strategic hot issue among academicians and practitioners in today's world (Chelagat, Kiprop & Kemboi, 2015).

In strategic capacity employee's related social responsibility has its prominence. Trucker (2009) discussed that inside CSR is related to the working environment of physical and psychosomatic donations. At this time, employees are keen to comprehend the significance of corporate social responsibility for their prosperity and concern comparatively with the public and external partners (Elmotaleb, Saha & Hamouda, 2015). Employee-centric CSR is largely concerned with inner actions of authority towards the benefit of employees apart from tactical and lawful bonds of the firm (Mehta et al., 2014).

The analysis of the European Commission in 2010 showed that in spite of financial depression, the implementation of inner CSR practices is greater than ever before. It enables complete inside tasks of the organization (Brammer et al., 2007) which involved a higher commitment of HR practices, higher wages, training and employee participation. Internal social responsibility has also an organization worth potential employees (Turban & Greening, 1997; Macshane & Cunningham, 2012). Employee-related CSR approaches must respond to employees' safety, health, welfare and education of the workforce (Castka et al., 2004).

Moreover, Cornelius et al. (2008) defined employee corporate social responsibility are those activities which are related to the welfare of staff members within an organization and outside the business. They recommend the officialdoms to spend on workforce rather than outdoor social ventures. Businesses with low employee CSR actions have less work amusement (Tamm et al., 2010). This leads to more satisfaction in the workforce. The more allocating budget for the staff members, the more accomplishment of the organizations (Dupont et al., 2013) because the workers as partners are expected to perceive and respond to corporate social responsibility in the corporation (Rowley & Berman, 2000).

Employee-focused CSR assists personnel to fulfil their emotional requirement of belongingness because it enables the community to deal both within the firms and between the firms (Aguilera et al., 2007). Socially accountable corporations are treated as fair corporations. Consequently, workers are expected to believe in their business, sense of care, superior exchange relations within the firm and its most important stakeholder (customers) are expected to sense superiority thus perform in a similar manner which is beneficial for the company. Here, it may be pinned out that many CSR studies raise the

issue of CSR employees and confirmed that this type of CSR enhance employees' moral and motivations for participation in activities and goals and objectives. Majority of studies assess the impact of internal CSR on employees' outcomes such as internal motivation and satisfaction (Skudiene & Auruskeviciene, 2012) instead of customer's outcomes because they may be responsible for creating a strong network with multiple other stakeholders especially customers (Regoet, 2003). Only a few studies were conducted in this direction, for instance, Perez and Bosuqe (2015) checked the relationship between CSR employees and customers' purchasing. However, some scholars are not ready to give up the previous direction of research, although customers have transformed their role through active participation, and not go for other outcomes including value co-creation behaviour (Jarvis et al., 2018).

Customers do not only access and observe the CSR actions which are related to them but their actions related to other stakeholders. Customers must have an opportunity to realize the intrinsic incentives for employees which may appear from the precise evaluation and remuneration for worker assistance, both economic and non- economic, to the company. It has been argued that if employees' needs are addressed in terms of intrinsic and extrinsic rewards under employee-related CSR, then they maintain valuable interaction with the customers. The reason is employees can only figure out the role of customers as value co-producers and turn their behaviour quickly into value co-creation behaviour.

2.10 Supplier-Focused CSR and Customer Value Co-Creation Behaviour

The father of stakeholder theory presented his renowned and novel stakeholders' theory in CSR. He listed down the stakeholders: customers, suppliers, media, environmentalists, competitors, consumer advocates, local communities and business

community, who require essentially vigorous participation for effective implementation of CSR. Later on, the Commission of the European Communities (2011) also mentioned that “business must incorporate environmental, social, civil privileges, ethics and consumer worries into their procedures and central policy in close partnership with their shareholders”. Socially responsible businesses encompass a variety of capacities. Amongst these is the relation with suppliers (Newell 2005; Walker et al., 2008; Alexander et al., 2014). Despite being listed as an important stakeholder, there are not many studies that focus on the element and did not link it with customers’ perception.

Stakeholders’ requirement has led to countless organizations implementing a volunteer customs and programmes for their suppliers, with the help of CSR policies to control the output of suppliers regarding labour, human privileges, policies of against corruption, contamination safety and health-related problems (Lerberg & Steen, 2006). Undeniably, a large number of consumers authenticate the performance of suppliers by demanding various categories of audits and on-site supply provider examinations (Jorgensen et al., 2003; Kristensen, 2005). Hence, the crystal view and prominence of goods and business administration in the supply chain directly influence the implementation of strategies of social responsibility with suppliers (Awaysheh & Klassen, 2010; Schneider & Wallenburg, 2012; Gualandris et al., 2013). Stronger associations of belief are desirable among the parties, and tactical policies should be mutually responded to. According to that point of view, managers ought to incorporate the input of suppliers as part of the enterprise’s social responsibility, assisting networks of discourse to foster obligation in socially responsible goods or services. Moreover, they must be keen to confirm the monetary and economic viability of their suppliers as much as their own.

In a nutshell, it should be anticipated for enterprises to spread ideas of CSR through their contractors on one hand and to apply managerial procedures to quicken payment for the services or goods acquired on the other hand (Fuente et al., 2017). An approach of stakeholder focuses on aggressive supervision of the commercial environment, interactions, and the advancement of collective welfares, which in turn becomes a matter of extended-lasting existence (Freeman & Mcvea, 2001) because the main benefits of enterprise's application of socially responsible policies with supplier are likely to get a bigger reception and customer trustworthiness, upgraded the administration, better output and effectiveness, cheap operational expenses, augmented levels of gratification, association, dedication and devotion among workers, healthier relations with the administration on which the enterprises depends, and developed long-term sustainability.

It has been pointed out from the above-mentioned views that the purpose of supplier-focused CSR is to enrich an organization's value along with the worth of its associations with suppliers, consumers, and the whole community, which leads to a close configuration between the corporation and multiple stakeholder benefits. Consequently, organizations are being well informed to target consumers as well as other value creation partners in the value network of corporations.

2.11 The Role of Customer Value Co-Creation in Banking Industry

Banks are considering leaders through posing chances for customers to evaluate services and products with sound technical expertise. Now the connection with the customer is transforming from physical in branch premises to computer-generated atmospheres and applications (Martovoy & Santos, 2012). Customers are inspired to participate and satisfy their self-definitional requirements. According to Groonroos (2008) customers are always concerned about their benefits through self-service and therefore

interested to become part of the processes. In this industry, the biggest concern is offering the fastest services without damaging quality like offering 24 hours availability of services (Siddiqi, 2011). For instance, Doom et al. (2010) stated that a shift in goods and services technology encourages the innovation. The speedy access to information-based products and services through the internet boost the expectation of consumers.

Oliveira and von Hippel (2011) incorporate the demand level of users for banking services quality with the likelihood of co-creation in banks. New facilities offered by financial institutions emerged from the personal needs of consumers, therefore, it is symbolizing the continuous involvement of ideas and co-creation of value.

Devlin (2001) proposed that the approach of relationships with clienteles has fuelled competitiveness in this industry. The changing demands for superiority by clients have made banks adaptive because if a bank offers unique or value-added services for clientele, rapidly the competitors imitate and promise similar features or even more advanced ones. Thus, co-creation of value are the leading way to revive the customers, by the development of faithfulness from personal involvement. Martovoy and Santos (2012) came with this thought that value co-creation indicates innovativeness and upgrading services offered by these financial institutions, enabling their clienteles to be ever more operative in the co-creation action, by offering features. Customers who are tied up tend to be more dedicated to their bank. To sum up, there is a prerequisite for a more profound understanding of the creation process to fortify the engagement of clients with a given bank. It is quite obvious, that the fastest improvements in banking products and quick services (24/7) are not possible without value co-creation. Active participation of customers is the most suitable way to tailor the unique needs of clients and retain them with banks that not only reduce the operating cost but also increase return on investments.

2.12 The Concept of Relationship Marketing Orientation

The notion of relationship marketing could be considered as a philosophy of engaging business activities exceptionally, or diverse culture of organization or value that strengthens the relationship between buyer and seller in organizational strategy (Sin et al., 2005). Relationship marketing suggests a blend of market-orientated actions to establish, develop, and sustain successful relational connections (Morgan & Hunt, 1994). The relationship marketing orientation is defined as “the magnitude whereabouts an organization involves in establishing long-lasting tie close by clients” (Tse et al., 2004). Using the relationship marketing orientation, an organization proactively develops and deepens customer’s linkages (Alrubaiee & Al-Naze, 2010).

The elements of RMO: trust, bonding, communication, shared value, empathy, and reciprocity. The first component is a trust that shows readiness to depend on an interchange ally which means someone has self-possession and trustworthiness (Morgan & Hunt, 1994). The next element is the bonding that assigns the expansion of an emotive affiliation among both parties performing in allied decorum in coming up with the desired intention (Sin et al., 2005). The third one is communication that highlights official and unofficial replacement and distribution of expressive and well-timed instructions among shoppers and merchants.

Fourth is a shared value which indicates the intensity to which associates believe in joint values regarding the suitability, appropriateness, and significance of strategies, goals, and behaviour (Morgan & Hunt, 1994). Another is empathy that allows a companion to look into the circumstances from the other associate’s stance (Wang, 2007). The final and last element is reciprocity, which highlights “the procedures that allow clienteles to contact and spared facts within the firm and enable it to respond to the customers”

(Jayachandran et al., 2005). Previous literature shows that relationship is not only built through activities but each dimension caters different relational activities which have the same goal which is to deepen the relationships with customers.

2.13 The Effect of Relationship Marketing Orientation between Corporate Social Responsibility and Customer Value Co-Creation Behaviour

The literature on corporate social responsibility and customer value co-creation behaviour is underdeveloped. Lacznia and Murphy (2006) suggested that service-dominant logic should be extended with other concepts like corporate social responsibility but there are limited studies that quantify the consequence of corporate social responsibility activities with relationship marketing orientation (Bhatti et al., 2017). Luu (2019) also recommended that there is a need to explore the relationship marketing orientation with corporate social responsibility.

There is a significant amount of exploration on relationship marketing orientation purely emphasized on the performance of relationship marketing activities to strengthen the relationships with consumers like faithfulness (Palmatier et al., 2006) enhancing vendor conduct related consequences such as a growth of sales and profits (Brettel, Strese & Flatten, 2012). However, its role in relating to CSR to enhance customer value co-creation behaviour has not been tested. This main criticism was conceptualized by Sin et al. (2005). The recent research focused on it to relate it with sales performance, financial return and customers behaviour, even though it's actual essence was building relationships with stakeholders. Studies related it with customers' relationships but they related it with that concept which has economic values including loyalty and little attempt is done to relate it with non-economic values (customer value co-creation behaviour).

The connection between corporate social responsibility and value co-creation can be fortified by the deeds of corporations to dig out relations with end-users. Relationship marketing orientation may offer supplementary assistance. Observing tactical business activities planned to build fractional member approach in customers and the firm's supportive affiliation with customers (Tse et al., 2004; McColl-Kennedy et al., 2012), relationship-marketing orientation might determine consumers to further detect firm and its value of CSR and turn into lively contributors in the value co-creation process. Now, the question is how CSR, relationship marketing orientation and customer value co-creation behaviour are linked together.

To link the above-mentioned three concepts socially responsible organizations must engage CSR activities to address the needs of its important stakeholders: the customers, employees, local community and suppliers (Ida, 2017). Following this, corporations focused on these stakeholders in CSR (customer-focused CSR, employees-focused CSR, local community-focused CSR and supplier-focused CSR) to respond to their needs individually. Addressing all these, firms maintain a relationship with their key stakeholders about which an application of stakeholder theory argues that relationship marketing is basically further investment of a firm to build the relationship with stakeholders (Knox & Gruar, 2007) and by definition relationship marketing orientation consists of those activities to which a company engages in developing a long term relationship with its customers. Similarly, CSR is also a reflection of an organization's orientation towards stakeholders (Abugre & Nyuur, 2015). Thus, on the base of the above discussion, we can say that relationship-marketing orientation is the outcome of CSR activities. This leads to the question as to how RMO further contribute to value co-creation behavior as a mediator.

By strategy of relationship marketing, a socially answerable corporation spends extra in a capital pool to establish deeper linkages with its customers. Getting amplified value by such associations with the firm, consumers could find the relationship crucial and strive to strengthening and maintaining it (Lagace et al., 1991) like through co-creating value alongside corporation. Customer value co-creation behaviour is likewise reciprocated by customers that the relationship marketing orientation approach addresses (Tse et al., 2004). This shows the appearance of service-dominant logic and stakeholder theory in enlightening the manner CSR creates the relationship marketing orientation and strengthens the impact of CSR on customer value co-creating behaviour.

Service-dominant logic argued that end-users are central for value co-creation. Rendering the perspective of Vargo and Lusch (2011) and Dechiara (2012), communication and interaction by customers may convert them into diverse operative supplies for the corporation. Therefore, this type of orientation at strategic level RMO can shape maintainable interpersonal connections with consumers (Morgan & Hunt, 1994), fortify the relations with clients, lead to the deeper influence of CSR on customers' aids as vibrant operant supplies (Gohary & Hamzelu, 2016) for co-creation of value. Moreover, with this competence to foster maintainable association with clienteles (McColl-Kennedy et al., 2012) RMO must emphasize consumers' empathy with the corporation and its CSR values. On the basis of the previous studies, it is highlighted that corporations will close the CSR values to customers through relationship marketing orientation that enables customers to participate and co-create values.

2.14 Customer-focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

The survey by Schmeltz and Denmark (2012) showed that customers are searching for self-centred values. Therefore, they favour that CSR communication which is personally relevant to them. Ignacio and Bosque (2015) highlighted that customer-centric CSR image can positively influence customer recommendations and repurchase behaviour. Furthermore, Jensen, Diab and Seppala (2018) also supported that CSR initiatives relevant to customers can strengthen the behaviour of the customers. The current literature suggests that customer-related CSR activities have a positive impact on customers' behaviour aspects and it can be assumed that customers can co-create the value through active participation and not merely recipients of service (Vargo & Lusch, 2004).

In this regard, Martinez and Bosque (2013) argued that CSR may stimulate the customer for value co-creation by incorporating the interest of customers. The most obvious reason is that whenever customers notice that the business is engaging CSR activities that benefit them, they tend to feel admired which leads to an optimistic connection among clients' perceived CSR and their pro-organizational behaviours like value co-creation behaviour. Based on the literature review, this study hypothesized that:

H1a: Customer-focused corporate social responsibility activities positively influence customer participation behaviour.

H1b: Customer-focused corporate social responsibility activities positively influence customer citizenship behaviour.

2.15 Local Community-focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

The findings of Deigh et al. (2016) portray that community-oriented CSR actions arouse firm commitments for the local community and aid in the construction of progressive perceptions, commercial repute, conviction and customer loyalty. Singh, Sethuraman, and Lam (2017) also proposed that the community-focused element of CSR is more applicable than technicality and process-oriented facet of CSR due to philanthropic investment. Another study also concluded that society related to philanthropic and legal activities have a direct relationship with the purchase behaviour of customers (Abdeen, Rajah, & Gaur, 2016). Furthermore, the most recent study also strongly supported that local community-related corporate social responsibility activities positively influence to behavioural element of customers (Haider & Qayyum, 2018). If customers respond to tangible, benefits (Sen, Bhattacharya & Korschun, 2006) then they may co-create value being the operant resources (Laczniak & Santos, 2011).

This is because whenever consumers truly rely on that business has a formation of distinguishing features like community-oriented doings, they find utility they would detect the company as an attractive target for empathy (Perez & Bosque, 2015). This positive evaluation leads to a linkage between customer's perception about CSR and their pro-organizational conduct such as value co-creation behaviour. Thus, it has been hypothesized:

H2a: Local community-oriented corporate social responsibility activities positively influence customer participation behaviour

H2b: Local community-oriented corporate social responsibility activities positively influence customer citizenship behaviour

2.16 Employee-focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

With other dimensions, employee-related corporate social responsibility initiatives are very narrowly connected with customers (Marquina & Vasquez, 2013). Equity theory demonstrates that customers could feel a sense of pleasure if the corporation is socially liable for various stakeholders such as workers and consumers (Glavas & Kelley, 2014). Perez and Bosque (2015) found a positive relation between CSR employees and satisfaction and identification that leads to behavioural consequences of customers. Research also demonstrates that socially accountable corporations influence employees' enthusiasm to take initiative, involvement, and contribution in societal transformation initiatives through CSR actions (Aguilera et al., 2007). Furthermore, Melynyte and Ruzevicius (2008) came up with the argument that work-related initiatives are used as an intentional instrument to reinforce the support, teamwork as well as expand the interaction with other stakeholders such as customers. In this way, effective value co-creation can be possible due to individual contact amongst clients and workforce (Gummesson & Mele, 2010).

Customer citizenship behaviour consists feedback, advocacy, helping, and tolerance. Feedback is the acceptance of solicited and unsolicited information that is provided by the customers to the worker which assists the staff and the business to improve and sustain the facility design procedure (Groth et al., 2004) for value co-creation. On the base of the above logical relation this study hypothesized:

H3a: Employee-focused corporate social responsibility activities positively influence customer participation behaviour.

H3b: Employee-focused corporate social responsibility activities positively influence customer citizenship behaviour.

2.17 Supplier-focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

A socially liable firm means to be a good partner for its business companions. The firm must arouse its corporate suppliers to upgrade services and goods by sharing goals of quality as per principles embraced and approving quality regulators (Longo et al., 2005). Consequently, target marketplaces demand concentration on social accountability (Svensson & Wagner, 2012). A general element of law-making, which is being repeated in the research work and also carry significance (Walker & Brammer, 2009). Customization is another element that remains important in CSR suppliers.

Suppliers are facing a significant amount of pressure to lessen costs, due to global proliferation and current credit crunch. Hence, they generally overlook the element of corporate social responsibility to get competitive (Hoejmosse et al., 2013). Enterprises adopt different strategies to employ along with suppliers to accommodate consumer desires (Cousins, 2005). Eventually, this effect trickles down to customers being the end-user. The aim of service-dominant logic is to enrich the value of the organization including the customers, the suppliers and the closer alliance in the institutions and its multiple partners' securities (Abela & Murphy, 2008). Therefore, CSR that communicates the demand of stakeholders as well as customers (Martínez & Bosque, 2013) might develop the affiliation in customers and the organization as well as stimulate consumers to target with and co-create value with the firm (Dechiara, 2012). Thus, it can be hypothesized:

H4a: Supplier-focused corporate social responsibility activities positively influence customer participation behaviour.

H4b: Supplier-focused corporate social responsibility activities positively influence customer citizenship behaviour.

2.18 The Effect of Relationship Marketing Orientation between Customer-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

Previously, corporations used corporate social responsibility to gain loyal customers. However, there is a need to break down CSR in different dimensions because based on stakeholder theory, by engaging the customer-focused CSR activities, an organization addresses the customers' personal benefits to figure out their attitudes in a better way (Chung et al., 2015; Haider & Qayyum, 2018). It means that the firm is trying to build deeper relationships with top priority stakeholders through separate devoted CSR communications. It shows that there is a link between customer-focused CSR and relationship marketing orientation because relationship-marketing orientations carry those activities, which develop a better relationship with a customer (Sin et al., 2005). CSR is also an organization orientation towards customers as an attractive target to identify (Abugre & Nyuur, 2015). The application of stakeholders also claims that relationship marketing is an investment to build a relationship with stakeholders (Knox & Gruar, 2007). On the basis of this premise, it can be said that customer-focused CSR generates the relationship marketing orientation. The argument is supported by a few studies that relationship-marketing orientation can serve as a mediator (Wadeecharoen & Mat, 2010; Panjaitan & Laely, 2017).

By relation-oriented actions in RMO that establish trust, respect and care for them (Tse et al., 2004) a socially liable organization supplements customers' constructive evaluation about firm standing position and reputation, their empathy with the firm along with their inspiration to employ in pre organizational conducts functioning as value co-

creation. Moreover, whenever two parties mutually contact and define goals and values, clienteles may get further understanding and appreciate the attention provided by a firm for its stakeholders comprising consumers with the help of CSR related actions. This is a reflection that customers tend to distinguish the firm (Perez & Bosque, 2015) and production values as its partner.

Empathy from RMO even assists to distinguish firm among other administrations in the judgments of customers. Once the business see the consumers' standpoint (Wang, 2007) they will grow to be more appreciative of the business (Mishra, 2016) and may consider it worthy enough to associate with and reciprocate over value co-creation. Reciprocity from relationship marketing actions may additionally improve consumers' thoughts and self-worth in the process of empathy that is why this responsive element renders the organization exposed and receptive to consumers' contact and reaction (Jayachandran et al., 2005). The components of RMO emphasize an optimistic assessment of clients about socially accountable firm's standing and values to extend their social visibility and reciprocal contribution for value co-creation. Relationship marketing orientation can therefore, strengthen the influence of CSR on customer value co-creation behaviour. On the base of these logical relations, the study hypothesized:

H5a: Relationship marketing orientation mediates between customer-focused corporate social responsibility activities and customer participation behaviour.

H5b: Relationship marketing orientation mediates between customer-focused corporate social responsibility activities and customer citizenship behaviour.

2.19 The Effect of Relationship Marketing Orientation between Local Community-focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

Social problems have been addressed by the discretionary and philanthropic corporate social responsibility of an organization (Nochai & Nochai, 2014). The reason as to why corporations have to incorporate local community-focused CSR in their core strategies is that local community-oriented initiatives do not only create value for the community but also for the organization itself because it gives a sense of connection and identification to the customers (Sen et al., 2006). Customers may notice the companies' effort in the local community initiatives might affect the customers' purchase behaviour (Ignacio & Bosque, 2015). Therefore, if corporations develop a sense of belongingness among customers by engaging community development activities, it shows that corporations have the interest to develop a deeper relationship with customers. Similarly, RMO carries those activities which enable customers to connect with organizations and CSR is an organizations' orientation towards its stakeholders (Abugre & Nyuur, 2015). The interlink relation depicts the true picture that local community-focused CSR actions generate relationship marketing orientation which further serves as a mediator into customer value co-creation behaviour.

Through relationship marketing orientation customers and organizations interact jointly, for example, through communication facet both customers and organizations communicate in the same manners to achieve the organizations' goals. Similarly, through trust facet, both parties have a reliable and trustworthy relationship (Morgan & Hunt, 1994). In this way, customers reciprocate in the form of customer value co-creation. Luu (2019) has also asserted that relationship marketing orientation further contributes to

building customer value co-creation behaviour. Therefore, based on the premise, it has been hypothesized that:

H6a: Relationship marketing orientation mediates between local community-focused corporate social responsibility activities and customer participation behaviour.

H6b: Relationship marketing orientation mediates between local community-focused corporate social responsibility activities and customer citizenship behaviour.

2.20 The Effect of Relationship Marketing Orientation between Employee-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

To be socially responsible, organizations have enabled their stakeholders to distinguish themselves by different CSR strategies. The organizations feel the need to segregate their CSR strategies to focus on the employees because customers do not only access and observe the CSR actions which are related to them but their actions related to other stakeholders. Customers must have an opportunity to realize the intrinsic incentive for employees which may appear from the precise evaluation and remuneration for worker assistance, economic and non- economic, to the company. So, by engaging in the employee-focused CSR initiatives, organizations address the employees' personal concerns and motivate them. There are limited studies to check its impact on customer-related behaviour including customer's value co-creation behaviour because employees are accountable to create a link with multiple stakeholders. It has been proven in various studies that through CSR, organizations encourage employees to participate voluntarily in CSR initiatives (Bhattacharya et al., 2009).

In the banking of Pakistan, customers are also looking for quality-orientated interaction between employees and customers (Khan, Ferguson & Pérez, 2015). RMO

consists of those activities which are helpful to develop deeper relationships with customers. It is also argued that CSR is also an organization's orientation towards customers as an attractive target to identify (Abugre & Nyuur, 2015). Here, the current study claims that employees are responsible for CSR by companies so CSR employees generate relationship-marketing orientation through closely interacting with customers who serve as a mediator between employee-focused CSR and customer value co-creation behaviour.

The facets of RMO: trust, bonding, communication, responsible behaviour, reciprocity further distinguished the organization in the eyes of customers and work jointly with them and co-create the value from the reciprocation of the customers. As previously discussed, customer value co-creation behaviour is the dual-factor: customer participation behaviour and customer citizenship behaviour. In this way, it can be assumed that:

H7a: Relationship marketing orientation mediates between employee-focused corporate social responsibility activities and customer participation behaviour.

H7b: Relationship marketing orientation mediates between employee-focused corporate social responsibility activities and customer citizenship behaviour.

2.21 The Effect of Relationship Marketing Orientation between Supplier-Focused Corporate Social Responsibility Activities and Customer Value Co-Creation Behaviour

Corporations have used different corporate social responsibility initiatives for a long to be socially responsible in the eyes of customers (Hietbrink, Berens & Rekom, 2010) Chiara and Spena (2011) argued that corporations firstly have to have socially responsible partners/suppliers to be socially responsible. Companies improve their products/services through supplier-focused CSR strategies because it has directly or

indirectly affected the customers (Lango et al., 2005). Service-dominant logic aims is to enrich the value of an organization including customers, suppliers to a closer alliance in the institutions and its multiple partners' securities (Abela & Murphy, 2008). It shows that organizations strive to maintain a relationship with suppliers as well as customers through corporate social responsibility. Hence, suppliers-focused CSR is the orientations of an organization to build a relationship with suppliers which affects the customers. This CSR orientation towards the stakeholders is also proven by Abugre and Nyuur (2015). It can be said that CSR suppliers generate relationship-marketing orientation as mediator.

Relationship marketing orientation further contributes to customer value co-creation behaviour. The dimension of bonding in RMO assigns the expansion of an emotive affiliation among both parties performing in allied decorum coming up the desired intention (Sin et al., 2005). The rest of the facets of RMO enable the customers to work jointly with customers and co-create the value through reciprocity (Luu, 2019). As previously mentioned that customer value co-creation is the combination of two factors: customer participation behaviour and customer citizenship behaviour (Yi & Gong, 2013). Keeping in view above logic, it is hypothesized that:

H8a: Relationship marketing orientation mediates between supplier-focused corporate social responsibility activities and customer participation behaviour.

H8b: Relationship marketing orientation mediates between supplier-focused corporate social responsibility activities and customer citizenship behaviour.

2.22 Proposed Conceptual Framework

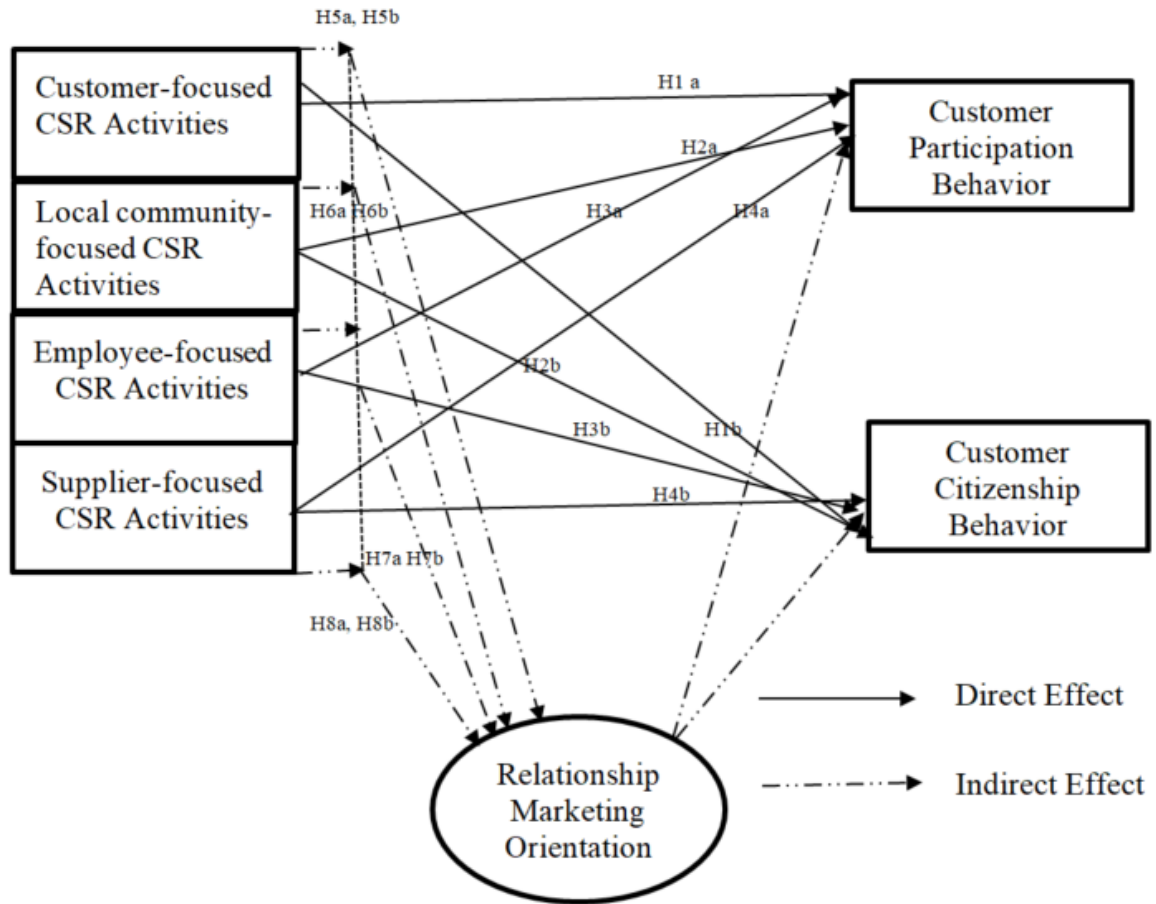


Figure 2.3: Conceptual Framework is developed based on stakeholder theory and service dominant logic

Table 2.1: Hypotheses Relationship

Hypothesis	Rationale	Citation
H1a	Customer-focused CSR activities positively influence customer participation behaviour	Martinez & Bosque (2013) ; Cha et al. (2016)
H1b	Customer-focused CSR activities positively influence customer citizenship behaviour	Ignacio & Bosque (2015); Luu (2019)

Table 2.1 continued

H2a	Local community-focused CSR activities positively influence customer participation behaviour	Skudiene & Auraskeviciene (2012); Haider & Qayyum (2018)
H2b	Local community-focused CSR activities positively influence customer citizenship behaviour	Skudiene & Auraskeviciene (2012); Haider & Qayyum (2018)
H3a	Employee-focused CSR activities positively influence customer participation behaviour	Perez & Bosque (2013); Pérez & Bosque (2015)
H3b	Employee-focused CSR activities positively influence customer citizenship behaviour	Gummeson & Mele (2010); Pérez & Bosque (2015)
H4a	Suppliers-focused CSR activities positively influence customer participation behaviour	Skudiene & Auraskeviciene (2012); Hoejmose et al. (2013)
H4b	Suppliers-focused CSR activities positively influence customer citizenship behaviour	Skudiene & Auraskeviciene (2012); Hoejmose et al. (2013)
H5a	Relationship marketing orientation mediates between customer-focused corporate social responsibility activities and customer participation behaviour.	Panjaitan & Laely (2017); Luu (2019)

Table 2.1 continued

H5b	Relationship marketing orientation mediates between customer-focused corporate social responsibility activities and customer citizenship behaviour.	Panjaitan & Laely (2017); Luu (2019)
H6a	Relationship marketing orientation mediates between local community-focused corporate social responsibility activities and customer participation behaviour.	Panjaitan & Laely (2017); Luu (2019)
H6b	Relationship marketing orientation mediates between local community-focused corporate social responsibility activities and customer citizenship behaviour.	Panjaitan & Laely (2017); Luu (2019)
H7a	Relationship marketing orientation mediates between employee-focused corporate social responsibility activities and customer participation behaviour.	Panjaitan & Laely (2017); Luu (2019)
H7b	Relationship marketing orientation mediates between employee-focused corporate social responsibility activities and customer citizenship behaviour.	Panjaitan & Laely (2017); Luu (2019)
H8a	Relationship marketing orientation mediates between suppliers-focused corporate social responsibility activities and customer participation behaviour.	Panjaitan & Laely (2017); Luu (2019)
H8b	Relationship marketing orientation mediates between suppliers-focused corporate social responsibility activities and customer citizenship behaviour.	Panjaitan & Laely (2017); Luu (2019)

2.23 Chapter Summary

This chapter described the history of corporate social responsibility from 1953 to date in a more detailed view. It also highlighted when the need was developed to

breakdown this conception into different dimensions. Furthermore, each dimension of CSR is described separately: customers, local community, employees and suppliers and how these dimensions addressed the interests of most important stakeholders. It also explained how each dimension play an important role in customer value co-creation behaviour (customer participation and customer citizenship behaviour) in light of stakeholders' theory and service-dominant logic. This chapter also highlighted the concept of relationship marketing orientation and its importance in the banking industry of Pakistan.

Finally, it explained that how relationship marketing orientation is associated separately in dimensions of corporate social responsibility and customer value co-creation behaviour and the discussion ended after developing hypotheses.

CHAPTER 3

METHODOLOGY

3.1 Introduction

This chapter starts with an argument of the research approach followed by a comprehensive discussion of research strategy. The motive of this dialog is to know the philosophical aspect of qualitative and quantitative research. After justifying the chosen quantitative research technique, this section continued with the justification of research design in which a survey approach and pilot testing were discussed. After that, the discussion proceeded to other important segments: sampling method, choice of target population, survey site, selection of suitable sample size, setting, and technique of data gathering.

The chapter continued with other similar aspects such as the development of questionnaire and its design. Ample consideration was given to the development of the instrument because they provide first-hand data that becomes the basis of further data analysis and findings of this study. Similarly, this chapter also discusses of reliability and validity of the instrument used in this study. Moreover, pilot testing of the data collection instrument was also elaborated in this chapter.

3.2 Research Strategy

Positivist philosophy and quantitative research are the most appropriate for the present study due to its nature and objectives. The conceptual model of this study was developed based on concrete theory that was allied with the belief of positivism as this philosophy permits investigators to draw predictions based on realities that are observed and explained before and draw interrelationships between them. This current research attempted

to answer this question, “Do corporate social responsibility activities positively influence customer value co-creation behaviour in the banking industry of Pakistan? The research questions are answered by using a survey research strategy that is usually associated with positivist philosophy and quantitative research. Through survey research obtain data on practices or viewpoints by asking questions by questionnaire or interview and finding answers to questions regarding who, what, where, and how many or how much, which are predictive in nature (Yin, 2013). Hence, quantitative research strategy use and data are collected from respondents through a questionnaire in the banking sector of Pakistan.

3.3 Research Design

Research design can be described as roadmaps that enable to sketch about techniques and procedures for data collection and its analysis (Zikmund et al., 2003). It can be defined, as a method that enables one to answer the research question and achieve the objectives of study is known as research design (Cooper & Schindler, 2001). If we further narrow down the definition of the research design it explains that how data is collected, how a population is selected, how sample size is determined, how various constructs are assessed and how data is analysed. Research design basically empowers the investigators to select the different techniques which are used in the methodology. In the following section, different elements of research design are discussed including the purpose of study, research approach, research setting, types of study, unit analysis, and the time frame of the present study.

3.3.1 Research Approach

In research, two types of approaches used to answer the research questions of the study. The first one is a quantitative research and the other is a qualitative research approach (McCusker & McCusker, 2014). The multi-technique mentions a mixture of

more than one data collection method, whereas the mixed approach refers to the application of both quantitative and qualitative methods (Saunders et al., 2012). The approach of mix-method allows triangulation on data to be gathered from diverse sources at different times. It also eradicates the possible weakness of any single method or possible bias of data gathering at a given time (Gray, 2013). Mix approach is strongly believed to be the strength of both quantitative and qualitative methods but it poses several challenges for scholars, as it demands the researcher to be familiar with both techniques and is able to tackle and combine both methods appropriately (Johnson & Onwuegbuzie, 2004).

In this study, a quantitative research approach is used because it aligns with the research questions and research objectives. According to Zikmund et al. (2013), any study which deals with numerical data and measures the attitude and behaviours falls under the quantitative research approach. Hence, our research approach is quantitative.

Different studies have different purposes, and on the ground of these purposes studies are categorized to exploratory study, descriptive study, case study, analytical or predictive hypotheses testing (Sekaran & Bougie, 2013). The purpose of the study determines which method is the most suitable way to collect data. The purpose of this study is to validate the corporate social responsibility model on the base of stakeholder theory and service-dominant logic. To find the relationship among variables, the researcher needs to explore the independence of variables in a certain situation then hypothesis testing is used.

3.3.2 Type of Study

There are normally two types of research studies: one is causal research and the second is correlational research. In a causal study, investigator strives to delineate the cause of one or more problems while in the correlational study, investigators strive to

delineate the construct which is associated with the problems (Sekaran and Bougie, 2013). The current research is a causal study in which it has been checked the effect of independent variables (corporate social responsibility activities) on value co-creation behaviour. David Hume (2009) an influential philosopher, argued that in a cause and effect relationship, there are three conditions to be met: (a) cause and effect essentially occur close together in time (contiguity), (b) the cause must occur before an effect does, (c) the effect should never occur without the presence of the cause. The current study fulfils these conditions therefore, it is a causal study.

3.3.3 Unit Analysis

The unit of analysis explains whether the study is conducted at an individual, dyad, group, organizational or cultural level. It depends upon the data compositional level while performing the data analysis. The present study has an individual unit of analysis as the data was collected from customers in the banking industry of Pakistan to check the dimensional impact of CSR activities.

3.3.4 Time Horizon

The element of time horizon is very important for data collection. A study can be a one-off, cross-sectional or longitudinal studies (Hair et al., 2016). The nature of our study is cross-sectional. A study becomes cross-sectional when the required data is collected in one shot or at one particular time. It may take several days, weeks or months to collect the data but it is done only once with no repetition. In longitudinal studies, data collection is done at different times within a long period to see the variation in results (Zikmund et al., 2003).

The reason for the selection of a cross-sectional study is that the data can never be collected from the same person without the risk of biases. The other reason is that budget and time constraints during the data collection.

3.4 Population, Sample and Sampling Technique

This section highlights the information about the population and sampling of the study. Details about the targeted population and the reasons for selecting the studied population are discussed in this section.

3.4.1 Population of the Study

The Population is known as a set of events, records and people from which required data can be collected through questionnaires, interviews or some other methods (Hanlon & Larget, 2011). In this study, the problem exists in the banking industry and therefore, the population of the present study is the banking customers who maintain their accounts in Pakistani banks.

3.4.2 Justification for the Selection of Banking Industry

Banks invest heavily in corporate social responsibility practices. The advancement of CSR positioning at the level of strategizing could be considered straight and defensible competitiveness for multinationals (Hult, 2011). Several inquiries propose the returns that firms reap by committing CSR doings remain outside a pure bottom-line result. CSR is frequently linked with charitable donations therefore, institution building and community progress by different ventures of CSR are also being taken into account.

Scholtens (2009) studied CSR actions in 30 financial institutions from many countries and concluded that the CSR activities had remarkably enriched since the duration of 2000 to 2005. Indian financial segment caters CSR practices largely on health,

educational and environmental marketing and incorporates satisfaction components as a CSR activity (Narwal, 2007). Throughout the previous two decades, the banking industry of Spanish has disseminated twenty to thirty percent of its net revenue in public and bountiful accomplishments (Callado & Utrero, 2006).

A survey of more than thirty foremost financial institutes in Europe, North America, and Pacific multiple CSR indicators, containing collective societal behaviour and environmental management, decided that financial institutions' CSR presentation has enriched greatly since the year 2000 (Scholtens, 2009). In spite of obligatory expenditure of corporations in CSR related exercises, it is still vague as to how consumers view the CSR activities in the banking industry (Rugimbana et al., 2008; Paluri & Mehra, 2018) because of the limited number of studies that evaluate consumer reactions to banks' CSR activities. CSR activities may reduce buyers' intentions to buy a firm's services under specific circumstances (Sen & Bhattacharya, 2001).

It might decrease level of customer gratification in multinationals that can harm market value (Luo & Bhattacharya, 2006). Consumers might not thoughtlessly trust on community-focused creativities of the firm as true doings and may not recompense the company (Becker-Olsen et al., 2006). This significant heterogeneity among the client's reactions to CSR initiatives (Bhattacharya & Sen, 2004) is good appeal to investigate impact of CSR in banking sector. There are total 34 banks in Pakistan (State Bank, 2017).

Table 3.1: Name of Banks

Sr. No	Banks	Website
A)	Public Sector Commercial Banks	
1	First Women Bank Ltd.	www.fwbl.com.pk

Table 3.1 continued

2	National Bank of Pakistan	www.nbp.com.pk
3	Sindh Bank Limited	www.sindhbankltd.com
4	The Bank of Khyber	www.bok.com.pk
5	The Bank of Punjab	www.bop.com.pk
B)	Specialized Banks	
1	Industrial Development Bank of Pakistan	
2	SME Bank Limited	www.smebank.org
3	The Punjab Provincial Cooperative Bank Ltd.	www.pcb.com.pk
4	Zarai Taraqati Bank Limited	www.ztbl.com.pk
C)	Domestic Private Banks	
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk
2	Allied Bank Limited	www.abl.com.pk
3	Askari Bank Limited	www.askaribank.com.pk
4	Bank Al-Falah Ltd.	www.bankalfalah.com
5	Bank Al-Habib Ltd.	www.bankalhabib.com
6	Bank Islami Pakistan Limited	www.bankislami.com.pk
7	Dubai Islamic Banking Pakistan Limited	www,dubaiislami.com.pk
8	Faysal Bank Ltd.	www.faysalbank.com.pk
9	Habib Bank Ltd.	www.habibbankltd.com
10	Habib Metropolitan Bank Limited	www.hmb.com.pk

Table 3.1 continued

11	JS Bank Limited	www.jsbl.com
12	MCB Bank Limited	www.mcb.com.pk
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com
14	Meezan Bank Limited	www.meezanbank.com
15	NIB Bank Limited	www.nibpk.com
16	Samba bank Ltd	www.samba.com.pk
17	Silk Bank Ltd.	www.silkbank.com.pk
18	Soneri Bank Ltd.	www.soneri.com
19	Standard Chartered Bank (Pakistan) Ltd	www.bankscb.com.pk
20	Summit Bank Limited	www.summitbank.com.pk
21	United Bank Ltd.	www.ubl.com.pk
D)	Foreign Banks	
1	Citi Bank Pakistan	www.citibank.com.pk
2	Deutsche Bank AG	www.db.com/pakistan
3	ICBC	www.icbc-ltd.com/ICBCLtd/en/
4	The Bank of Tokyo-Mitsubishi UFJ Ltd.	www.btm.co.jp

It would be impractical to select 34 banks for this study. So we selected only 10 banks, according to the report of KPMG (2015), 10 banks are categorized as the medium-size banks on the basis of total branches, market share and total assets which are more customer-centric.

Table 3.2: Selected Banks for Data Collection

Sr. No	Banks	Website
1	Bank Al Habib Limited	www.bankalhabib.com
2	Askari Bank Limited	www.askaribank.com
3	Meezan Bank	www.meezanbank.com
4	Habib Metropolitan Bank	www.habibmetro.com
5	Standard Chartered Bank	www.sc.com/pk/
6	Faysal Bank	www.faysalbank.com
7	Soneri Bank Limited	www.soneribank.com
8	National Investment Bank	www.nibbanksc.com
9	JS BANK	www.jsbl.com
10	Summit Bank	summitbank.com.pk

3.4.3 Sample Size

A survey was used to collect data in this study. This allowed the researcher to draw a sample from a population where the results are to be generalized (Zikmund et al., 2003). Therefore, this research study required respondents who have a bank account or use a banking channel for their transactions. Unfortunately, it is difficult to get this type of framework that can be used. Thus, it is understood that respondents have to be drawn from a defined population. According to the State Bank of Pakistan, only 16% of Pakistani populations use the account. (State Bank of Pakistan, 2016). The total population of Pakistan is 207 million as per the recent census (Pakistan Bureau of Statistics, 2017;

Shahbaz, 2017). The total banking customers are only 33.1 million. Krejcie and Morgan (1970) suggested that if the population is more than 1 million then 384 sample sizes is enough to collect the data from.

3.4.4 Sampling Technique

There are two sampling methods: probability and non-probability which are used in research studies. In the framework of probability sampling, there is an equal chance for the selection of each population. This becomes vital when the objectives are to generalize the study (Cavan, Delahaye & Sekaran, 2001). On the other hand, in the framework of non-probability sampling, the number of population does not have an equal chance for selection.

In this study, non-probability sampling technique was adopted. Normally, probability sampling technique is the best choice when for the study. Nevertheless, for probability sampling, the prerequisite is writing down all the components in the sample frame that is not possible because the list of actual customers is not available (Saunders et al., 2009). All techniques of probability sampling such as simple random, systematic, stratified random, cluster, and multi-cluster technique would not be possible in the research of this magnitude. Moreover, this sampling method is useful when the population of study is knowledgeable and the quality of data gathered thus, reliability and competence of the informant must be ensured (Tongco, 2007).

Non- probability form of sampling will undertake because the local database for the Pakistani population who have accounts in banks has not yet been documented for the public. The most obvious reason is that in banks' integrity and secrecy of accounts come first before services. Therefore, Purposive sampling is more appropriate for this type of

research due to the strategic objectives. Purposive sampling is not a convenience sampling and there is vibrant justification to include or exclude ‘cases’ (Patton, 2002).

The choice of sample is based on two criteria: size (small, medium, big) and the type of industry (controversial and non-controversial). Applying size classification generates some challenges but this study followed the official size classification which is discussed in the population section. Controversial industries are businesses that function with “services, products or conceptions that for reasons of delicacy, dignity, ethic, or even fear, produce responses of disgust, crime or scandal when declared or when openly presented” (Wilson & West, 1981). For instance, tobacco, alcohol, gambling, weapons, pornography (Reast et al., 2013) companies, but also corporations that have bigger impact environmentally like paper factories, oil, mining (Cai, Jo & Pan, 2012). Pharmaceutical and biotechnology corporations also fall into the category of controversial industries (Lindorff, Jonson & McGuire, 2012). Such corporations face different burdens compared to other companies (Frynas, 2005; Rwabizambuga, 2007) and society puts more hope in these businesses. This study follows a non-controversial industry (banking) which is the engine of an economy.

Secondly, major cities were selected for the survey as a population in metropolitan cities are more affluent compared to other cities of the state. The public from remote and rural areas is more conservative and therefore has less purchasing power. The population of major cities of Pakistan is depicted in the following Table 3.3.

Table 3.3: Population of Major Cities

Major Cities	Population in Million	Percentage
Karachi	16.61	50.58
Lahore	8.8	26.80
Faisalabad	3.56	10.84
Rawalpindi/Islamabad	3.87	11.78

Source: (Pakistan Demographics Profile, 2017)

3.4.5 Justification for the Selection of Rawalpindi and Islamabad

Islamabad and Rawalpindi are twin cities of Pakistan having 3.87 million population. Islamabad is the capital and the 10th largest city in Pakistan. This metropolitan has the highest cost of living in the country and its population is dominated by middle and upper-middle-class citizens. Secondly, Islamabad which is considered as the education hub in Pakistan as most top universities of Pakistan is located in Islamabad (<https://www.edarabia.com>). For educational purposes, most of the people in remote areas prefer Islamabad and Rawalpindi. In this connection, parents use banking channels for day-to-day expenditure and every student must link directly or indirectly with the banks. Every bank has branches in these cities due to strong competition in providing high-quality services. In this way, customer data can be easily collected for maximum understanding.

3.5 Questionnaire Development

The questionnaire of this study consists of four parts. In the first part, a brief description of the objectives and purpose of the study are shared with the respondents to understand the basic motive of the main study which could be able to participate fully in

attentions. In next part, questions related to personal data are included. In Section 3, the questions cover the variable of the main study followed by the last section related to statement of thanks.

3.6 Measurement of Instrument

The constructs used in this conceptual framework of study are those which have already been used by other investigators with a satisfactory range of reliabilities. The base of this questionnaire is adapted from Perez and Bosque (2013). Sin et al. (2002) relationship marketing orientation. Yi and Gong (2013) customer value co-creation behaviour are added into this base questionnaire. Different scholars use different rating scales. In this research five-point Likert scale is used for the items.

3.6.1 Customer-Focused CSR Scale

In this study, a customer-focused CSR scale is used which is developed by Perez and Bosque (2013). In the literature, there are few scales for CSR. Skudiene and Auruskeviciene (2012) developed a scale to measure CSR customers. We adapted the scale of Perez and Bosque (2013) because this construct is measured by 5-items which exactly measure the customers' expectations in the domain of corporate social responsibility. For instance, "My bank treats its customers honestly". My bank establishes procedures to comply with customers' complaints"

Another reason for the selection of a 5-item questionnaire is that this questionnaire has been used in the banking industry to assess customer-oriented CSR activities (Ignacio & Bosque, 2015).

3.6.2 Local Community-Focused CSR Scale

The local community-focused CSR scale was developed by Skudiene and Auruskeviciene (2012). Other constructs are also available in literature such as community-orientated CSR questionnaires that were used by (Nochai & Nochai, 2014) which was actually adapted from Carroll's pyramid model. This questionnaire's items focus on the domain of the community. But the questionnaire of Perez and Bosque (2013) emphasis on community developments by the 4-items scale that was selected For instance, "My bank invests in the community's development projects".

3.6.3 Employee-Focused CSR Scale

In this study, an employee-focused CSR scale is used which is developed by Perez and Bosque (2013). In studies of corporate social responsibility, there are few scales available to measure the employees' CSR perception. For example, an employee-focused CSR construct was also developed by Park and Levy (2014). But the scale developed by Martínez and Bosque (2013) was selected because it measured employees' expectations through 5-items in true letters. For instance, "My bank pays fair salaries to its employees". My bank offers training and career opportunities to its employees". Another reason for the selection of a 5-item questionnaire is that this questionnaire has been used in the banking industry to assess customer-oriented CSR activities (Ignacio & Bosque, 2015).

3.6.4 Supplier-Focused CSR Scale

The supplier-focused CSR questionnaire is also adapted from Perez and Bosque (2013) which measured this construct by 3-item. As an example, "My bank is implementing complaints procedure for the suppliers".

3.6.5 Relationship Marketing Orientation Scale

The construct of relationship marketing orientation contains six behavioural dimensions: trust, bonding, communication, shared value, empathy, responsible behaviour and reciprocity. This questionnaire is adapted from Sin et al. (2005).

3.6.6 Customer Value Co-Creation Behaviour Scale

Customer value co-creation behaviour instrument is measured in twofold parts: one is customer participation behaviour and the second is customer citizenship behaviour. Sixteen-item scale measured all extents (Information seeking, Information sharing, responsible behaviour, personal interaction) of participation behaviour. Three items measured information seeking, four items measured information sharing, four items measured responsible behaviour and five items measured personal interactions. One of the examples of the items is: “I provided necessary information so that the employee could perform his or her duties.” Thirteen-item scale measures the entire extents (feedback, advocacy, helping, tolerance) of customer citizenship behaviour. This scale is adapted from Yi and Gong (2012). Three items measured feedback, three items assessed advocacy, and four items measured helping and four items measured tolerance. For instance, “If I have a useful idea on how to improve service, I let the employee know”.

Table 3.4: Constructs and Sources

Construct	Definition	Source
Customer-focused CSR Activities	All those corporate social responsibility activities which provide social, emotional and functional values to the customers	Perez and Bosque (2013)

Table 3.4 continued

Local Community- Focused CSR activities	All philanthropic initiatives which encompass sponsorship activities such as supporting local culture and support, community development projects, investment	Perez and Bosque (2013)
Employee- Focused CSR Activities	Employee-focused CSR are those “value class” activities which create values for the employees to satisfy their expectations	Perez and Bosque (2013)
Suppliers- Focused CSR Activities	All those activities which are implemented to control the labour standard of suppliers, and business partners in compliance with legal requirements.	Perez and Bosque (2013)
Relationship Marketing Orientation	The magnitude whereabouts an organization involves in establishing long-lasting tie close by clients. Trust, bonding, communication, shared value, empathy and reciprocity are facets of relationship marketing orientation.	Sin et al. (2002)
Local Community- Focused CSR activities	All philanthropic initiatives which encompass sponsorship activities such as supporting local culture and support, community development projects, investment	Perez and Bosque (2013)
Employee- Focused CSR Activities	Employee-focused CSR are those “value class” activities which create values for the employees to satisfy their expectations	Perez and Bosque (2013)

Table 3.4 continued

Suppliers-Focused CSR Activities	All those activities which are implemented to control the labour standard of suppliers, and business partners in compliance with legal requirements.	Perez and Bosque (2013)
Relationship Marketing Orientation	The magnitude whereabouts an organization involves in establishing long-lasting tie close by clients. Trust, bonding, communication, shared value, empathy and reciprocity are facets of relationship marketing orientation.	Sin et al. (2002)
Customer Value Co-Creation Behaviour	Customer value co-creation is the dual factor: customer participation behaviour and customer citizenship behaviour	Yi and Gong (2013)

3.7 Pilot Study

Before going for actual data collection, the researcher conducted a pilot test to detect any problems with the questionnaire. The basic purpose of this test is to identify any problematic or incomprehensible items. Before conducting the actual study, the researcher needs to remove any ambiguity and issues which can create bigger problems in actual data collection. To get feedback and response, various constructs are used in the questionnaire and a pilot study is highly recommended by different investigators (Bryman & Bell, 2011; Pallant, 2011). A pilot study reduces the chances of error probability and establishes confidence for researchers for actual data collection. It is also recommended that pilot testing must be with the same sampling technique through which actual data will be collected because in this way, one may get more accurate results (Zikmund et al., 2003;

Bryman & Bell, 2011). Keeping in view this argument, the present study collected data from twin cities (Rawalpindi/Islamabad) from 30 questionnaires mentioning 10 different banks of medium-size banks.

3.8 Data Analysis Tools and Techniques

For hypothesis testing and data analysis, this section describes the details about the tools and technique that has been used in the present study. Modern tools have been employed in this study through which various statistical techniques that are widely used and reliable were employed to test validity, reliability, and hypothesis. SPSS and Smart PLS have been used all around the world to analyse the data. This is because they cater to the most advanced and modern techniques that exhibit more accurate results. In this study, structural equation modelling (SEM) has been used through the use of Smart PLS software to test the hypothesis (Hair et al., 2014). Data analysis consists of two parts: one is a measurement model and the other is SEM. Testing techniques such as Variance Accounted For (VAF).

3.9 Chapter Summary

This chapter explained the methodology of undertaking an entire research process with an aspect of the thesis. Various research approaches, research philosophy, research paradigm, quantitative methods were explained in detail. The Design of research and nature of the study sufficiently discussed. Instrument and process of data collection from banking customers also discussed in this chapter. According to the objectives of research quantitative method was chosen for conducting the survey. Furthermore, in a research setting the data collection was restricted in Rawalpindi and Islamabad however, the finding of this study was not restricted for this collection and its findings are generalizable for the

population who have a similar background. The selection of respondents is based in criteria which can be replicated in other cities or country.

Methodological parameters were chosen based on suitability with the objectives and aims of this study along with researchers' financial constraints. This chapter has covered the sampling technique and sampling size for data collection. It also discussed the instrument, its source and its reliability before the actual data collection to avoid any potential conflict. It is also expected the findings of this study can have useful implications for the policymakers in the domain of corporate social responsibility and customer value co-creation behaviour.

CHAPTER 4

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter discusses the data analysis, its steps for PLS-SEM, its findings, and discussion. It also highlights the discussion of results from the pilot testing and reliability of the questionnaire which was used in the study. Having the dual objectives, it assesses the role of corporate social responsibility activities in customer value co-creation behaviour and draws the empirically tested model for customer value co-creation behaviour. Then this chapter discusses the assessment of the proposed conceptual model using variance-based structural equation modelling (PLS-SEM). In the assessment of conceptual framework, a detailed analysis of reliability, and validity of the measurement model is included. Moreover, detailed rigorous statistical analysis is conducted to test the individual hypothesis to achieve the objectives of the study. This chapter then proceeds to present the empirical findings of the path coefficient for analysis of the structural model. To distinguish the findings of this research, this chapter also compares them briefly with the findings of prior studies. Lastly, this chapter provides a summary of data analysis and findings drawn from the research. The following Figure 4.1 provides the detailed organizational structure of this chapter.

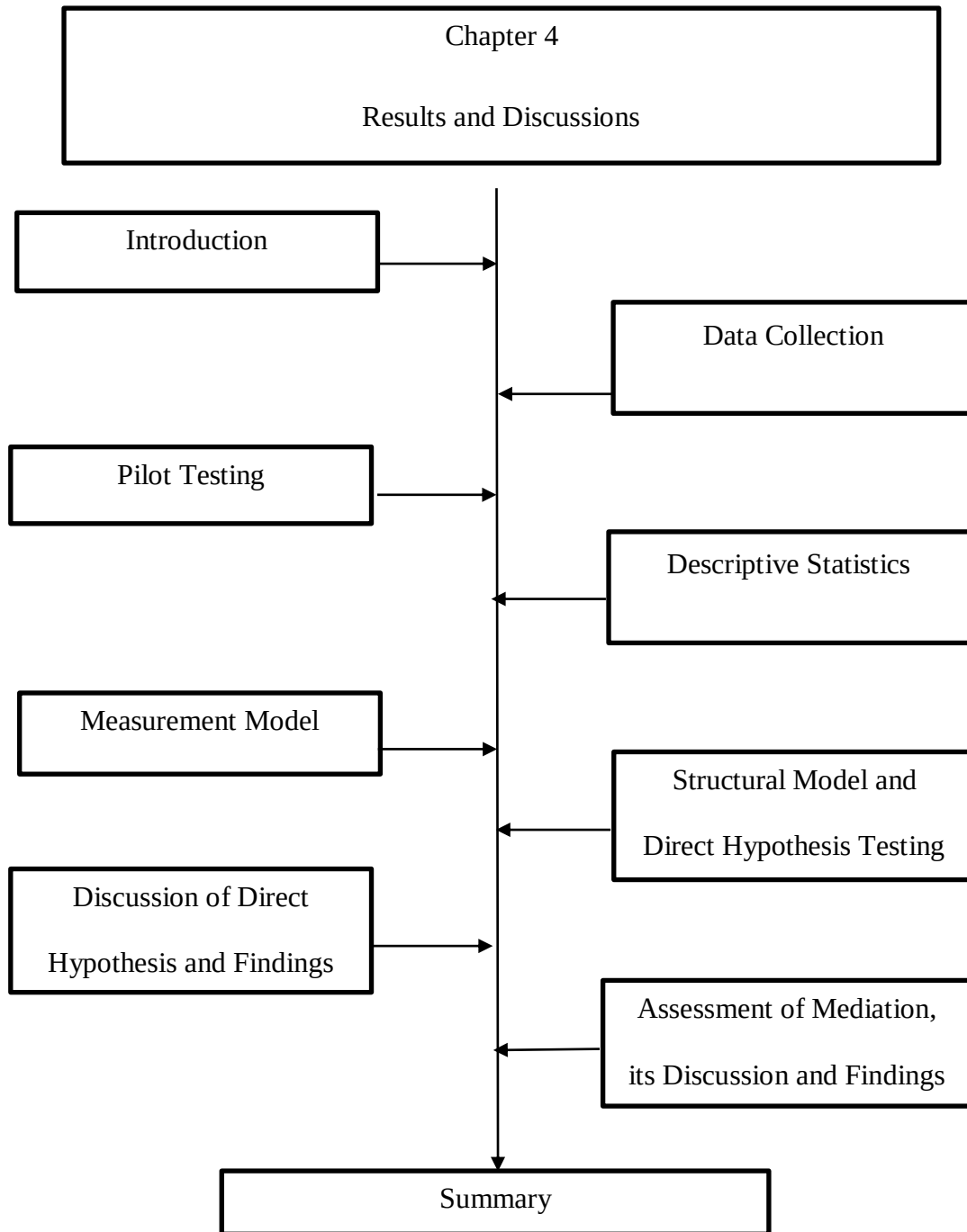


Figure 4.1: Chapter Layout

4.2 Data Collection

As discussed in prior chapters, this research employs a self-administered questionnaire. For data collection, respondents were selected through a purposive sampling method. The process of data collection was completed over six months of early 2019. The data was collected from respondents in the premises of banks when after receiving the required services. First of all, the researcher contacted the branch manager and informed him regarding the research objectives and data collection. The researcher has served in the banking sector for a long period of time and well aware of the customers, although the response rate was low but the author is very confident about the data accuracy due to paying full attention to customers. The English language was understandable so the questionnaires were distributed in the English language.

4.2.1 Data Coding

To ensure the data quality and sanctity, all questionnaires were distributed with a code and serial number so that author could identify the questionnaire regarding the concerned bank and branch location. After that, the data was entered into SPSS and checked for its missing values and outliers. Furthermore, the data was accessed and the frequency and percentage of respondents were checked and then finally 453 questionnaires were selected for further analysis.

4.2.2 Response Rate

This study was employed with a self-administered questionnaire written in English to gather the data. For a pilot study, 30 questionnaires were distributed in January 2019 to customers to check the reliability and validity of the instruments. After finding the satisfactory results, the data collection process was started in February, 2019. As the

researcher was aware of the slow response rate of customers in the banking industry, a total of 650 questionnaires were circulated and within the 5 months, only 461 were received back and the response rate was 70%. Out of 461 questionnaires, 8 responses were excluded in the initial screening process and only 453 were used. This is adequate sample size for PLS-SEM data analysis of the present study.

4.2.3 Common Method Variance Test

Common method variance refers to that resulted covariance between measured items is driven by the fact that some or all of the responses are collected with the same method, or the same type of scale is used for data collection (Hair et al., 2010). For the purpose of detecting possible presence of common method variance bias among variables, the present study performed Harman (1967) one-factor test. All items of measurement scale were entered into a principal component analysis with varimax rotation, so that any signs of single factor could be identified from factor analysis. The results extracted different construct (customers-focused CSR, local community-focused CSR, employee-focused CSR, local supplier-focused CSR, RMO and customer participation, and customer citizenship behaviour items for checking the results. The total value of variance is 37% which is far away from 50% which shows that there is no problem of covariance method bias.

4.3 Results of Pilot Testing of Questionnaire

A pilot study was conducted to test the usability of the questionnaire before the actual data collection. As mentioned in previous chapter, some researchers suggested that a pilot study must be done to get feedback about the variables of the model that requires more clarity (Bryman and Bell, 2011; Pallant, 2011). In the pilot study, data was collected from 30 respondents from the selected cities of Pakistan (Rawalpindi/Islamabad) through

convenient sampling. It is recommended by various investigators that for the purpose of a pilot study, a researcher may rely on convenient sampling because its results are very close to the actual data collection (Zikmund et al., 2003; Bryman & Bell, 2011). Selected respondents from a similar background of Pakistan enabled the scholar to analyze and the practicality of the instrument.

The questionnaire was proofread by a group of language experts which consist of different scholars from similar fields and academic supervisors to detect any possible mistakes including items and are too wordy, unclear meaning, difficult terminologies, pseudo meanings, vague sentences, dual meaning etc. The final version of instrument went through a thorough checking and approval of the academic supervisor. The entire procedure maximizes the credibility of data collection. It was also suggested by various scholars that the instrument of pilot study must include depth-review of a questionnaire by a sound background of researchers to enhance the understandability of respondents (Bryman & Bell, 2011; Bhattacharjee, 2012; Dillman et al., 2014). Keeping these suggestions in view, the following steps were taken to ensure the credibility of the instrument and data collection.

- i. In each section, the title (CSR customers) was removed to avoid the biasness.
- ii. In customer-related CSR questionnaire, the word “corporate products and services” was changed into “products/services to lessen the possibility of vague meaning.
- iii. In suppliers-related CSR, in some questions, the word “partner” is changed to suppliers for a better understanding of customers.
- iv. In some sections, the researcher used the word “rarely, sometimes, occasionally, frequently, and almost always instead of “strongly disagree, disagree, neutral, agree and strongly agree”.

- v. Long sentences were shortened because customers found it hard to comprehend them.
- vi. The word “this bank” is used to start the items because it appeals to the customers that he/she is responding to the above-mentioned banks.

After taking all these measures in pilot testing, the next stage is one-to-one interviews with the respondents to get better insight and feedback about the questionnaire and the researcher found the accurate feedback for making corrections. During the conversation with customers, they openly convey how they found this questionnaire. For example, many customers appreciate that the word “complete information about products/service” is much more desirable because it is difficult to get the entire details of banking products. They also demanded that in every page, the phrases “strongly disagree, disagree, neutral, agree and strongly agree” should be mentioned because they have to look back while selecting the option. These changes were made in the final questionnaire after listening to the customers.

The final stage is statistical analysis such as the reliability of the instrument. To assess the reliability is necessary to confirm the consistency of research study or measuring tests. If the findings of the research study are replicated consistently, then they are reliable. Collected data from the respondents was input in SPSS and checked the values of Cronbach’s Alpha to ensure the reliability of constructs, all values of Cronbach Alpha are above the threshold. Only those questions which fulfilled the criteria of this rigorous process of pilot testing are included in the final version of the questionnaire. The reliability of all constructs is given in the following table.

Table 4.1: Reliability of Constructs

Variables	Reliability	Variables	Reliability
Customer-focused corporate social responsibility	.738	Customer Citizenship Behavior	.832
Local community-focused corporate social responsibility	.820	Information Seeking	.683
Employee-focused corporate social responsibility	.608	Information Sharing	.866
Relationship Marketing orientation	.709	Responsible Behavior	.753
Trust	.849	Personal Interaction	.719
Bonding communication	.668	Customer Participation ship Behavior	.834
Shared Value	.810	Feedback	.890
Empathy	.763	Advocacy	.829
Reciprocity	.839	Helping	.760
	.757	Tolerance	.834

4.4 T-Test for Assessing the Difference in Sampling

The T-test is statistical which is used for comparison between two groups. T-test is divided into two types: one is an independent t-test which is used when two groups under comparison are independent of each other. The second is the paired t-test which is used when two groups under comparison are dependent on each other (Kim, 2015). We used the Independent t-test to assess whether the significant difference exists in the sample of twin

cities. The result of test shows that there is no significant difference in the sampling of both cities because the values of all variables are > 0.05 .

Table 4.2: Independent t Test

Group			Mean	Std. Deviation	Std. Error Mean	Sig
CSRCUS	Islamabad	249	4.1904	.61401	.03891	0.44
	Rawalpindi	204	4.2363	.64116	.04489	
CSRLC	Islamabad	249	4.0331	.76343	.04838	0.30
	Rawalpindi	204	4.1054	.72000	.05041	
CSREMP	Islamabad	249	4.0635	.75775	.04802	.271
	Rawalpindi	204	4.1431	.77364	.05417	
CSRSUP	Islamabad	249	3.9910	.79797	.05057	.613
	Rawalpindi	204	3.9534	.77263	.05409	
RMO	Islamabad	248	4.1191	.42992	.02730	.235
	Rawalpindi	203	4.1693	.45733	.03210	
CPB	Islamabad	249	4.0901	.48878	.03097	.751
	Rawalpindi	204	4.0744	.54736	.03832	
CCB	Islamabad	249	4.1779	.45413	.02878	.611
	Rawalpindi	204	4.1546	.50893	.03563	

4.5 Test for Non-Response Bias

Non-response bias can exist when the belief of respondent statistically differs from the potential belief of non-respondents. If such variation comes, then the findings of the study can be generalized (Dahal et al., 2018). The non-response bias-related threat is mostly expected for the mail base survey. Thus, the reduction of non-response is perfect

prevention against non-response bias. But in a typical mail survey response rate ranges between 20% to 60% (Martikainen et al., 2007) indicates that a test for non-response is very critical in survey base studies. Moreover, few scholars argued that before performing the analysis, researchers must run tests for non-response.

There are three methods for testing non-response bias: a) Comparison with known values of the population b) Subjective estimates, c) Extrapolation method. It must be under consideration that non-response bias is normally detected when using self-administered questionnaires. Following the recommendation of (Armstrong & Overton, 1977) this study employs the extrapolation method to test the non-response bias. The extrapolation method is the most accepted method in which a comparison of early and late respondents for possible differences in demographics and mean values of other key constructs. For this purpose, the researcher ran an independent t-test to compare the responses of first 50 and the last 50 questionnaires. The results of the independent sample t-test highlighted that there is no significant 0.05 level difference in the mean value of both groups. Hence, on the ground these findings of independent sample t-test we assert that there is no significant 0.05 level difference in the mean of both groups.

4.6 Descriptive Statistics

Demographic characteristics are very important elements in research that provide the true picture to policymakers and managers about the characteristics of respondents. Stavrou (1999) argued that without the demographic characteristics, research findings cannot be generalized because policymakers and readers do not know about the profile of the respondents. Several scholars have also endorsed that demographic characteristics influence behaviour factors (Jensen & Zajac 2004; Marques et al., 2012). The list of demographic characteristics of respondents is being presented in the following Table 4.3.

Table 4.3: Demographic Characteristics

Demographic Variables		Frequency	Percent
Gender	Male	329	72.5%
	Female	124	27.3%
Age Group	18-24	106	23.3%
	25-31	155	34.1%
	32- 38	107	23.6%
	39-44	75	16.5%
	45-50	10	2.2%
Education	Graduation	250	55.1%
	Master	171	37.7%
	MPhil	28	6.2%
	PhD	4	0.9%
Income in PKR	25000-50000	17	3.7%
	50001-100000	80	17.6%
	100001-150000	50	11.0%
	150001-200000	179	39.4%
	Above 200000	127	28.0%
Organization	Bank Al Habib	55	12.1%
	Standard Chartered Bank	40	8.8%
	Askari Bank	69	15.2%
	JS Bank	91	20.1%
	Faisal Bank	63	13.9%

Table 4.3 continued

	Habib Metropolitan Bank	56	12.3%
	Meezan Bank	42	9.3%
	NIB Bank	27	5.9%
	Soneri Bank	10	2.2%
	Summit Bank	0	0%
Length of Experience	1-3	116	25.6%
	4-6	168	37.0%
	7-9	103	22.7%
	10	66	14.5%

Out of 453 respondents, 329 respondents were males and 124 were females which were 72.5% and 27.3% respectively. These results are aligned with the aims and objectives of the study because the majority of the people are from young age and despite the Islamic country mostly females do not often visit the branch for banking. It is notable that only 10% of females visit the branches of banks in Capital. In spite of it, data was received from 27.3% females which shows a more balanced approach. Among all participants, the level of education of 250 people is graduation degree, 171 respondents with master, 28 with MPhil and 4 with Ph.D. and their percentage is 55.1%, 37.7%, 6.2%, and 0.9% respectively. The income of 17 participants is between 250000 to 50000, 80 people having income between 50001 to 100000, 50 persons having between 100001 to 150000, 179 are having between 150001 to 200000, and 127 people having their income above 200000, and percentage is 3.7%, 17.6%, 11.0%, 39.4%, and 28.0% respectively.

Out of all, 55 people maintained their accounts in Bank AL-Habib, 40 maintained their account in Standard Chartered Bank, and 69 had their accounts in Askari Bank, 91 had in JS Bank, 63 use Faisal Bank, 56 respondent had their accounts in Habib Metropolitan Bank, 42 had their accounts in Meezan Bank, 27 were using NIB bank whereas 10 persons were using the services from Soneri Bank. Their percentage is 12.1%, 8.8%, 15.2%, 20.1%, 13.9%, 12.3%, 9.3%, 5.9% and 2.2% respectively. Out of 453 people, 116 respondents have 1-3 years of experience in their concern banks, 168 persons have 4-6 years' experience in their banks, and 103 respondents have 7-9 years' experience and 66 persons have 10 years' experience in their concern organizations. Their percentage is 25.6%, 37.0%, 22.7%, 14.5%, respectively.

4.7 Measurement of Model

In this research variance-based, Partial Least Square (PLS-SEM) technique is used to test the proposed theoretical model. In this connection, the latest version of SmartPLS-3.2.3 was employed for analysing the empirical data. To test the theoretical model, the first step is an assessment of the measurement model which is known as an outer model. From the very beginning, it is mandatory to check whether variables are formative or reflective. The evaluation criteria of the formative measurement model were different from the reflective measurement model (Hair et al., 2014). In the formative measurement model, internal consistency is not appropriate (Chin, 1998), due to representing the independent cause and having no correlation with each other. Whereas the reflective measurement model's items must be correlated and depict the true picture of significant outer loadings. The reflective measurement model needs reliability and validity of construct, whereas the formative measurement model needs convergent validity and discriminant validity. In this thesis, all variables (CSR customers, CSR local community, CSR employees, CSR

suppliers, and RMO and customer value co-creation behaviour) are reflective. The aim of this section is to discuss the assessment of measurement model which starts from assessment of reflective measurement model.

4.7.1 Assessment of Reflective Measurement Model

According to Hair et al. (2014) all reflective variables need to be analysed separately. Composite reliability for assessing internal consistency of construct, outer loadings for evaluating indicator items reliability, and average variance extracted (AVE) value for evaluating convergent validity of constructs are involved in the assessment of the reflective measurement model.

4.7.2 Internal Consistency and Indicator Reliability

The first step to evaluate the reflective measurement model is to consider its internal consistency. Traditionally, Cronbach's alpha was good enough measurer for internal consistency but it has some limitations due to its sensitivity regarding several items in scale. Therefore, composite reliability (ρ_c) is better compared to Cronbach's alpha (α). Like Cronbach's alpha, the range of Composite reliability falls between 0 and 1 and its higher value shows the higher internal consistency. The minimum acceptable range of composite reliability is 0.60 while the satisfactory value falls between 0.70 and 0.90. It can be seen in Table 4.4 that the value of composite reliability of each construct is above 0.70 which indicates that all items of each construct have a high inter-item correlation.

Indicator reliability indicates the degree in which a set of indicators is consistent to measure the desired intend. The acceptable range of indicator reliability is 0.5, 0.6 and 0.7 Table 4.4 describes the result of indicator reliability and the majority of factor loading is above 0.70 which shows that the reliability of indicators has been achieved.

Table 4.4: Measurement model items loading, Composite Reliability and AVE

Constructs	Items	Outer Loading	CR	AVE
Customer-focused corporate social responsibility	CSRC1	0.753	0.828	0.492
	CSRC3	0.682		
	CSRC4	0.837		
	CSRC5	0.682		
Local community-focused corporate social responsibility	CSRLC1	0.739	0.806	0.51
	CSRLC2	0.861		
	CSRLC3	0.694		
	CSRLC4	0.845		
Employee-focused corporate social responsibility	CSRE1	0.752	0.875	0.583
	CSRE2	0.826		
	CSRE3	0.796		
	CSRE4	0.693		
	CSRE5	0.743		
Supplier-focused corporate social responsibility	CSRS1	0.672	0.806	0.538
	CSRS2	0.713		
	CSRS3	0.745		
	CSRS4	0.799		
Relationship Marketing Orientation (RMO)	RMOT1	0.807	0.769	0.602
	RMOT2	0.784		
	RMOT3	0.724		
	RMOT4	0.786		

Table 4.4 continued

Customer participation behaviour	ISE1	0.701	0.798	0.569
	ISE2	0.779		
	ISE3	0.781		
Customer citizenship behaviour	FD1	0.735	0.828	0.617
	FD2	0.823		
	FD3	0.796		
*CSRC2, RMOE1, RMOSR4 items were deleted due to low factor loading				

4.7.3 Convergent and Discriminant Validity

Discriminant validity measures the degree in which measurement items scale is different from the item scale which is involved in the formation of a reflective measurement model. It defines that the items in scales are distinctive and measure the different phenomenon which is not expressed by any other item including in the formation of a reflective measurement model. To achieve the convergent validity each construct must explain the minimum 50% variance ($AVE \geq 0.50$) by the assigned indicator's values (Hair et al., 2017). In Table 4.5 values of each construct are above 0.50 which shows that convergent validity has achieved.

Table 4.5: Discriminant Validity using Fornell and Lacker Criterion

	AD	FB	HP	TO	IS	ISH	PI	RP	CSR CUS	CSR EMP	CSR LC	CSR SP	BO	COM	EM	RECP	SV	TR
Advocacy	0.809																	
Feedback	0.256	0.786																
Helping	0.216	0.288	0.757															
Tolerance	0.221	0.15	0.157	0.811														
IS	0.276	0.379	0.3	0.157	0.755													
ISH	0.121	0.28	0.149	0.088	0.119	0.737												
PI	0.2	0.283	0.267	0.156	0.247	0.194	0.763											
RB	0.185	0.328	0.238	0.236	0.195	0.171	0.443	0.739										
CSRCUS	0.213	0.357	0.293	0.183	0.224	0.248	0.382	0.411	0.701									
CSREMP	0.316	0.301	0.178	0.189	0.142	0.411	0.304	0.331	0.502	0.764								
CSRLC	0.129	0.367	0.176	0.163	0.169	0.351	0.291	0.222	0.425	0.367	0.714							
CSR SP	0.109	0.134	0.215	0.125	0.171	0.169	0.154	0.155	0.181	0.232	0.128	0.734						
Bonding	0.131	0.221	0.117	0.045	0.239	0.116	0.158	0.168	0.216	0.112	0.138	-0.02	0.727					
Communication	0.167	0.194	0.204	0.087	0.139	0.233	0.146	0.181	0.125	0.218	0.132	0.177	0.047	0.797				
Empathy	0.172	0.387	0.261	0.125	0.398	0.299	0.213	0.193	0.32	0.314	0.23	0.214	0.391	0.109	0.752			
Reciprocity	0.076	0.159	0.117	0.044	0.238	0.032	0.12	0.071	0.177	0.136	0.098	0.184	0.024	0.037	0.391	0.747		
Shared Value	0.133	0.124	0.202	0.107	0.168	0.116	0.169	0.209	0.301	0.253	0.108	0.119	0.269	0.212	0.364	0.219	0.72	
Trust	0.119	0.244	0.127	0.028	0.161	0.158	0.189	0.216	0.494	0.29	0.273	0.103	0.215	0.095	0.315	0.189	0.30	0.776

CCB= Customer Citizenship Behaviour, CCB AD= Customer Citizenship Behaviour (Advocacy), CCB FB= Customer Citizenship Behaviour (Feedback), CCB HP= Customer Citizenship Behaviour (Helping), CCB TL= Customer Citizenship Behaviour (Tolerance), CPB IS= Customer Participation Behaviour (Information Seeking), CPB ISH= Customer Participation Behaviour (Information Sharing), CPB PI= Customer Participation Behaviour (Personal Interaction), CPB RB= Customer Participation Behaviour (Responsible Behaviour), CSRCUS= Corporate Social Responsibility Customer, CSRLC= Corporate Social Responsibility Local Community CSREMP= Corporate Social Responsibility Employees, CSRSP= Corporate Social Responsibility Suppliers, RMO BO = Relationship Marketing Orientation (Bonding), RMO COM= Relationship Marketing Orientation (Communication), RMO EM= Relationship Marketing Orientation Empathy, RMO RECP= Relationship Marketing Orientation Reciprocity, RMO SV= Relationship Marketing Orientation Shared value. RMO TR= Relationship Marketing Orientation Trust.

Fornell and Larker (1981) presented a criterion to check the discriminant validity. According to the criteria, the squared root of the AVE on the diagonal must be greater than the correlation on the off-diagonal. Table 4.5 describes that the diagonal values are greater than the off-diagonal values which show that discriminant validity has been accomplished.

4.7.4 Heterotrait-Monotrait Ratio (HTMT)

Heterotrait-Monotrait Ratio (HTMT) is a new criterion to measure the discriminant validity in partial least squares structural equation modelling which is one of the key building blocks of model evaluation. Although the Fornell-Larcker criterion is widely accepted to assess the discriminant validity of the PLS model but some scholars argue that this criterion has some shortcomings. Based on simulation studies they claimed that better discriminant validity is detected by heterotrait-monotrait (HTMT) ratio. Henseler et al. (2015) defined the heterotrait-monotrait ratio of the correlations as “the average of the heterotrait-heteromethod correlations (i.e., the correlations of indicators across constructs measuring different phenomena), relative to the average of the monotrait-heteromethod correlations (i.e., the correlations of indicators within the same construct)”. The values of HTMT ratio that are below 0.9 between two constructs are considered significant resulting in established discriminant validity. In Table 4.6 (Heterotrait-Monotrait Ratio), the values of all constructs are below 0.90 which shows that discriminant validity has been established among variables and the model is well fitted.

Table 4.6: Heterotrait-Monotrait Ratio (HTMT)

	AD	BON	COM	CSRC	EMPA	CSRE	FB	HLP	INSE	INSH	CSRLC	PI	REC	RB	SV	CSRS	TOL	TR
AD																		
BON	0.18																	
COM	0.231	0.083																
CSRC	0.278	0.255	0.172															
EMPA	0.223	0.54	0.174	0.448														
CSRE	0.404	0.177	0.302	0.667	0.404													
FB	0.355	0.312	0.272	0.495	0.545	0.392												
HLP	0.29	0.15	0.271	0.36	0.348	0.218	0.391											
INSE	0.399	0.359	0.198	0.329	0.58	0.197	0.579	0.416										
INSH	0.162	0.186	0.319	0.332	0.402	0.547	0.395	0.201	0.223									
CSRLC	0.177	0.224	0.18	0.56	0.32	0.506	0.529	0.238	0.251	0.501								
PI	0.249	0.209	0.186	0.482	0.269	0.378	0.379	0.34	0.341	0.253	0.382							
REC	0.129	0.106	0.083	0.276	0.589	0.195	0.251	0.173	0.385	0.125	0.151	0.177						
RB	0.252	0.241	0.251	0.536	0.258	0.449	0.466	0.331	0.288	0.241	0.31	0.573	0.114					
SV	0.202	0.437	0.344	0.492	0.564	0.397	0.2	0.318	0.274	0.214	0.182	0.248	0.405	0.322				
CSRS	0.142	0.114	0.236	0.236	0.294	0.285	0.17	0.279	0.228	0.253	0.175	0.189	0.28	0.197	0.192			
TOL	0.291	0.109	0.124	0.252	0.177	0.255	0.207	0.218	0.226	0.118	0.23	0.2	0.107	0.327	0.174	0.181		
TR	0.155	0.284	0.122	0.662	0.42	0.387	0.329	0.166	0.239	0.212	0.371	0.235	0.279	0.278	0.472	0.138	0.083	

AD= Advocacy, BON= Bonding, COM= Communication, CSRC=customer-focused corporate social responsibility, EMPA= Empathy, EMPA= Employee-focused corporate social responsibility, FB= Feedback, HLP= Helping, INSE= Information Seeking, INSH= Information sharing, CSRLC= Customer-focused local community, PI= Personal Interaction, REC= Reciprocity, RB= Responsible Behavior, SV= Shared value, CSRS= Customer-focused suppliers, TOL= Tolerance, TR= Trust

4.8 Structural Model and Direct Hypothesis Testing

The results of measurement model further endorse that all types of measurement models (Reflective and Formative) are valid and reliable so the aim of this section is to evaluate the structural model which is known as evaluation of the inner model. In the process of evaluation of the structural model, the assessment of predictive capabilities significance of relationships (path coefficients) between constructs is included. Keeping the rules of Hair et al. (2014) and Henseler et al. (2009) in view, the structural model of this research is assessed by examining the direction and strength of path coefficients (β values), significance level of path coefficients, through bootstrapping, R^2 value of endogenous latent variables, T- values.

In this study, there were eight hypotheses established between four independent variables; CSR customers, CSR local community, CSR employees and CSR suppliers, and two dependent variables which are customer participation behaviour and customer citizenship behaviour. To check the significance level of each hypothesis -statistics were produced using the bootstrapping function in Smart PLS 3.0. Table 4.7 indicates that CSR customers, CSR local community, CSR employees and CSR suppliers have a positive impact on customer participation behaviour as t value of ≥ 4.358 , 4.152, 5.005 and 2.676 respectively at 0.05 level. The beta values of CSR customers, local community, CSR employees and CSR suppliers are 0.251, 0.196, 0.261 and 0.117 respectively which highlight that one unit increase in CSR customers, local community, employees and suppliers brings 0.251, 0.196, 0.261, and 0.117 percent of change respectively in customer participation behaviour. The R^2 value = 0.412 indicates that all three types of CSR activities (customers, local community, employees and suppliers) bring 0.41% variance in the dependent variable.

Table 4.7: Testing of Direct Effect Hypotheses

Relationship			Std.Beta	Std.Error	T-value	Decision	R ²	f ²
H1a	CSRC	->CPB	0.251	0.057	4.358	Supported		0.034
H2a	CSRLC	->CPB	0.196	0.046	4.152	Supported		0.025
H3a	CSRE	->CPB	0.261	0.053	5.005	Supported	0.412	0.033
H4a	CSRS	->CPB	0.117	0.044	2.676	Supported		0.016
H1b	CSRC	->CCB	0.228	0.069	3.218	Supported		0.056
H2b	CSRLC	->CCB	0.181	0.075	2.518	Supported		0.031
H3b	CSRE	->CCB	0.172	0.079	2.227	Supported	0.294	0.029
H4b	CSRS	->CCB	0.122	0.052	2.391	Supported		0.017

CSRC= Customer-focused corporate social responsibility, CSRLC= Local community-focused corporate social responsibility, CSRE= Employee-focused corporate social responsibility, CSRS= Supplier-focused corporate social responsibility, CPB= Customer participation behaviour, CCB= Customer citizenship behaviour

Similarly, CSR customers, CSR local community, CSR employees and CSR suppliers have a positive impact on customer citizenship behaviour as t value of ≥ 3.218 , 2.518, 2.227, and 2.391 respectively significant at $p < 0.05$. The beta value of CSR customers, local community, CSR employees and CSR suppliers are 0.228, 0.181, 0.172 and 0.122 respectively which highlights that one unit increase in CSR customers, local community, employees and suppliers bring 0.228, 0.181, 0.172, and 0.122 percent of change respectively in customer participation behaviour. The R² value = 0.294 indicates that all three types of CSR activities (customers, local community, employees and suppliers) bring 0.29% variance in the dependent variable.

To evaluate the influence size of an individual construct Cohen's f^2 is applied. The f^2 examines the effect of an exogenous variable on endogenous variables. More specifically, it measures how powerfully one independent variable contributes to certain dependent variables in terms of R^2 (Memon et al., 2018). According to Cohen (2002), values of 0.35, 0.15, and 0.02 indicate large, medium and small effects.

Table 4.7 shows that all four types of CSR activities have a small effect on customer participation behaviour as the values of f^2 are 0.034, 0.025, 0.033 and 0.016 respectively. Likewise, all four types of CSR activities have small effect on customer citizenship behaviour because the values of f^2 are 0.056, 0.031, 0.029 and 0.017. From these values, it has been concluded that CSR customers, CSR local community, CSR employees and CSR suppliers have a powerful impact on customer citizenship behaviour as compared to customer participation behaviour.

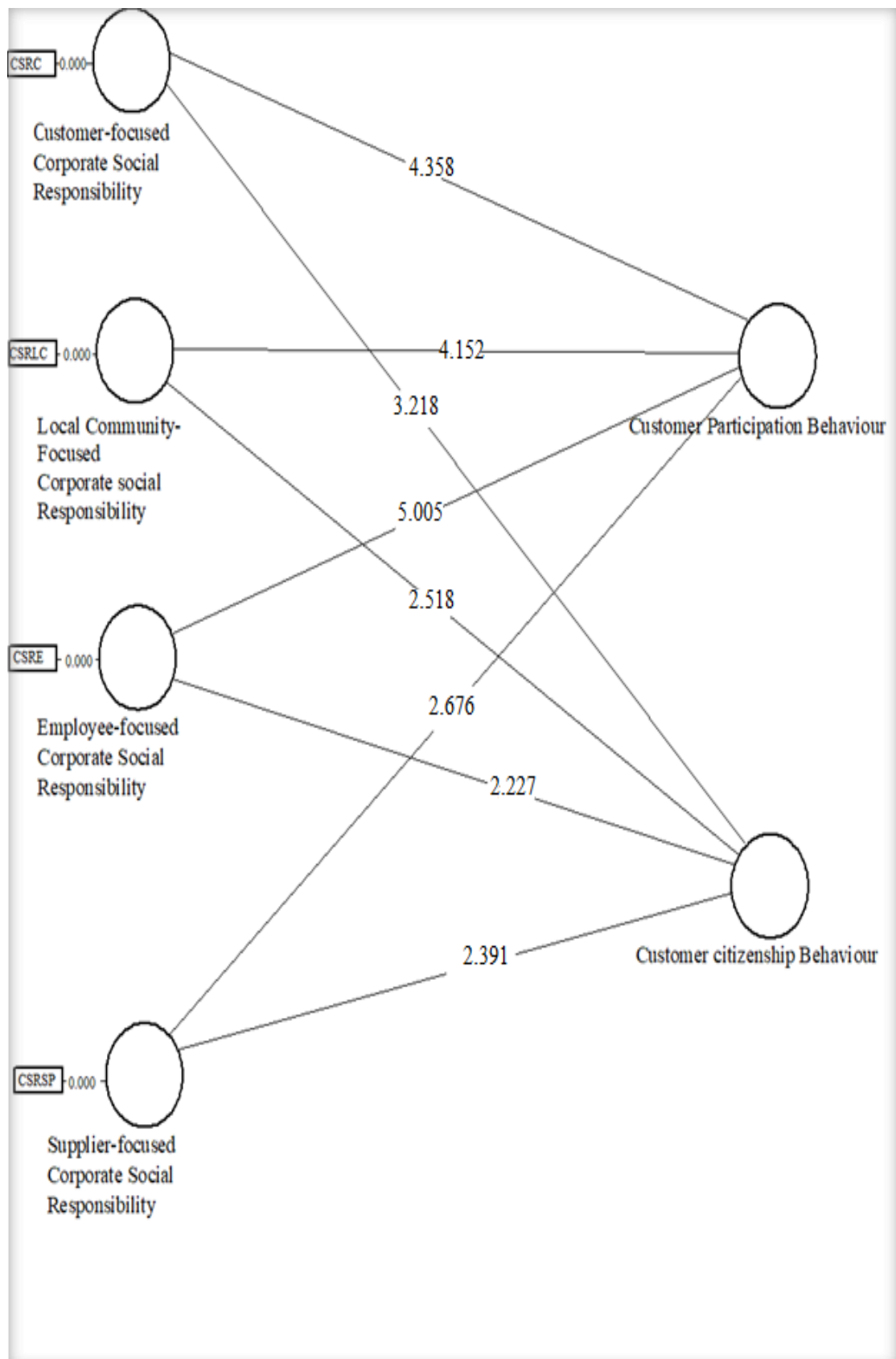


Figure 4.2: Direct Effect Structural Model

4.8.1 Blindfolding and Predictive Relevance Q²

R^2 values are calculated to measure the accuracy of the model. It is also recommended that along with R^2 , predictive relevance of the model must be assessed by examining Stone-Geisser's Q^2 value (Geisser, 1974; Stone, 1974). Hair et al. (2014) suggested that if a PLS-SEM model shows the predictive relevance, it perfectly predicts the data point of indicators in reflective measurement model (this method can be used for formative constructs). In this model, there is no formative construct other than reflective constructs therefore, the predictive relevance was measured. Table 4.8 indicates the results of cross-validated redundancy.

Table 4.8: Construct Cross-validated Redundancy

Construct	SSO	SSE	Q ² (=1-SSE/SSO)
CPB	1500	1011.86	0.325
CCB	1500	1153.71	0.230
CSRC	375.00	375.00	-----
CSRLC	375.00	375.00	-----
CSREMP	375.00	375.00	-----
CSRSUP	375.00	375.00	-----

CPB= Customer participation behaviour, CCB= Customer citizenship behaviour, CSRC= customer-focused corporate social responsibility, CSRLC= Local community-focused corporate social responsibility, CSREMP= Employee-focused corporate social responsibility, CSRSUP= Supplier-focused corporate social responsibility.

The Q^2 value of customer participation behaviour and customer citizenship behaviour is 0.325 and 0.230 respectively which are greater than 0 which showed that the model has high predictive relevance. The second method to measure predictive relevance

is “cross-validated communality”. But the first method (cross-validated redundancy) to measure the predictive relevance is more recommended because it includes the elements of the structural model to anticipate the data points that are eliminated.

4.8.2 Goodness of Fit (GOF)

Goodness of fit (GOF) was calculated to check the overall fitness of the model. GOF is the geometric mean of average communality for the outer model and the average R-square for the inner model. GOF equals the square root of communality times R-square. GOF values vary from 0 to 1. Henseler and Sarstedt (2013) recommended that GOF is very useful for assessing model goodness and which data PLS-SEM explains better than others with a higher value reflecting better explanation. For goodness of fit, the value of SRMR should be close to zero and the threshold is > 0.08 (Hair et al., 2014) and the value of NFI should be close to 1 (Lohmoller, 1989). In the following Table 4.9, the value of SRMR is below 0.08 and NFI value is close to 1 which show goodness of fit for this study.

Table 4.9: Goodness of Fit

	Saturated Model	Estimated Model
SRMR	0.047	0.077
NFI	0.910	0.808

4.9 Assessment of Mediator

According to Woodward (1987) the S-O-R model identifies that an active organism intercedes between the stimulus and the response and most probably it is the formulation of a mediation hypothesis. When the basic theme of this model is applied, the impact of stimuli on behaviour is mediated by various internal mechanisms. Generally, the extent is

given a construct, which may be said to function as a mediator, to the extent that it accounts for the relationship between the exogenous and the indigenous.

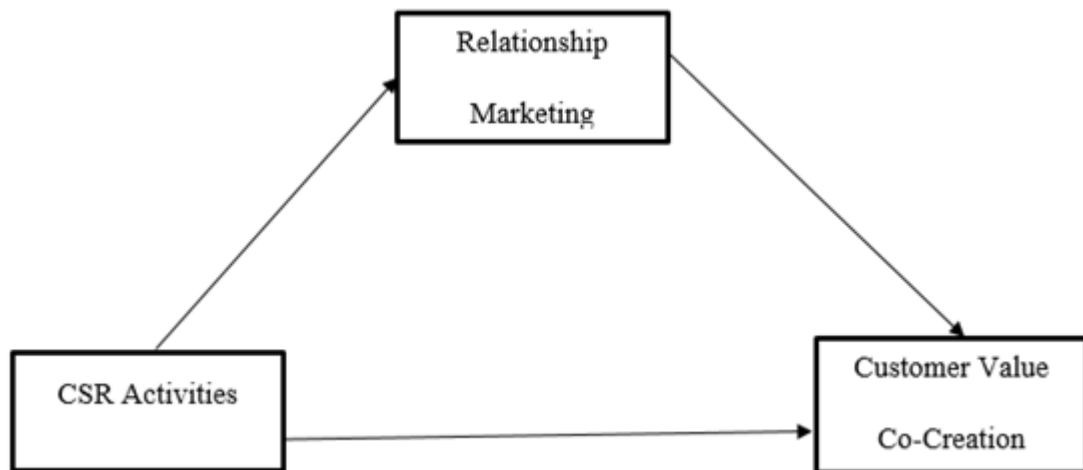


Figure 4.3: The Nature of Mediator Variable

Source: Adapted from Baron and Kenny (1986)

Baron and Kenny (1986) came up with this thought that a variable (RMO= Relationship Marketing Orientation) becomes a mediator when it fulfils the following conditions. (a) Variation in independent variables (CSR activities = Corporate social responsibility activities) significantly accounts for variations in mediating variables (customer relationship marketing) (path a). (b) Variation in a mediator (relationship marketing orientation) significantly accounts for variation in output variable (customer value co-creation behaviour) (path b). (c) When the effect of path 'a' and path 'b' is controlled, the previous relationship between CSR activities and customer value co-creation behaviour is no longer significant with the strongest demonstration of mediation occurring when Path c is zero.

When the path is zero, it is a clear indicator of a single, dominant mediator (relationship marketing orientation) and if the path is not zero then there is good enough

reflection for multiple mediations. From a theoretical point of view, a substantial reduction (decrease Path c) establishes that a given mediator (relationship marketing orientation) is indeed potent, albeit not a necessary and sufficient condition for an effect to occur. So, the researcher tested the relationship marketing orientation between CSR activities and customer value co-creation behaviour.

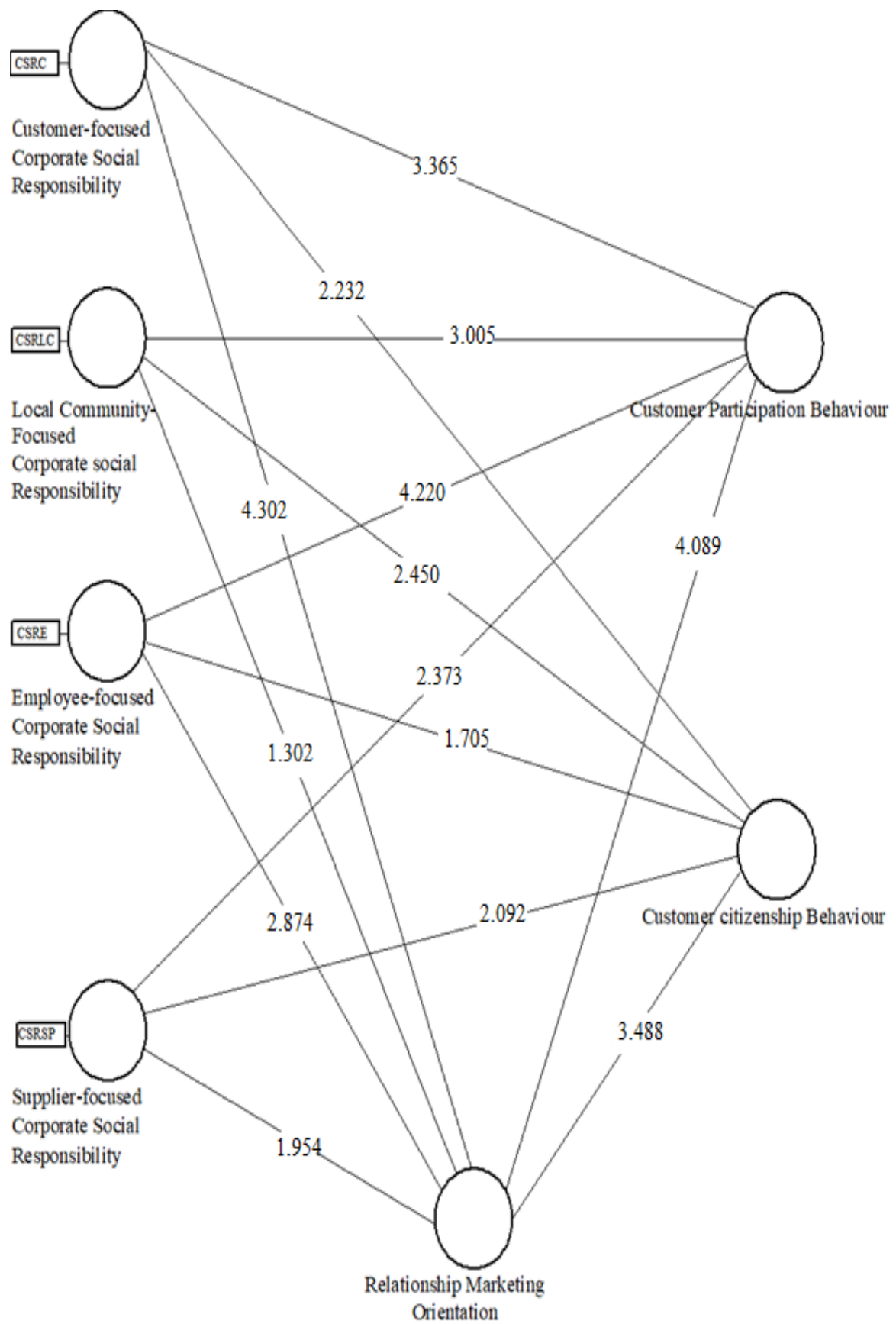


Figure 4.4: Mediation Model

Table 4.10: Direct Effect

		β	S.D	T Value	P Values	LLC	ULC
H1a	CSRC-> CPB_	0.174	0.057	3.365	0.001	0.084	0.269
H1b	CSRC -> CCB_	0.15	0.065	2.232	0.01	0.04	0.26
H2a	CSRLC> CPB_	0.174	0.046	3.005	0.000	0.097	0.248
H2b	CSRLC> CCB_	0.159	0.067	2.450	0.007	0.042	0.277
H3a	CSRE -> CPB_	0.205	0.054	4.220	0.000	0.117	0.297
H3b	CSRE -> CCB_	0.12	0.076	1.705	0.056	0.005	0.248
H4a	CSRSUP> CPB_	0.095	0.039	2.373	0.008	0.034	0.162
H4b	CSRSUP> CCB_	0.094	0.048	2.092	0.026	0.019	0.17

CSRC=Customer-focused corporate social responsibility, CSRE= Employee-focused corporate social responsibility, CSRLC= local community-focused corporate social responsibility, CSRSUP= Supplier-focused corporate social responsibility, CPB= customer participation behaviour, CCB= customer citizenship behaviour

Table 4.10 and Table 4.11 show the impact of independent variables on dependent variables and the mediation effect of relationship marketing orientation. The bootstrapping analysis shows that four mediation effects (CSRC RMO CPB, CSRC RMO CCB, CSRE RMO CPB, CSRE CCB) of which variables $\beta = 0.081$, $\beta = 0.085$, $\beta = 0.046$, $\beta = 0.048$ are significant, having t-values of 2.682, 2.547, 2.223, 2.078 respectively. The bias-corrected 95% confidence interval [LLC, ULC] does not have a 0 in between showing mediating effect. Table 4.10 and Table 4.11 also highlight that H5a, H5b, and H7a partially mediated by RMO as their direct and indirect effects are significant as t-value > 1.64 (Hair et al., 2017) whereas H7b is fully mediated by RMO as the direct effect is insignificant and t value is < 1.64 and while the indirect effect is significant and t value is > 1.64 (Baron & Kenny, 1986).

Table 4.11: Indirect Effect

		β	S.D	T Value	P Values	LLC	ULC
H5a	CSRC --> RMO --> CPB	0.081	0.029	2.682	0.004	0.038	0.139
H5b	CSRC--> RMO --> CCB	0.085	0.032	2.547	0.005	0.039	0.146
H6a	CSRLC-->RMO--> CPB	0.02	0.016	1.137	0.134	0.005	0.049
H6b	CSRLC-->RMO-->CCB	0.021	0.018	1.060	0.152	0.004	0.057
H7a	CSRE --> RMO --> CPB	0.046	0.02	2.223	0.018	0.013	0.076
H7b	CSRE --> RMO -->CCB	0.048	0.022	2.078	0.023	0.014	0.082
H8a	CSRSU-->RMO-->CPB	0.029	0.017	1.681	0.055	0.003	0.058
H8b	CSRSU-->RMO-->CCB	0.031	0.018	1.575	0.062	0.004	0.062

CSRC=Customer-focused corporate social responsibility, CSRE= Employee-focused corporate social responsibility, CSRLC= local community-focused corporate social responsibility, CSRSP= Supplier-focused corporate social responsibility, CPB= customer participation behaviour, CCB= customer citizenship behaviour, RMO= Relationship marketing orientation

Moreover, Table 4.10 and Table 4.11 further highlight that there is no mediation effect found between CSR Local Community (CSRLC) and customer value co-creation (CCB and CPB) as the t-values of the indirect effects are less than 1.64 (Hair et al., 2017). Similarly, in these tables, it can be seen that there is no mediation found between CSR suppliers and customer value co-creation behaviour (CPB and CCB). As the t value of H8a and H8b is 1.681 and 1.575 which are less than 1.64 as insignificant at $P > 0.05$ (Hair et al., 2017). In summary, RMO has a positive partially mediation between CSR customer and value co-creation (Customer citizenship behaviour CCB and customer participation behaviour CPB) (H5a, H5b). RMO also partially mediates between CSR employees and CPB (H7a), and fully mediates between CSR employees and CCB (H7b). Finally, there is no mediation effect of RMO found between CSR local community and customer value co-

creation behaviour (CPB and CCB) (H6a, H6b). RMO did not play any role between CSR suppliers and customer value co-creation behaviour (CPB and CCB) (H8a, H8b).

4.9.1 Variance Accounted For (VAF)

Variance accounted for (VAF) test was calculated to check the percentage of mediation. It should be noted that if a direct link is not significant then there is no mediation (Hair et al., 2014; Wong, 2016). If a direct link is significant then the mediation is considered, and then the variance accounted is calculated to check the mediation strength. If the value of VAF is greater than 80% then there is full mediation if the VAF value is between 20% to 80%, then there is partial mediation and if the VAF value is less than 20% then there is no mediation (Hair et al., 2014).

Table 4.12: Variance Accounted For (VAF)

AF	Variables	Indirect Effect/Total Effect	%	Types of Mediation
	CSRC > RMO > CPB	0.081/0.251	32%	Partial Mediation
	CSRC > RMO > CCB	0.085/0.228	37%	Partial Mediation
	CSRE > RMO > CPB	0.046/0.261	27%	Partial Mediation
	CSRE > RMO > CCB	0.048/0.172	60%	Partial Mediations

CSRC= Customer-focused corporate social responsibility, CSRE= Employee-focused corporate social responsibility, RMO= Relationship marketing orientation, CPB= Customer participation behaviour, CCB= Customer citizenship Behaviour.

In Table 4.12 it can be seen that the value of mediation (RMO) is 32% for customer-focused CSR and customer participation behavior whereas 37% for customer-focused CSR and customer citizenship behavior. It means that RMO partially mediates between CSR customers and customer value co-creation behavior. Similarly, the value of mediation (RMO) is 27% for employee-focused CSR and customer participation behavior

whereas 60% for employee-focused CSR and customer citizenship behavior. It means that RMO partially mediates between employees' CSR and customer value co-creation behavior.

4.10 Discussion on Hypothesis

These results support previous studies about corporate social responsibility activities and their outcomes. All four dimensions of corporate social responsibility have a positive impact on customer value co-creation behaviour. Relationship marketing orientation mediates between CSR customers and CSR employees and customer value co-creation behaviour.

4.10.1 H1a: Customer-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour

It has been concluded that customer-related CSR activities stimulate customers for participation behaviour. This result supported the findings of Luu (2019) who claimed that appropriate CSR activities can play a better role to shape the customer value co-creation behaviour. Customer participation behaviour is also a part of value co-creation behaviour and this result supports Luu's study.

Customers do not demand only quality-oriented products and services but also relationships with corporations that facilitate their complaints, suggestions, and proposals. Bhattacharya and Sen (2004) came up with this concept that CSR addresses the personal benefits and well-being of customers and this value is remunerated by customers in the marketplace. In support of this study, Lu et al. (2012) have also found that customized CSR activities centred on customer's lifestyles and values increase the effectiveness of CSR programs. Perez and Bosque (2015) also confirmed that customers favour those firms which are proficient, trustworthy, exhibit optimistic behaviour and attitude to customers and more importantly address the customers' concerns through CSR activities because

customers normally evaluate CSR activities based on personal interests. Let's suppose if an organization is not committed to customer-oriented CSR activities, customers are not going to be motivated to participate because in the contemporary world, young customers age 18 to 30 is labelled the "We Me" generation or the iGen (Twenge, 2006) who are more narcissistic than an earlier generation and demand personal benefits before considering others. They have been brought up with so many possibilities and choices (Rasmussen, 2009). That is why The outcome of this study is aligned with them. This is because the researcher draws the relationship that if personally relevant CSR activities generate customer loyalty then why not customer value co-creation behaviour. The researcher also found many reasons for a positive relation between CSR and customer participation behaviour. Firstly, when consumers find a self-promoting approach to CSR communications, they perceive it negatively due to excessive engagement. So customers' personal involvement and their process mechanism play a significant role while evaluating CSR communication. Secondly, customers tend to participate in social responsibility when the cause is noble and they want to help others. Lee and Yoon (2018) also backed this argument that customized activities improve customer participation in CSR. Therefore, this study support the above-mentioned viewpoint, the more corporations are committed to customer-focused CSR activities, the more they engage customers for participation behaviour.

4.10.2 H1b: Customer-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour

It has been established by this study that customer-focused corporate social responsibility positively influences customer citizenship behaviour. If an organization incorporates customers' interest in its CSR strategies it will enable the customers for extra-role behaviour by their feedback, advocacy, helping and tolerance. Customers are very

self-centred and always look into the CSR campaigns for their self-interest. That is why corporations breakdown CSR into personalize interest and provide an opportunity to customers for point of interaction. Previous studies established linked between corporate social responsibility activities and customer behavioural intentions such as customer loyalty and purchase intentions (Khan, Ferguson & Pérez, 2015; Aljarah & Emeagwali, 2017). The result of this study is indirectly aligned with previous studies that used social identity theory and claimed that CSR activities may affect customer citizenship behaviour (Hur, Kim & Kim, 2018).

But using the stakeholder theory the concept of CSR into different parts including customer-focused CSR activities and checked its impact on customer value co-creation behaviour which is the uniqueness of the present study. The empirical results found how and when customer-focused CSR activities may enhance the advocacy behaviour of customers and strengthen the relationships with stakeholders. Proving this relationship, this study answers the previous research. Because many studies argue that banking industry has realized that relationships between customers and banks but little is known about when and how banks and corporations can communicate with clients (Guo, Holland & Kreander, 2014; Mainardes et al., 2017).

4.10.3 H2a: Local Community-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour

It has been concluded that local community-related CSR activities stimulate customers for participation behaviour. These community-related activities (Philanthropy and education) are closely associated with customers for instance, a young lady often replies that I am a Canadian. This example demonstrates that customers always show their belongingness with a particular community. The finding of this relationship is totally different from previous studies. Because in earlier studies CSR was classified into

community-focused activities and checked its impact on customer behavioural intentions (Muthuri & Gilbert, 2011; Marquina & Vasquez, 2013). Although CSR provides a platform for organizations to redesign the behaviour of customers but these studies do not explore the local community-related CSR activities and customer in-role behaviour (customer-participation behaviour). The empirical results of (H2a) demonstrate that if the CSR donations are aligned with the appeal of local beneficiaries then customer tends to perceive that a company is more socially responsible. Such optimistic believe transcend to behavioural outcomes such as participation. Therefore, the present study contributes that in the banking industry of Pakistan if banks focused on local community-oriented corporate social responsibility activities they can establish strong relationships with customers and encourage them for their in-role behaviour (customer Participation behaviour).

This result indirectly supported the findings of Luu (2019) who claimed that suitable CSR activities can play a better role to build the customer value co-creation behaviour. Even though customer participation behaviour is also a part of value co-creation behaviour but this result extends Luu's study because the individual effect was not addressed in this study.

4.10.4 H2b: Local Community-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour

It has been concluded that local community-oriented CSR activities encourage customers for citizenship behaviour. This result supported the findings of previous studies. Local community-orientated activities are the utmost significant wave of CSR because corporations have plenty of resources to contribute to the well-being of the community (NEAC, 2010). These initiatives are very closely related to customers and generate the identification as well as satisfaction therefore customers are more likely to respond to these activities due to customer-centric (Ismail et al., 2015). The results also support a recent

study by Lee and Yon (2018) that there is a positive link between CSR activities and community involvement and customer citizenship behaviour. The customers who have a high level of citizenship behaviour perceive community-focused CSR activities to be important for them and have a more positive perception of the organizations' CSR efforts. Therefore, in the financial industry of Pakistan, a great understanding of customer citizenship behaviour would enable marketers to formulate customized CSR strategies to improve the prospects of customers for banks' CSR communications. Under the banner of CSR, corporations are committed for doing the right things for the welfare of the community and such right doings impact voluntary helping behaviours. Results confirmed that customers are interested to help other customer and service providers based on their beliefs. Whenever customers are willing to help the service providers for the growth and advancement, they are more likely to engage in extra-role behaviour including giving productive feedback and recommending the service provider to others. If the client evaluated the service provider in positive manners based on its previous performance, they are more likely to help the organization by understanding the challenges of the service business. Consequently, they are keen to be patient and wait peacefully for service even though a service interrupts (Choi & Lotz, 2016).

In the banking sector, customers do not always simply adopt the opinions of other customers and then on the basis of "adopted opinion of benefits received", they reciprocate and display customer citizenship behaviour. But their motivation to perform citizenship behaviour is based on extensive cognitive evaluation of welfares expected from an organization that could encourage them to return a favour (Tonder & Petzer, 2018).

A few studies concluded that in USA charitable monetary donations have dropped from 65% to 57% but the results of this relationship show that the banking industry of

Pakistan needs to participate in charitable activities to persuade the customers for citizenship behaviour.

4.10.5 H3a: Employee-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour

It has been decided that employee-oriented CSR activities encourage customers for citizenship behaviour. The results of this relationship differ from previous employee CSR research. Because of earlier studies committed for CSR employees to respond to the problem of employee attachment with an organization and corporate performance (Ali et al., 2010; Lee, Park & Lee, 2013). But present study came up with this approach that how employee-related CSR activities influence the customer in-role behaviour. Even though in hypothesis (H3a) the dimension of CSR is the same as previous many studies classified this concept into employee-focused CSR activities (Massingham & Tam, 2015; Low, Ong and Tan, 2017). But this classification was done to determine its impact on customer involvement for value co-creation. The finding suggests that by promoting the employees' needs and wants through corporate social responsibility activities, a firm can enhance the loyalty, commitment and satisfaction of employees (Brammer et al., 2007; Heslin & Ochoa, 2008) which contribute to internal motivation. Internally motivated and satisfied employees have a powerful role in work activity and value creation (Massingham & Tam, 2015).

The present study concluded that along with other stakeholders, employees are the critical part of any organization that hold power for reward and punishment (Ville, 2014; Rao, 2017). In spite of its significant importance, corporate social responsibility related to employees is still underdeveloped and needs further research to study its motivations as well as its impacts.

4.10.6 H3b: Employee-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour

Study shows that employee-oriented CSR activities encourage customers for citizenship behaviour. This result supported the findings of previous studies because several pieces of research have also shown that due to the essential role, the commitment of service providers (employees) and customer citizenship behaviour has a direct link (Dimitriades, 2007; Curth, Uhrich & Benkenstein, 2014). Therefore, customers need empathy and quality of interaction by employees for effective value co-creation behaviour. Employees who hold positive attitudes about socially responsible activities are more likely to tend direct behaviour towards their activities which are aligned with the goal and objectives of the organizations (Lamm et al., 2013; Temminck et al., 2015). So, in this way, the present study supports that through employee-focused CSR, organizations might create value co-creation behaviour. This is because in a new complex environment, most organizations have a goal to enrich value co-creation through multi internal and external stakeholders (Thiruvattal, 2017) and employees as internal stakeholders who are more likely to contribute to the progression of value creation (Griffin et al., 2015; Brunton et al., 2017). Employees are not only the source of integration but also they play worthy contribution in customer value co-creation when they are intrinsically satisfied and motivated (Iacono, 2015; Le & Hsu, 2018).

It has been concluded that employees may implement new ideas in the process of services with information provided by the customers and their interactions (Gomezelj, 2016). Employees must gain insights into a new set of skills and updated knowledge to meet the complexities of changing environments (Siu et al., 2013). At the time, they may seek support from customers (Sørensen & Jensen, 2015). In this way, employees' extra-

role behaviour is able to influence customer citizenship behaviour (Li & Hsu, 2018; Zhao et al., 2018).

The results of the current study also support previous studies which concluded that organizations must implement employee-related activities in their mainstream CSR strategy because addressing personal benefits by CSR campaigns have positive employees' outcomes (Bauman & Skitka, 2012). So this study highlights that in the Pakistani financial industry, banks need to focus the employees under the banner of CSR activities to motivate them because forefront employees play a significant role to develop quality-oriented interaction between customers and service providers. In this interaction, if employees are motivated by their companies' CSR efforts, they can encourage the customers in a better way for customers' extra-role behaviour (customer citizenship behaviour). This result also answers the previous Pakistani study in which the researcher claimed that in the Pakistani banking industry, customers are looking for effective, ethical, reliable services along with the quality-oriented interaction with employees.

4.10.7 H4a: Supplier-Focused Corporate Social Responsibility Activities Positively Influence Customer Participation Behaviour

Study shows that supplier-oriented CSR activities encourage customers for citizenship behaviour. This result supported the findings of previous studies. For example, Homburg, Stierl & Bornemann (2013) explored suppliers-related corporate social responsibility and found that there is a positive association between suppliers' CSR activities and customer loyalty. Supplier oriented CSR efforts actually boost the business partners which generates the psychological and behavioural outcomes of customers such as loyalty.

In the context of B2B and B2C, few studies have established the link between CSR actions consisting of suppliers and important consumer outcomes such as firm and product

evaluations, satisfaction, and loyalty (Bhattacharya & Sen 2004; Lichtenstein et al., 2004). But the result of this relationship offers different insights that supplier-focused CSR activities can also build customer value co-creation behaviour. This is because in supplier-related CSR communication, both firms and suppliers carry the same goal of compliance, superiority and ethics to ensure the quality for the customers. Consumers are the end-users of products which are directly or indirectly affected by their decision. Suppliers were neglected in the domain of CSR studies. This result sheds the light and increases its significance because along with other stakeholders, suppliers are equally important and it confirms that supplier-related communication can play an imperative role to generate the non-economic value for the customers as well as the organizations.

4.10.8 H4b: Supplier-Focused Corporate Social Responsibility Activities Positively Influence Customer Citizenship Behaviour

It has been found that supplier-oriented CSR activities encourage customers to display citizenship behaviour. This result highlights twofold outcomes because firstly, suppliers are also primary stakeholders, Tantalo and Prime (2016) claimed that along with other stakeholders, suppliers play a pertinent role in the implementation of CSR strategies. Commission of the European Communities also supported that “business must incorporate environmental, social, civil privileges, ethics and consumer worries into their procedures and central policy in close partnership with their shareholders”. Secondly, suppliers-oriented CSR efforts encourage customers’ effective value co-creation behaviour.

According to service dominant-logic, the purpose of organizations is to enrich the value as well as its association with consumers, community, and stakeholders for the benefits of organizations and multiple stakeholders (Abela & Murphy, 2008). The result of this study acknowledges the importance of this stakeholder and highlights that there is a need to target the suppliers along with customers through corporate social responsibility

activities to enhance the value network of an organization. Similar to this, another study support and emphasise on close value creation partners (suppliers) while strategizing the CSR strategies (De chiara, 2012). This is because when a bank offers unique or value-added services for clienteles, rapidly the competitors imitate it and promise similar or better features. Thus, co-creation of value is the leading way to revive the customers, by the development of faithfulness from personal involvement.

4.10.9 H5a: Relationship Marketing Orientation Mediates between Customer-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour

The present study has its own distinctiveness by exploring the role of relationship marketing orientation between customer-focused CSR actions and customer value co-creation behaviour. The results indirectly support previous studies (McColl-Kennedy et al., 2012). Because RMO can serve to identify the organization and its customer-oriented CSR values. The activities of relationship marketing orientation indicate care, trust, and respect which bond the customers (Tse et al., 2004). In this connection, social responsibility amplifies optimistic calculation of customers about the organization's soft image, prestige, and identity with firm and enthusiasm to engross their pre organizational behaviour including value co-creation. Whenever parties interconnect jointly for sharing goals as well as values, they comprehend true care by organizations for their customers. The facet of empathy in relationship marketing orientation discriminates against the organization with competitors in the perception of customers. Once a firm empathizes in buyers' situations from their point of view, they tend to be indebtedness to an organization and find more affiliation with the organizations and reciprocate through value co-creation. Six dimensions of relationship marketing orientation enhance customers' positive evaluation for customer orientation of socially responsible organizations, therefore due to

identification, they contribute to reciprocity in the form of value co-creation. Customer participation is the facet of customer value co-creation behaviour.

4.10.10 H5b: Relationship Marketing Orientation Mediates between Customer-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour

Results show that RMO partially mediates between customer-related CSR and customer participation behaviour. Thus, H5b is accepted. This study is narrowly aligned with Luu (2019) in which the relationship of customer-focused activities and customer value co-creation can be intensified with the help of organizational actions that create a deeper relationship with clients. In this scenario, RMO can serve well as an influencer. RMO draws the attention of customers towards the organization and its engaging CSR values so that they could vigorously activate the participation in the value co-creation process (McColl-Kennedy et al., 2012). Basically, relationship marketing orientation is an investment by corporations to strengthen long-term relationships with customers. Whenever clients receive personal values from such a relationship with an organization, they may find the relationships to be more critical and put efforts to sustain it through value co-creation (Lagace et al., 1991). Customer value co-creation is another form of reciprocity by clients which is the result of relational marketing policies (Tse et al., 2004). The above-mentioned link supports previous studies that suggest the premise of service-dominant logic and stakeholder theory can enhance the influence of customer-focused CSR and value co-creation behaviour.

4.10.11 H6a: Relationship Marketing Orientation Mediates between Local Community-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour.

The result is surprising evidence concerning the mediating role of RMO in local community-oriented CSR and customer value co-creation behaviour. Contrary to earlier

expectations, RMO did not play any role in local community focused CSR and customer participation behaviour. The results indicated that marketing-orientated activities did not strengthen the association between community-oriented CSR and customer participation behaviour, in contradiction to previous studies (Luu, 2019). After reviewing the relevant literature, it is speculated that there are a number of potential reasons for the lack of an indirect relationship between local-community-focused CSR and customer value co-creation behaviour (Customer participation behaviour). This study is conducted in the banking sector where interaction between customers and employees is already high (Howcroft & Hower, 2007). Hence, it might be possible that there is no need for further relationship marketing activities to ensure community welfare related activities. Moreover, activities focusing on society and/ or the local community (e.g., community development projects, human projects) are closely related to customer-focused activities (Pérez & Bosque, 2015) and easily noticeable by customers (Deigh et al., 2016). Hence, it is not necessary to employ RMO to reach customers when employing such activities.

4.10.12 H6b: Relationship Marketing Orientation Mediates between Local Community-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour

The result found surprising evidence with respect to the mediating role of RMO in local community-oriented CSR and customer citizenship behaviour. Contrary to the researcher's prediction, RMO did not play any role in customer citizenship behaviour. There are a number of possible explanations for these unexpected results. Firstly, in the case of customer-focused CSR activities, customers' personal interests are addressed and customers are motivated (Scharf & Fernandes, 2013) and when in the banking sector where employees and customers interact, RMO plays its mediating role because in banking industry interaction is already high (Howcroft & Hower, 2007). Similarly, employee-focused CSR activities motivate the employees to participate and give commitment (Heslin

& Ochoa, 2008). When customers and employees interact in the financial sector, RMO act as a mediator for customers' value co-creation behaviour. This is because in the banking industry of Pakistan, customers are more interested in firms' service features like the level of service, reliability employees' customer service attitudes and high-quality interactions between customers and employees (Khan, Ferguson & Pérez, 2015). But in the case of local community-oriented CSR, all activities are related to the welfare of the community which is closely related with customers (Pérez & Bosque, 2015) and due to its tangibility, customers can easily access them (Siano et al., 2016). Thus, it might be possible that there is no need for relational activities between CSR and customer citizenship behaviour because customers always pay much attention and respect to the community-focused CSR communication.

4.10.13 H7a: Relationship Marketing Orientation Mediates between Employee-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour

Results show that RMO partially mediates between CSR employees and CPB so H7a is accepted. The uniqueness of this study is that it explored the role of relationship marketing orientation between employee-related CSR activities and customer value co-creation behaviour. Because in the Pakistani banking industry this quality-orientated interaction resulting in RMO is actually required to serve the customers in true spirit (Khan, Ferguson & Pérez, 2015). The results of the current study support that motivated employees through CSR communication participate in actions and encourage the customers for further value co-creation. Vargo and Lusch (2008) argued that interaction between the workforce and consumers is pertinent for effective value co-creation behaviour. As previously mentioned, that customer value co-creation behaviour is a combination of dual factors: customer participation behaviour and customer citizenship

behaviour. In this regard, the in-role behaviour of forefront employees of an organization has contributed to customer participation behaviour (Zhao et al., 2018).

This relationship further confirmed that by promoting the employees' needs and wants through corporate social responsibility activities, a firm can enhance the loyalty, commitment, and satisfaction of employees (Brammer et al., 2007; Heslin & Ochoa, 2008) which contribute to internal motivation. Internally motivated and satisfied employees have a powerful role in work activity and value creation (Massingham & Tam, 2015). This is because such employees understand the importance of trustable relationships with customers through interactions (Li & Hus, 2017).

4.10.14 H7b: Relationship Marketing Orientation Mediates between Employee-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour

The empirical results are aligned with the study of Sing and Agarwal (2013) who found that with CSR employees, RMO can lead citizenship which turns into commitment, loyalty, and business output. As mentioned in the previous section, through six facets of RMO: reciprocity, empathy, shared value, communication, bonding, and trust, both parties interact in unified manners to achieve desired goals (Luu, 2019). This unified, reliable and quality-oriented interaction is also required by customers (Khan, Ferguson & Pérez, 2015). The personal interaction resulting in relationship marketing orientation between employees and customers is also necessary for effective and successful customer value co-creation behaviour (Ennew & Binks, 1999). This is because feedback in customer citizenship behaviour comes when employees get systematic and unsystematic info from customers which empowers the workforce and organization to achieve a sustainable value creation process. In this way, these results support the previous studies that suggest that facets of relationship marketing orientation can intensify the association in employee-focused CSR and customer citizenship behaviour.

4.10.15 H8a: Relationship Marketing Orientation Mediates between Supplier-Focused Corporate Social Responsibility Activities and Customer Participation Behaviour

Results show that RMO did not mediate between supplier-related CSR and customer value co-creation behaviour. There might be possible reasons for this unexpected result. For example, suppliers have a central role in the implementation of CSR strategies. Corporations are committed to CSR suppliers so that they could resolve the ethical problems on one hand and improve the suppliers' capabilities for the benefits of customers on the other hand (Lu, Lee & Cheng, 2012). Another study empirically supported the effectiveness and improvement in the operational performance of both suppliers and firms through CSR strategies (Krause et al., 2000). The current study contradicts this because to manage the supplier's related CSR strategy, corporations need to develop an ethical sourcing strategy defined under different titles and various programs that share three elements which are enactment, involvement and suppliers' engagement. The engagement and interaction between firms and suppliers develop relationships. It is mandatory for suppliers to adhere to the same social and ecological standards. So, there is no platform where suppliers and firms jointly interact with others and stimulate the customers for participation behaviour. This might be the prime reason that relationship marketing orientation did not play a role to build the customer value co-creation behaviour. Secondly, Luu (2019) found that RMO intensifies the relationship of CSR activities and customer value co-creation behaviour but this study was conducted in the software industry and it did not take suppliers into account.

4.10.16 H8b: Relationship Marketing Orientation Mediates between Supplier-Focused Corporate Social Responsibility Activities and Customer Citizenship Behaviour

This study found on the basis of results that H8b is rejected which means that RMO did not mediate between supplier-related CSR and customer value co-creation

behaviour. As mentioned in the previous relationship, suppliers-oriented CSR activities increase corporate social responsibility performance therefore firms started to take suppliers into consideration when implementing CSR policies (Low, Ong & Tang, 2017). Suppliers are under significant pressure to lessen the cost, etc. and adopt different strategies to employ aggressively along with suppliers to accommodate consumers' desires (Cousins, 2005). Eventually, the personal benefits' effect trickles down to customers being end-user and value co-creation taken place. But in the case of indirect relation, firms' relational activities only engage the suppliers to develop a longer relationship with them (Chiara & Spena, 2011). There is no interaction between customers and suppliers so this is the main reason that the relationship marketing orientation does not work between CSR suppliers and customer value co-creation behaviour. Panjaitan and Laely (2017) identified that in the banking sector, relationship marketing can serve as mediation between service quality and customers' behaviour including loyalty. But in this study, service quality is the main construct which matters a lot for most customers but they normally do not pay much attention to the suppliers except the quality. Similarly, Luu (2019) was conducted in Vietnam where there is an individualistic culture and needs separate RMO for customers' behaviour.

4.11 Chapter Summary

This chapter explained the results of the quantitative analysis of CSR activities (customers, local community, employees, and suppliers) and customer value co-creation behaviour in the banking industry of Pakistan. It also explained statistically the role of relationship marketing orientation as a mediator between CSR activities and customer value co-creation behaviour. The direct relationship between CSR activities (customers, local community, employees, suppliers) and customer value co-creation behaviour tested and the results revealed that CSR customers, local community, employees and suppliers

positively influence customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour). All hypotheses of direct relationships accepted.

PLS v 3.0 used to test the mediating effect of relationship marketing orientation between the relationship of CSR activities and customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour). It found that relationship marketing orientation mediates between CSR activities (customers, employees) and customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour). On the other hand, there is no mediation effect found between CSR activities (local community and suppliers) and customer value co-creation behaviour.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The aim of this chapter to describe the findings which were derived from the data analysis in Chapter 4 with the discussion and conclusion related to those outcomes. Furthermore, this chapter explains the summary of accepted and rejected hypotheses regarding comparison with previous studies. It also integrates the discussion of the limitations of the study, future directions, practical and theoretical implications. Finally, the researcher has presented the conclusion based on the findings of this research work.

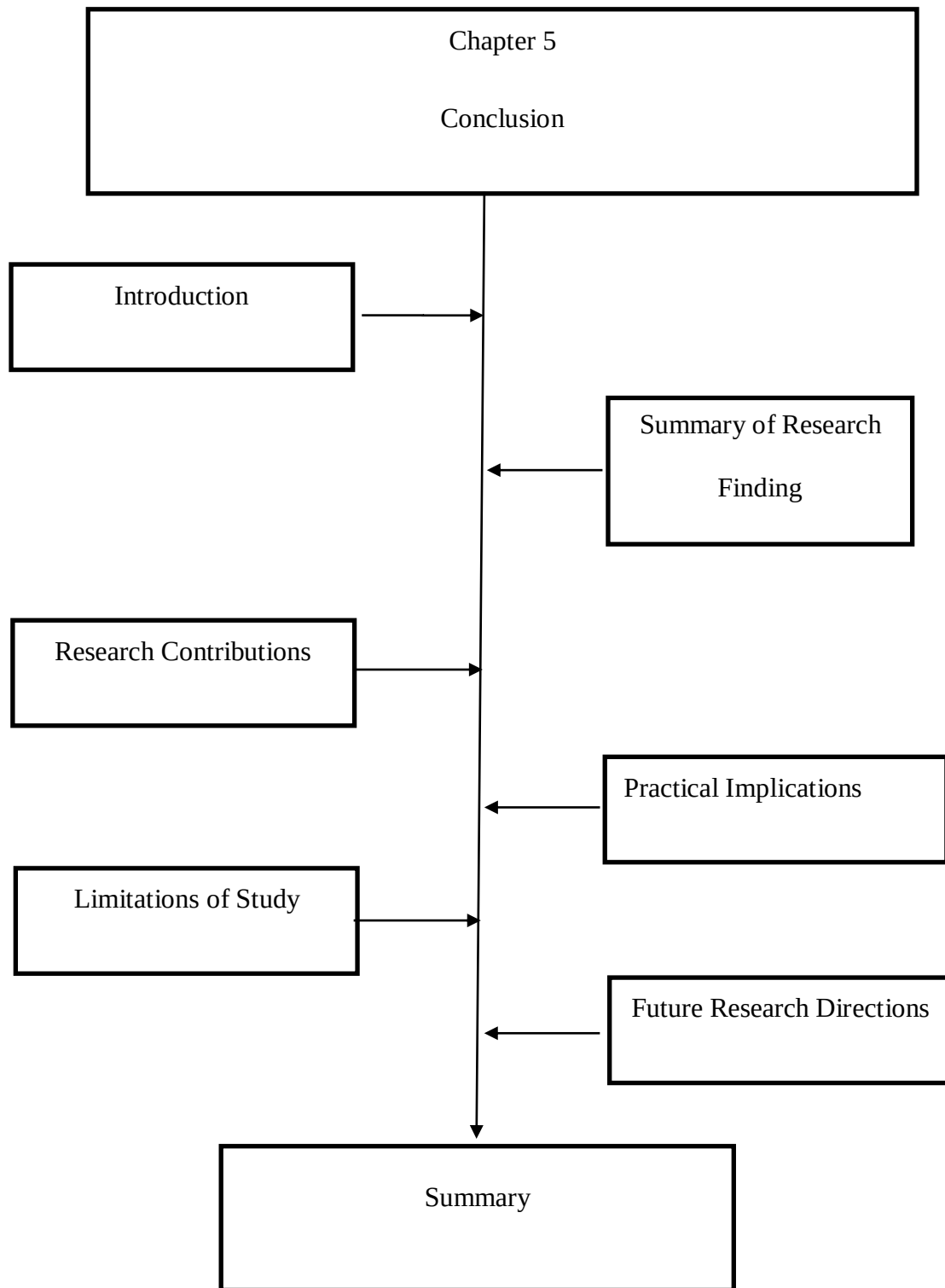


Figure 5.1: Chapter Layout

5.2 Summary of Research Findings

The objectives of the present study were to develop and analysis the relationships between CSR activities, customer participation and customer citizenship behaviour. Furthermore, the current research aimed to analyse the influence of CSR activities on customer participation behaviour and customer citizenship behaviour. The study also included relationship-marketing orientation as mediator between CSR activities (customers, local community, employees and suppliers) and customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour). The current study used quantitative method to gain insights based on the results.

It has been confirmed that CSR customer have positive influence on customer participation behaviours and customer citizenship behaviour. Customer-focused CSR activities trigger not only customer's in-role behaviour but also extra-role behaviour (customer value co-creation behaviour). The findings ascertain that the domain of CSR must be extended with other concepts such as value co-creation behaviour. The findings also support the study of other investigators about CSR and customer value co-creation behaviour. The relationship marketing orientation partially mediates between customer participation behaviour and customer citizenship behaviour. It also aligns with the studies that claimed personal interaction is mandatory for effective value co-creation behaviour. Segregation of CSR constructs into different dimensions including CSR customers is a contribution of the current study to see which CSR activities have significant influence on customer participation and customer citizenship behaviour. The relationship marketing orientation partially mediates between customer participation behaviour and customer citizenship behaviour.

5.2.1 The Influence of Customer-Focused CSR on Customer Value Co-Creation Behaviour

This study seeks to investigate the importance of customer-focused CSR for customer value co-creation behaviour. Despite the critical factor of customer-oriented CSR communication in customer value co-creation behaviour, it is missing in recent studies. Analysis of customer-related CSR actions and their impact on customer value co-creation behaviour have demonstrated incredible findings. The empirical findings of the study establish that activities which address personal benefits of the customers have the highest influence on both customer participation behaviour and customer citizenship behaviour. Customers will only recognize those organizations whose identity looks attractive because clients perceive them as closely related to their own identities. For example, customers normally notice activities that can influence their buying patterns such as innovation, quality, compliance and reliable information provided regarding the products. Therefore, customers are more likely to respond to customer-centric CSR initiatives as compared to other CSR activities. The findings of this study depict the true picture that CSR customers are highly correlated with relationship marketing orientation which leads the customer value co-creation behaviour (customer participation behaviour and customer citizenship behaviour). It is a unique finding which offers better insights on customer-focused CSR communication to executives of the financial sector to reap the desired outcomes.

Secondly, findings of the study have confirmed that CSR local-community CSR activities have a positive influence on customer participation behaviour and customer citizenship behaviour. It exemplifies that community-related activities are closely related to customers and they take into account while demonstrating in-role behaviour and extra-role behaviour. Breaking down CSR into CSR local community and test its impact on customer

value co-creation behaviour (customer participation and customer citizenship behaviour) is the contribution in the real sense of the word. Previous studies considered the local community into CSR activities to determine the customers' behavioural outcomes but they fail to incorporate the in-role and extra-role behaviour of customers. The findings of the study conclude that there is no mediation of relationship marketing orientation between community-orientated CSR actions and customer participation behaviour and customer citizenship behaviour. The main reason is that corporations' commitment for the welfare of the local community is tangible and customers can notice them without any further marketing campaigns.

5.2.2 The Influence of Local Community-Focused CSR on Customer Value Co-Creation Behaviour

This study offers insights that local community-oriented CSR action to promote customer value co-creation behaviour. This is because most of the companies (MCB Bank, PSO, Coca Cola, PTCL, Unilever, etc.) in Pakistan are making significant investments in the implementation of local community development projects on the primary level. This study demonstrated that CSR actions related to local community have a direct positive impact on customer participation and customer citizenship behaviour (customer value co-creation behaviour). More precisely, the role of CSR local community which is proposed by the study has empirically verified for its significance and relevance. These community-related CSR activities strengthen customers' feelings of identification for firms and persuade them to establish a sense of connection with them and eventually they share common values and beliefs. These CSR local community initiatives contribute to added value, not only for the community but for the bank as well because its altruistic values lead to identification and connection with their customers. The empirical findings described that

community-oriented CSR activities are not correlated with relationship marketing orientation to lead the customer value co-creation behaviour. These findings imply that, for banking sector of Pakistan, executives must invest in the betterment of the society and there is no need to invest in further relational activities to publicize it because customers can notice them by themselves.

Thirdly, the findings of the present study conclude that CSR employees have a direct and positive impact on customer participation and customer citizenship behaviour (customer value co-creation behaviour). Along with customers, employees are also key stakeholders who have the power to reward or punish the company. The study has empirically verified the importance of CSR employees and gave directions that banks cannot afford to leave the employees component while formulating the mainstream CSR strategies. The study also confirmed that relationship-marketing orientation partially mediates between CSR employees and customer participation behaviour whereas RMO fully mediates between community-oriented CSR and customer citizenship behaviour. It shows that extra-role behaviour can be promoted through relational activities more than customer in-role behaviour. This study also helps to reduce the wider gap between customers and management of the corporation as customers of Pakistani banking industry have different priorities from the management.

5.2.3 The Influence of Employee-Focused CSR on Customer Value Co-Creation Behaviour

Employees related CSR activities play a significant role to build customer value co-creation behaviour. In the domain of corporate social responsibility, employees' component was less explored as in CSR studies, only 4% of studies explored the employees' dimension. Many recent studies consider CSR employees to check its impact

on customers' behaviour and employees' motivation. However, they failed to incorporate customer value co-creation behaviour and relationship marketing orientation. Employees-oriented CSR actions motivate the workforce that leads to a greater level of engagement in the process of creation and eventually exhibits creative behaviour. This creative behaviour of employee helps quality-oriented interaction between customers and employees for effective value co-creation behaviour. The finding of this study helps to answer the demand of Pakistani customers in the banking sector after incorporating the relationship marketing orientation for healthy and fruitful interaction. This is because extra-role behaviour enables high quality and reliable interactions between employees and customers, which are currently needed in the Pakistani banking sector.

Finally, the findings of the study confirmed that CSR suppliers have a direct positive impact on customer participation behaviour and customer citizenship behaviour (customer value co-creation behaviour). Through CSR activities, suppliers are facing high pressure to respond to the customer's demand. In recent times, customers have changed their roles and want to satisfy their unique demands. Once their demand is fulfilled under suppliers-oriented CSR strategies, they tend to participate in activities that are aligned with the goals of the corporation. This finding is aligned with previous studies which argued that CSR suppliers improve suppliers' reputation which drives customer satisfaction and confirmed the stream between CSR suppliers and customer-related outcomes. However, relationship-marketing orientation did not play a mediating role between CSR suppliers and customer participation and customer citizenship behaviour (customer value co-creation behaviour).

5.2.4 The Influence of Supplier-Focused CSR on Customer Value Co-Creation Behaviour

According to stakeholder theory, suppliers are central stakeholders which may affect the companies' products. Due to inadequate literature in the domain of corporate social responsibility, corporations have a limited understanding on how corporation can enhance suppliers' CSR strategies. One of the most important motives of CSR suppliers is pressure from customers who are interested to look beyond the activities of firms where they purchase their products to the suppliers of those companies. For example, a firm may directly or indirectly use the products of suppliers to turn into the product, the consumers' perception may or will be affected by the CSR activities for suppliers. The consumers have not only the concern to address suppliers-related CSR activities, but they are also interested to incorporate customers' demand, moral obligation, and personal conviction into supplier-oriented CSR actions. The importance of suppliers' related CSR activities should not be neglected because by engaging in such CSR activities, they are rewarded by the consumers and other stakeholders which eventually lead to better outcomes such as improved buying pattern and behaviour of customers.

This study empirically verified the importance of supplier-oriented CSR actions to promote the customer value co-creation behaviour. These unique findings of the study not only argued that customers perceive firms' CSR communication and exhibit in-role and extra-role behaviour but also support the previous notions about CSR suppliers. However, relationship marketing orientation did not contribute as a mediator for customer value co-creation behaviour. The expected reasons for mediation between CSR suppliers and customer participation and customer citizenship behaviour are already discussed in previous sections. For the CSR managers in the banking industry of Pakistan, the main take

away of this study is that banks must allocate their budget for suppliers CSR strategies to respond to the demand of customers. But there is less need to focus on relational activities to ensure it. Interaction between customers and institutions is already high in banking industry of Pakistan and the effect of CSR activities would spill over automatically.

5.2.5 The Influence of CSR Dimensions with Mediating Effect of Relationship Marketing Orientation on Customer Value Co-Creation Behaviour

As the findings of the study reveal, CSR customers have highest direct influence on customer value co-creation behaviour, followed by CSR local community, CSR employees and lastly CSR suppliers. Without these four dimensions of CSR, in-role and extra-role behaviour of customer is insufficient. This study suggests relationship marketing orientation as a mediator between CSR dimensions and customers value co-creation behaviour to reap the desired outcomes in the highly competitive hybrid market. This is because customers must see their personal benefits and then they are motivated to take part actively through relationship marketing activities. This type of interaction, relationship, and participation reduce the operating cost of companies and increase return on investment. In the financial sector banks are going to be more customer-centric and attentive to meet the customers' needs. The outcomes of this study confirm the notion of previous studies that CSR must be explored and extended to other concepts such as customer value co-creation behaviour.

A smaller number of studies took CSR dimensions into account, for example, Ignacio and Bosque considered CSR society, CSR customers and CSR employees and measured CSR customers, CSR local community and CSR environmental support. But the current study incorporated four dimensions (primary stakeholders) based on the stakeholder theory and developed its relationship with customer value co-creation

behaviour. The construct of CSR has been broken down into different dimensions but its impacts on non-economical behaviour were not studied empirically. These findings have offered detail insights regarding the role of CSR communication in customer participation (in-role) and customer citizenship (extra-role) behaviour in Pakistani banking industry.

5.3 Research Implications

As previously discussed in Chapter 1, a few research contributions are derived from this doctoral study. The aim of this section is to shed light on the unique contributions made by this study. Some researchers came up with the suggestions that the best studies make the following contributions: (A) The conceptual model is created based on sound theory and takes an unexpected twist and (B) Two theories are combined across the discipline (borrowing construct from other disciplines) and build model which never studied before. The current researcher categorized the contributions into three main domains which are most cited and widely acknowledge.

- i. Conceptual Domain: This domain explains the construct's phenomena and also known as a theoretical contribution.
- ii. Methodological domain: This domain explains how a new approach is used to measure the constructs because in empirical studies, different methods are used to study the phenomena. It is also known as methodological contribution.
- iii. Substantive domain: This domain explains how policymakers can follow its valuable insights. It also known as Practical contribution.

As gaps are addressed in Chapter 1 and the present conceptual model has empirically been proven, this doctoral study contributes to the body of knowledge in the domain of corporate social responsibility relevant to the customer value co-creation

behaviour. Theoretical and methodological contributions are discussed to highlight the significance of the study for overall body of knowledge in the domain of CSR. In relation to this, the discussion will proceed with a detailed explanation on theoretical contribution, methodological contribution followed by contextual contribution.

5.3.1 Theoretical Implications

Theoretical contribution is defined as “to test the new variables in the context of existing theory”. Furthermore, “theoretical contribution comes from demonstrating how the new constructs significantly alert our understanding of the phenomenon by recognizing its causal maps. In spite of having this suggestion, it is very tough to define how much additional contribution in the body of knowledge is required to meet this criteria. The ultimate value-added test of a study is that it has moved scholars in a field or advanced the current theoretical understanding.

The overall purpose of this study was to contribute to the theory building in the literature of corporate social responsibility by extending stakeholder theory in the context of customer value co-creation behaviour. This study contributed in different ways. Firstly, based on stakeholder theory, four primary stakeholders are covered in the study whereas previous studies rarely included these constructs simultaneously in a study. For example, some studies asserted that (CSR Society, CSR customers, and CSR employees) are the most important aspects and others strongly believed to test only CSR customers, CSR local community and CSR environmental support. This is the first study that addressed the interest of all primary stakeholders. Secondly, the doctoral study extended the stakeholder theory by borrowing two constructs (customer participation behaviour and customer citizenship behaviour) from service-dominant logic.

In this way, based on stakeholder theory study did not only considered internal and external stakeholders but also extended CSR literature with customer value co-creation behaviour beyond the economic value. Based on stakeholder theory, most of the CSR studies have focused on financial performance as a significance criterion of interest, therefore, it is more likely to provide the prescription that can optimize economic returns rather than value creation. This study shows that if firms offer more utility to its stakeholders, they will be able to retain their participation and support in a better way because stakeholders depend on firms and other stakeholders. Therefore, the researcher developed four stakeholders-focused models based on this argument and verified it statistically. This stakeholder-based perspective can help scholars to determine where their attention is more needed to facilitate the creation of more value. To fill this theoretical gap, this study responded that call for CSR exploration with other concepts.

Secondly, the study incorporated relationship-marketing orientation as a mediator and tested its indirect effect empirically. Based on stakeholder theory, relationship-marketing orientation has never checked between individual CSR dimensions and customer value co-creation behaviour. This theory builds relationship-marketing orientation to accommodate a broader constituency of stakeholders rather than solely to customers as it has been previously used. In prior studies, relationship marketing focuses only on profitability and seller's outcomes. This study aimed to know which stakeholders are the most effective if proper relationship marketing orientation is to develop. By incorporating relationship marketing orientation between individual CSR activists and customer value co-creation, this study responded to the application of stakeholder theory with the relationship marketing strategy.

5.3.2 Implication in Research Design

Considering the nature of the study, the positivism paradigm was the most suitable approach. The study planned to employ a survey-based data collection process building on a theoretically-supported conceptual model. This approach and methodology are good enough reflection of the researcher's selection for right paradigm and right sampling method to ensure purity of the proposed conceptual model. Additionally, the assessment of the hypothesized relationship between CSR activities and customer value co-creation behaviour marks the new approach of CSR related studies by extending stakeholder theory in the context of the financial sector of Pakistan. The distinctive research design and approach of this study offer empirical evidence of the importance of CSR dimensions and customer value co-creation behaviour in the Pakistani banking context.

5.3.3 Selection of Appropriate Construct's Scale

As mentioned previously, the present study employs a survey-based self-administered questionnaire for data collection. The questionnaire was adapted after an extensive review of corporate social responsibility studies. It was observed that previous studies conducted from the customers' perspective did not choose appropriate constructs for CSR dimensions. Appropriate measurement scales which were adapted for four constructs (CSR customers, CSR local community, CSR employees, and CSR suppliers, relationship marketing orientation) that cater to all relevant items from previously tested measurement scales.

5.3.4 Contextual Implication

As discussed in Chapter 1, this study has brought a variety of contextual contributions along with methodological and theoretical contributions in the area of

corporate social responsibility. Although the reason for selecting twin cities of Pakistan is already mentioned in details in a research setting but the contextual contribution of this doctoral study falls under the head of a comprehensive banner of similar developing countries. It is claimed that any study which contributes in a single context, considered at the lowest rank in the scale of total contribution towards the body of knowledge whereas it is advised, “A good route of theory does not go merely finding the gaps in literature but to respond to the problems”. Similarly, most of the scholars make an elusive attempt for contextual contribution because real contribution should be easy to understand. In relation to this, five points were drawn to access the significance of the study. A) Is the study going to be well written? B) Is the main theme of the study easily accessible? C) Is the study’s flow logical? D) Is the study create interest when read? E) Is the study precise and long enough to covet the subject title? Keeping the view of into account, this section sheds the light on contextual contributions.

5.3.5 Implication in the Context of Pakistan

In the context of Pakistan where collective culture is dominant in every walk of life and people want to interact with others, this study contributes the assessment of the significance of the relationship marketing orientation between customer value co-creation and various CSR initiatives by the Pakistani banking sector. This study helps to reduce the wide gap between management and customers by introducing the quality-oriented interaction between employees and stakeholders of the organization. As customers in the Pakistani banking industry, have different priorities than management and demanding reliable communication from the employees’ side. So there was a need to address this acute problem to stop the implementation of unhealthy CSR communication by the organizations in this country. Secondly, this study contributes to contextually by highlighting the second

most important dimension (Local community) of CSR. This does not minimize only the societal problems of Pakistan by the commitment of corporations but also leaving constructive effects on the organizations to create the value itself. The importance of this dimension also highlighted that the Government of Pakistan is striving to minimize this problem and which is the reason why they introduced mandatory social CSR guidelines for all companies. Finally, it must be under consideration that the majority of the CSR studies have been rooted in the context of developed economies

But it is also a fact that there is a massive difference between the culture of Europe and Asian countries. Consequently, this is the first study in the context of Pakistan which explored the impact of CSR activities in customer value co-creation behaviour. The outcomes of this study will provide a better understanding of factors contributing to customer value co-creation behaviour in the context of Pakistani culture.

5.3.6 Implication in the Context of Developing Countries

The findings of this study are not only limited to Pakistan but these can be used for other developing countries as well. As discussed in the previous sections, this study contributes contextually in the comparatively less explored area. Predictably, outcomes of this study will assist to better understand the role of CSR development policies, with specific reference to relationship marketing orientation and customer value co-creation behaviour. Therefore, this research would not only bridge the gap in academic literature but it will also be of interest to CSR policymakers, students and future researchers in this domain. Moreover, the discussion remains to continue with the practical implications of this doctoral study.

5.4 Practical Implications

The outcomes of the current study have numerous implications for the industry.

- i. Executives in the Pakistani banking sector must employ corporate social responsibility initiatives in order to build customer value co-creation behaviour. In doing so, they must focus on their most important stakeholders, namely: customers, local community, employees and suppliers. Employing such CSR strategies they can enhance customers' identification with corporations, which can in turn trigger customer value co-creation behaviour.
- ii. Corporate social responsibility strategizing must be translated into actions which are oriented towards customers and employees, local community and suppliers that can be observed by consumers. Customers are interested not only in how they are treated but in companies' treatments of other stakeholders. Customers seek out companies in which employees are intrinsically motivated to provide customer service. Hence, organizations should incorporate financial and non-financial rewards for employees into their CSR strategies, which customers can observe directly through the quality of employees' service or interactions rather than through CSR advertisements.
- iii. CSR strategies must be executed in collaboration with the organizations' human resource department which can train and coach frontline employees, who have a direct influence on customers in understanding the customers as value creators. Employees' understanding of clients as co-producers rather than passive recipients of services should help to alert their behaviour towards customers. As a result, they will be more motivated to establish meaningful connections with customers not

only for customer satisfaction purposes but also increase the customers' awareness of the organizations' CSR values and reciprocate for value co-creation.

- iv. The more the banking industry invests in relational activities to improve interactions between customers and employees, the more extra-role behaviour from customers it will receive in a competitive hybrid market. The most obvious reason is that such measures increase customers' role clarity as well as perception of value co-creation, which further stimulates customers to engage in value co-creation behaviour.

5.5 Limitations of the Study and Future Research

This study has some limitations and opportunities for future research. The focus of this study was on banking customers in only twin cities of Pakistan due to time and financial constraints and the problem was existing in this industry. The impact of CSR on customer value co-creation behaviour may differ in other service sectors because in the banking industry, interaction between customers and service providers is very high. So, it may not be appropriate to generalize its findings and this model can be replicated in other service sectors. Secondly, Pakistan is a collective society and perceives the CSR values as the favour of others, so value co-creation results may differ in other countries and cultures. Other stakeholders such as competitor-focused CSR activities can be added with other CSR dimensions and checked its impact on customer value co-creation behaviour in future. Moreover, customer engagement can be used as mediator in proposed CSR model in future studies.

5.6 Chapter Summary

The chapter has explained the conclusion regarding the facets of CSR activities (customer, local community, employee and suppliers) and customer value co-creation

behaviour with the specific banking industry of Pakistan. In this chapter, the contribution of research (theoretical, methodological and contextual) has been highlighted in details. Moreover, practical implications specifically in banking sector of Pakistan have been described thoroughly. Limitations that were beyond the researcher's control and future directions of study have also addressed.

REFERENCES

- Abdeen, A., Rajah, E., & Gaur, S. S. (2016). Consumers' beliefs about firm's CSR initiatives and their purchase behaviour. *Marketing Intelligence and Planning*, 34(1), 2-18.
- Abd-Elmotalieb, M., Saha, S. K., & Hamoudahb, A. E. M. (2015). Rethinking the employees' perceptions of corporate social responsibility. *International Business Research*, 8(3), 121-132.
- Abela, A. V., & Murphy, P. E. (2008). Marketing with integrity: Ethics and the service-dominant logic for marketing. *Journal of the Academy of Marketing Science*, 36(1), 39-53.
- Abrantes, F. D., Gonçalves, A. M., & Dias, F. M. (2010). Corporate social responsibility and consumers' perception of price. *Social Responsibility Journal*, 6(2), 208-221.
- Abugre, J. B., & Nyuur, R. B. (2015). Organizations' commitment to and communication of CSR activities: Insights from Ghana. *Social Responsibility Journal*, 11(1), 161-178.
- Aguilera, R. V., Rupp, D., Williams, C. A., & Ganapathi, J. (2007). Putting the s back in corporate social responsibility: A multi-level theory of social change in organizations. *Academy of Management Review*, 32(3), 836-863.
- Aguinis, H., & Glavas, A. (2012). What we know and don't know about corporate social responsibility? A review and research agenda. *Journal of Management*, 38(4), 932-968.

- Ahen, F., & Zettinig, P. (2013). Institutional and market forces: The dominant logic of strategic corporate responsibility and innovative value co-creation. *International Business, Sustainability and Corporate Social Responsibility*, 11(1), 97-131.
- Ahen, F., & Zettinig, P. (2015). Critical perspectives on strategic CSR: What is sustainable value co-creation orientation? *Critical Perspectives on International Business*, 11(1), 92-109.
- Ahmadu, A., Harashid, H. M., & Azlan, A. (2018). Critical factors towards philanthropic dimension of CSR in the nigerian financial sector: The mediating effect cultural influence. *International Journal of Business and Innovation*, 4(1), 27-48.
- Al-Jarah, A., & Emeagwali, O. L. (2017). Corporate social responsibility and behavioural intention: The moderator effect of contextual factors. *Social Responsibility Journal*, 13(4), 678-697.
- Ali, I., Rehman, K. U., Ali, S. I., Yousaf, J., & Zia, M. (2010). Corporate social responsibility influences employee commitment and organizational performance. *African Journal of Business Management*, 4(13), 2796-2801.
- Alrubaiee, L., & Al-Nazer, N. (2010). Investigate the impact of relationship marketing orientation on customer loyalty: Customer's perspective. *International Journal of Marketing Studies*, 2(1), 155-167.
- Annan-Diab, F., Jensen, B., & Seppala, N. (2015). Enhancement of customer value: The role of corporate social responsibility initiatives in the European telecommunications industry. In *42nd Annual Conference of the Academy of International Business UK & Ireland* (pp. 16-18). Manchester, UK.

- Argandona, A. (2011). Stakeholder theory and value creation. *Social Responsibility Journal*, 3(1) 1-15.
- Arli, D. I., & Tjiptono, F. (2018). Consumer ethics, religiosity, and consumer social responsibility: Are they related? *Social Responsibility Journal*, 14(2), 302-320.
- Armstrong, J. S., & Overton, T. S. (1977). Estimating nonresponse bias in mail surveys. *Journal of Marketing Research*, 14(3), 396–402.
- Arndt, J. (1985). On making marketing science more scientific: Role of orientations, paradigms, metaphors, and puzzle solving. *Journal of Marketing*, 49(3), 11-23.
- Arnold, S. J., & Fischer, E. (1994). Hermeneutics and consumer research. *Journal of Consumer Research*, 21(1), 55-70.
- Auh, S., Bell, S. J., McLeod, C. S., & Shih, E. (2007). Co-production and customer loyalty in financial services. *Journal of Retailing*, 83(3), 359-370.
- Awan, A. W., Kamal, T., Rafique, M., Khan, S., & Szabist, I. (2012). Corporate social responsibility in Pakistan economy. *Business & Economic Review*, 2(1), 1-31.
- Awaysheh, A., & Klassen, R. D. (2010). The impact of supply chain structure on the use of supplier socially responsible practices. *International Journal of Operations and Production Management*, 30(12), 1246-1268.
- Bagh, T., Khan, M. A., Azad, T., Saddique, S., & Khan, M. A. (2017). The corporate social responsibility and firms' financial performance: Evidence from financial sector of Pakistan. *International Journal of Economics and Financial Issues*, 7(2), 301-308.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1184.

- Bauman, C. W., & Skitka, L. J. (2012). Corporate social responsibility as a source of employee satisfaction. *Research in Organizational Behaviour*, 32(3), 63-86.
- Becker, J. M., Klein, K., & Wetzels, M. (2012). Hierarchical latent variable models in PLSSEM: Guidelines for using reflective-formative type models. *Long Range Planning*, 45(5), 359-394.
- Becker-Olsen, K. L., Cudmore, B. A., & Hill, R. P. (2006). The impact of perceived corporate social responsibility on consumer behaviour. *Journal of Business Research*, 59(1), 46-53.
- Bendapudi, N., & Leone, R. P. (2003). Psychological implications of customer participation in co-production. *Journal of Marketing*, 67(1), 14-28.
- Bennis, W. G., & O'Toole, J. (2005). How business schools lost their way. *Harvard Business Review*, 83(5), 96-104.
- Bettencourt, L. A. (1997). Customer voluntary performance: Customers as partners in service delivery. *Journal of Retailing*, 73(3), 383-406.
- Bhattacharya, C. B., & Sen, S. (2004). Doing better at doing good: When, why, and how consumers respond to corporate social initiatives. *California Management Review*, 47(1), 9-24.
- Bhattacharya, C. B., Korschun, D., & Sen, S. (2009). Strengthening stakeholder-company relationships through mutually beneficial corporate social responsibility initiatives. *Journal of Business Ethics*, 85(2), 257-272.
- Bhattacharya, C., Sen, S., & Korschun, D. (2011). How to co-create corporate responsibility strategy. *Ethical Corporation*, 1(1), 35-44.

- Bhattacharjee, A. (2012). *Social science research: Principles, methods, and practices*. Tampa, Florida, USA: Open Textbooks.
- Bhatti, M. I., Awan, H. M., & Siddiquei, A. N. (2017). Impact of corporate image on the use of bank service: A case of conventional vs Islamic banks marketing. *Annales Universitatis Apulensis: Series Oeconomica*, 19(1), 25-45.
- Bowen, H. R. (1953). *Social responsibilities of the businessman*. Iowa City: University of Iowa Press.
- Brammer, S., & Millington, A. (2008). Does it pay to be different? An analysis of the relationship between corporate social and financial performance. *Strategic Management Journal*, 29(12), 1325-1343.
- Brammer, S., Millington, A., & Rayton, B. (2007). The contribution of corporate social responsibility to organizational commitment. *The International Journal of Human Resource Management*, 18(10), 1701-1719.
- Bravo, R., Buil, I., Chernatony, L. d., & Martínez, E. (2017). Brand identity management and corporate social responsibility: An analysis from employees perspective in the banking sector. *Journal of Business Economics and Management*, 18(2), 241-257.
- Brettel, M., Strese, S., & Flatten, T. C. (2012). Improving the performance of business models with relationship marketing efforts: An entrepreneurial perspective. *European Management Journal*, 30(2), 85-98.
- Brown, T. J., & Dacin, P. A. (1997). The company and the product: Corporate associations and consumer product responses. *Journal of Marketing*, 61(1), 68-84.

- Brunton, M., Eweje, G., & Taskin, N. (2017). Communicating corporate social responsibility to internal stakeholders: Walking the walk or just talking the talk? *Business Strategy and the Environment*, 26(1), 31-48.
- Bryman, A., & Bell, E. (2011). Ethics in business research. *Business Research Methods*, 7(5), 23-56.
- Bryman, A., & Bell, E. (2015). *Business research methods*. USA: Oxford University Press.
- Cai, Y., Jo, H., & Pan, C. (2012). Doing well while doing bad? CSR in controversial industry sectors. *Journal of Business Ethics*, 108(4), 467-480.
- Callado-Muñoz, F. J., & Utrero-González, N. (2011). Does it pay to be socially responsible? Evidence from Spain's retail banking sector. *European Financial Management*, 17(4), 755-787.
- Campbell, D. T., & Stanley, J. C. (1963). *Experimental and quasi-experimental designs for research*. UK: Ravenio Books.
- Cardebat, J. M., & Sirven, N. (2010). What corporate social responsibility reporting adds to financial return? *Journal of Economics and International Finance*, 2(2), 20-27.
- Carroll, A. B. (1979). A three-dimensional conceptual model of corporate performance. *Academy of Management Review*, 4(4), 497-505.
- Carroll, A. B. (1999). Corporate social responsibility evolution of a definitional construct. *Business & Society*, 38(3), 268-295.
- Carroll, A. B., & Shabana, K. M. (2010). The business case for corporate social responsibility: A review of concepts, research and practice. *International Journal of Management Reviews*, 12(1), 85-104.

- Castka, P., Balzarova, M. A., Bamber, C. J., & Sharp, J. M. (2004). How can SMEs effectively implement the CSR agenda? A UK case study perspective. *Corporate Social Responsibility and Environmental Management*, 11(3), 140-149.
- Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied business research: Qualitative and quantitative methods*. US: John Wiley & Sons Inc.
- Cha, M. K., Yi, Y., & Bagozzi, R. P. (2016). Effects of customer participation in corporate social responsibility programs on the CSR brand fit and brand loyalty. *Cornell Hospitality Quarterly*, 57(3), 235-249.
- Chelagat, L. J., Chepkwony, P. K., & Kemboi, A. (2015). Effect of organizational citizenship behaviour on employee performance in banking sector: Nairobi county Kenya. *International Journal of Business, Humanities and Technology*, 5(4), 55-61.
- Chernev, A., & Blair, S. (2015). Doing well by doing good: The benevolent halo of corporate social responsibility. *Journal of Consumer Research*, 41(6), 1412-1425.
- Chien, S. H., & Chen, J. J. (2010). Supplier involvement and customer involvement effect on new product development success in the financial service industry. *The Service Industries Journal*, 30(2), 185-201.
- Chin, W. W. (1998). The partial least squares approach to structural equation modelling. *Modern Methods for Business Research*, 295(2), 295-336.
- Choi, L., & Lotz, S. (2016). Motivations leading to customer citizenship behaviour in services: Scale development and validation. *Journal of Consumer Marketing*, 33(7), 539-551.
- Choi, S., Mattila, A. S., & Quadri-Felitti, D. (2019). Donation appeals rewarding fitness in the context of CSR initiatives. *Journal of Services Marketing*, 2(4), 56-65.

- Chung, K. H., Yu, J. E., Choi, M. G., & Shin, J. I. (2015). The effects of CSR on customer satisfaction and loyalty in China: The moderating role of corporate image. *Journal of Economics, Business and Management*, 3(5), 542-547.
- Clark, L. A., & Watson, D. (1995). Constructing validity: Basic issues in objective scale development. *Psychological Assessment*, 7(3), 309-327.
- Cooper, D. R., & Schindler, P. S. (2001). *Business Research Methods* (7th ed.). Singapore: McGraw-Hill.
- Cornelius, N., Todres, M., Janjuha, J. S., Woods, A., & Wallace, J. (2008). Corporate social responsibility and the social enterprise. *Journal of Business Ethics*, 81(2), 355-370.
- Council, N.E.A. (2010). New Economic Model for Malaysia: Part 1. *NEAC, Kuala Lumpur*.
- Cousins, P. D. (2005). The alignment of appropriate firm and supply strategies for competitive advantage. *International Journal of Operations and Production Management*, 25(5), 403-428.
- Crespo, A. H., & del Bosque, I. R. (2005). Influence of corporate social responsibility on loyalty and valuation of services. *Journal of Business Ethics*, 61(4), 369-385.
- Curth, S., Uhrich, S., & Benkenstein, M. (2014). How commitment to fellow customers affects the customer-firm relationship and customer citizenship behaviour. *Journal of Services Marketing*, 28(2), 147-158.
- Dahlsrud, A. (2008). How corporate social responsibility is defined: An analysis of 37 definitions. *Corporate Social Responsibility and Environmental Management*, 15(1), 1-13.

- Dahal, R. P., Grala, R. K., Gordon, J. S., Petrolia, D. R., & Munn, I. A. (2018). Estimating the willingness to pay to preserve waterfront open spaces using contingent valuation. *Land Use Policy*, 16(3), 614-626.
- Davis, K. (1960). Can business afford to ignore social responsibilities? *California Management Review*, 2(3), 70-76.
- Davis, K. (1973). The case for and against business assumption of social responsibilities. *Academy of Management Journal*, 16(2), 312-322.
- De-Chiara, A. (2012). SD Logic and CSR: The management of social capital for the value creation in SMEs. *Journal of Business Market Management*, 5(2), 137-153.
- De-Chiara, A., & Russo, S. T. (2011). CSR strategy in multinational firms: Focus on human resources, suppliers and community. *Journal of Global Responsibility*, 2(1), 60-74.
- De-Ville, V.I., (2014). Young people as company stakeholders? Moving beyond CSR *Young Consumers*, 15(1), 3-16.
- Deigh, L., Farquhar, J., Palazzo, M., & Siano, A. (2016). Corporate social responsibility: Engaging with community. *Qualitative Market Research an International Journal*, 19(2), 225-240.
- Del-Bosque, A. I. (2015). Corporate social responsibility and customer loyalty: Exploring the role of identification, satisfaction and type of company. *Journal of Services Marketing*, 29(1), 1-35.
- Deng, X., & Xu, Y. (2017). Consumers' responses to corporate social responsibility initiatives: Mediating role of consumer-company identification. *Journal of Business Ethics*, 142(3), 515-526.

- Desk, M. (2014, May 09). Bank employee commits suicide. *Pakistan Today*, p. 4.
- Devlin, J. F. (2001). Consumer evaluation and competitive advantage in retail petitive advantage in retail. *European Journal of Marketing*, 35(5), 639-660.
- Dholakia, U. M., Blazevic, V., Wiertz, C., & Algesheimer, R. (2009). Communal service delivery: How customers benefit from participation in firm-hosted virtual P3 communities? *Journal of Service Research*, 12(2), 208-226.
- Dillman, D. A., Smyth, J. D., & Christian, L. M. (2014). Internet phone mail and mixed-mode surveys: The tailored design method. *The Journal of Asian Marketing and Services*, 18(2), 125-144.
- Dimitriades, Z. S. (2007). The influence of service climate and job involvement on customer-oriented organizational citizenship behaviour in Greek service organizations: A survey. *Employee Relations*, 29(5), 469-491.
- Droge, C., Stanko, M. A., & Pollitte, W. A. (2010). Lead users and early adopters on the web: The role of new technology product blogs. *Journal of Product Innovation Management*, 27(1), 66-82.
- Dupont, C., Ferauge, P., & Giuliano, R. (2013). The impact of corporate social responsibility on human resource management: GDF SUEZ's case. *International Business Research*, 6(12), 145-162.
- Economic Survey of Pakistan. (2016). *Economic survey of Pakistan*. Islamabad: Economic Adviser's Wing, Finance Division, Government of Pakistan, Islamabad.
- Enquist, B., Johnson, M., & Skaen, P. (2006). Adoption of corporate social responsibility: Incorporating a stakeholder perspective. *Qualitative Research in Accounting & Management*, 3(3), 188-207.

- Esper, S. C., & Boies, K. (2013). Responsible leadership: A missing link. *Industrial and Organizational Psychology*, 6(4), 351-354.
- European Commission, Directorate-General for Employment. (2001). *Promoting a European framework for corporate social responsibility* Doc/01/9. Retrieved from https://ec.europa.eu/commission/presscorner/api/files/document/print/en/doc_01_9/DOC_01_9_EN.pdf.
- Fatma, M., Khan, I., & Rahman, Z. (2016). The effect of CSR on consumer behavioural responses after service failure and recovery. *European Business Review*, 28(5), 583-599.
- Feldman, P. M., & Vasquez-Parraga, A. Z. (2013). Consumer social responses to CSR initiatives versus corporate abilities. *Journal of Consumer Marketing*, 30(2), 100-111.
- Fornell, C., & Larcker, D. (1981). Structural equation modelling and regression: Guidelines for research practice. *Journal of Marketing Research*, 18(1), 39-50.
- Frederick, W. C. (1960). The growing concern over business responsibility. *California Management Review*, 2(4), 54-61.
- Freeman, D. (1983). *Margaret Mead and Samoa: The making and unmaking of an anthropological myth*. Canberra, ACT: Australian National University Press.
- Freeman, R. E. (1984). *Strategic Management: A Stakeholder Approach*. Boston: Pitman.
- Freeman, R. E., & McVea, J. (2001). *The Blackwell handbook of Strategic Management: A Stakeholder Approach to Strategic Management*. Oxford: Blackwell Publishing.

- Freeman, R. E., Velamuri, S. R., & Moriarty, B. (2006). Company stakeholder responsibility: A new approach to CSR. *Business Roundtable Institute for Corporate Ethics*, 19(4), 1132-1145.
- Friedman, M. (1970). The social responsibility of businessman is to increase its profit. *The New York Times*, p. 32.
- Friedman, A. L., & Miles, S. (2006). *Stakeholders: Theory and practice*. Oxford: Oxford University Press on Demand.
- Frynas, J. G. (2005). The false developmental promise of corporate social responsibility: Evidence from multinational oil companies. *International Affairs*, 81(3), 581-598.
- Fuente, J. A., García-Sánchez, I. M., & Lozano, M. B. (2017). The role of the board of directors in the adoption of GRI guidelines for the disclosure of CSR information. *Journal of Cleaner Production*, 141(4), 737-750.
- Galan, J. I. (2005). Corporate social responsibility and strategic management. *Journal of Management Studies*, 43(7), 1629-1641.
- Garde-Sánchez, R., Rodríguez, B. M. P., & López, H. A. M. (2017). Perceptions of stakeholder pressure for supply-chain social responsibility and information disclosure by state-owned enterprises. *The International Journal of Logistics Management*, 28(4), 1027-1053.
- Geisser, S. (1974). A predictive approach to the random effect model. *Biometrika*, 61(1), 101-107.
- Giorgi, G., Arcangeli, G., Perminiene, M., Lorini, C., Ariza-Montes, A., Fiz-Perez, J., & Mucci, N. (2017). Work-related stress in the banking sector: A review of incidence. *Frontiers in Psychology*, 8(4), 2166-2181.

- Glavas, A., & Kelley, K. (2014). The effects of perceived corporate social responsibility on employee attitudes. *Business Ethics Quarterly*, 24(2), 165-202.
- Gohary, A., & Hamzelu, B. (2016). Modelling customer knowledge management to make value co-creation. *Business Information Review*, 33(1), 19-27.
- Gomezelj, D. O. (2016). A systematic review of research on innovation in hospitality and tourism. *International Journal of Contemporary Hospitality Management*, 28(3), 516-558.
- Graafland, J., & Van-de-Ven, B. (2006). Strategic and moral motivation for corporate social responsibility. *Journal of Corporate Citizenship*, 2(2), 111-123.
- Grace, D., & Lo-Iacono, J. (2015). Value creation: An internal customers' perspective. *Journal of Services Marketing*, 29(67), 560-570.
- Gray, D. E. (2013). *Doing research in the real world*. London: Sage Publications.
- Green, I. M., & Ian, G. (1996). *The Christian's ABC: Catechisms and catechizing in England*. Oxford: Clarendon Press.
- Green, T., & Peloza, J. (2013). How does corporate social responsibility create value for consumers? *Journal of Consumer Marketing*, 28(1), 48-56.
- Greening, D. W., & Turban, D. B. (2000). Corporate social performance as a competitive advantage in attracting a quality workforce. *Business & Society*, 39(3), 254-280.
- Griffin, J. J., Bryant, A., & Koerber, C. P. (2015). Corporate responsibility and employee relations: From external pressure to action. *Group & Organization Management*, 40(3), 378-404.

- Grönroos, C. (2000). Service management and marketing: A customer relationship management approach. *Journal of Consumer Psychology*, 12(3), 722-741.
- Grönroos, C. (2008). Service logic revisited: Who creates value? And who co-creates? *European Business Review*, 20(4), 298-314.
- Groth, M., Mertens, D. P., & Murphy, R. O. (2004). Customers as good soldiers: Extending organizational citizenship behaviour research to the customer domain. *Organizational Citizenship Behaviour*, 12(4), 411-430.
- Gruen, T. W. (1995). The outcome set of relationship marketing in consumer markets. *International Business Review*, 4(4), 447-469.
- Gruen, T. W., Summers, J. O., & Acito, F. (2000). Relationship marketing activities, commitment, and membership behaviours in professional associations. *Journal of Marketing*, 64(3), 34-49.
- Gualandris, J., Klassen, R., Vachon, S., & Kalchschmidt, M. (2013). Building credibility into sustainable supply chains: Towards a conceptual framework. *20th European Operations Management Association Conference* (pp. 293-303). UCD and TCD School of Business, Dublin.
- Gummesson, E., & Mele, C. (2010). Marketing as value co-creation through network interaction and resource integration. *Journal of Business Market Management*, 4(4), 181-198.
- Guo, Y., Holland, J., & Kreander, N. (2014). An exploration of the value creation process in bank-corporate communications. *Journal of Communication Management*, 18(3), 254-270.
- Habib Bank Limited. (2011). *Annual Report*. Karachi: Habib Bank Limited.

- Haider, M. I., & Qayyum, A. (2018). Impact of corporate social responsibility activities on customer loyalty with mediating role of brand trust in the banking industry of Pakistan. *Journal of Managerial Science*, 4(3), 123-137.
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modelling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106-121.
- Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage Publications.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2017). *Advanced issues in partial least squares structural equation modelling*. London: Sage Publications.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis*. New York, USA: Prentice Hall.
- Hakim, C. (2000). *Work-lifestyle choices in the 21st century: Preference theory*. Oxford: Sage Publications.
- Hameed, I., Riaz, Z., Arain, G. A., & Farooq, O. (2016). How do internal and external csr affect employees' organizational identification? a perspective from the group engagement model. *Frontiers in Psychology*, 7(3), 788-797.
- Hanlon, B., & Larget, B. (2011). Samples and populations. *Department of Statistics University of Wisconsin-Madison*, 8(1), 1-21.
- Hardin, R. (2009). *David Hume: Moral and political theorist*. Oxford: Sage Publications.
- Harman, H. (1967). *Modern factor analysis*. Chicago: University of Chicago Press.

- Hassan, M. K. (2013). Customer-centric corporate social responsibility. *Management Research Review*, 36(4), 1-20.
- Henseler, J., & Sarstedt, M. (2013). Goodness of fit indices for partial least squares path modelling. *Computational Statistics*, 28(2), 565-580.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modelling. *Journal of the Academy of Marketing Science*, 43(1), 115-135.
- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). *The use of partial least squares path modelling in international marketing*. UK: Emerald Group Publishing Limited.
- Heslin, P. A. & Ochoa, J. D., (2008). Understanding and developing strategic corporate social responsibility. *Organizational Dynamics*, 37(4), 125-144.
- Hietbrink, J. J. C., Berens, G., & Van-Rekom, J. (2010). Corporate social responsibility in a business purchasing context: The role of CSR type and supplier product share size. *Corporate Reputation Review*, 13(4), 284-300.
- Hoejmose, S., Brammer, S., & Millington, A. (2013). An empirical examination of the relationship between business strategy and socially responsible supply chain management. *International Journal of Operations and Production Management*, 33(5), 589-621.
- Holcomb, T. R., & Hitt, M. A. (2007). Toward a model of strategic outsourcing. *Journal of Operations Management*, 25(2), 464-481.

- Homburg, C., Stierl, M., & Bornemann, T. (2013). Corporate social responsibility in business-to-business markets: How organizational customers account for supplier corporate social responsibility engagement. *Journal of Marketing*, 77(6), 54-72.
- Howcroft, B., Hamilton, R. & Hewer, P., (2007). Customer involvement and interaction in retail banking: An examination of risk and confidence in the purchase of financial products. *Journal of Services Marketing*, 21(7), 481-491.
- Hoyer, W. D., Chandy, R., Dorotic, M., Krafft, M., & Singh, S. S. (2010). Consumer co-creation in new product development. *Journal of Service Research*, 13(3), 283-296.
- Hult, G. T. M. (2011). Market-focused sustainability: Market orientation plus. *Journal of the Academy of Marketing Science*, 39(1), 1-6.
- Hunt, S. D. (1990). Truth in marketing theory and research. *Journal of Marketing*, 54(3), 1-15.
- Hur, W. M., Kim, H., & Kim, H. K. (2018). Does customer engagement in corporate social responsibility initiatives lead to customer citizenship behaviour? The mediating roles of customer-company identification and affective commitment. *Corporate Social Responsibility and Environmental Management*, 25(6), 1258-1269.
- Ida, E. (2017). The role of customers' involvement in value co-creation behaviour is value co-creation the source of competitive advantage? *Journal of Competitiveness*, 9(3), 51-66.
- Ignacio, A. P., & Bosque, R. D. (2015). Corporate social responsibility and customer loyalty: Exploring the role of identification, satisfactions and type of company. *Journal of Services Marketing*, 29(1), 1-35.

- Ismail, M., Alias, S. N., & Mohd-Rasdi, R., (2015). Community as stakeholder of the corporate social responsibility programme in Malaysia: Outcomes in community development. *Social Responsibility Journal*, 11(1), 109-130.
- Jaakkola, E., & Alexander, M. (2014). The role of customer engagement behavior in value co-creation: A service system perspective. *Journal of Service Research*, 7(3), 247-261.
- Jarvis, W., Ouschan, R., Burton, H. J., Soutar, G., & O'Brien, I. M. (2017). Customer engagement in CSR: A utility theory model with moderating variables. *Journal of Service Theory and Practice*, 27(4), 833-853.
- Jayachandran, S., Sharma, S., Kaufman, P., & Raman, P. (2005). The role of relational information processes and technology use in customer relationship management. *Journal of Marketing*, 69(4), 177-192.
- Jensen, B., Annan, D. F., & Seppala, N. (2018). Exploring perceptions of customer value: The role of corporate social responsibility initiatives in the European telecommunications industry. *European Business Review*, 30(3), 246-271.
- Jensen, M., & Zajac, E. J. (2004). Corporate elites and corporate strategy: How demographic preferences and structural position shape the scope of the firm. *Strategic Management Journal*, 25(6), 507-524.
- Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33(7), 14-26.
- Jones, T. M. (1980). Corporate social responsibility revisited, redefined. *California Management Review*, 22(3), 59-67.

- Jorgensen, H. B., Pruzan, J. M., Jungk, M., & Cramer, A. (2003). Strengthening implementation of corporate social responsibility in global supply chains. *World Bank Journal*, 4(6), 110-136.
- Kell, G. (2016). *Everyone benefits from a better world: The role of business in society*. US: United Nations Global Compact International Yearbook.
- Khan, Z., Ferguson, D., & Pérez, A. (2015). Customer responses to CSR in the Pakistani banking industry. *International Journal of Bank Marketing*, 33(4), 471-493.
- Kim, T. K. (2015). T test as a parametric statistic. *Korean Journal of Anaesthesiology*, 68(6), 540-565.
- Klein, H. S., Morschett, D., Switzerland, & Swoboda, B. (2015). Retailer corporate social responsibility shedding light on CSR's impact on profit of intermediaries in marketing channels. *International Journal of Retail & Distribution Management*, 43(4), 403-431.
- Knox, S., & Gruar, C. (2007). The application of stakeholder theory to relationship marketing strategy development in a non-profit organization. *Journal of Business Ethics*, 75(2), 115-135.
- Kohler, T., Fueller, J., Matzler, K., Stieger, D., & Füller, J. (2011). Co-creation in virtual worlds: The design of the user experience. *MIS Quarterly*, 35(3), 773-788.
- Kollat, J., & Farache, F. (2017). Achieving consumer trust on Twitter via CSR communication. *Journal of Consumer Marketing*, 34(6), 505-514.
- Korschun, D., Bhattacharya, C. B., & Swain, S. D. (2014). Corporate social responsibility, customer orientation and the job performance of frontline employees. *Journal of Marketing*, 78(3), 20-37.

- Kotter, J. P., & Cohen, D. S. (2002). *The Heart of Change: Real-Life Stories of How People Change Their Organization*. US: Harvard Business Press.
- KPMG. (2016). *The KPMG survey of corporate social responsibility reporting 2016*. Karachi: KPMG.
- Kramer. (2007). Strategy and society: The link between competitive advantage and corporate social responsibility response. *Harvard Business Review*, 85(5), 139-139.
- Krause, D. R., Handfield, R. B., & Tyler, B. B. (2007). The relationships between supplier development, commitment, social capital accumulation and performance improvement. *Journal of Operations Management*, 25(2), 528-545.
- Krause, D. R., Scannell, T. V., & Calantone, R. J. (2000). A structural analysis of the effectiveness of buying firms' strategies to improve supplier performance. *Decision Sciences*, 31(1), 33-55.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610.
- Kristensen, R. (2005). *Corporate codes of conduct in Denmark: An examination of their CSR content*. Copenhagen: Confederation of Danish Industries and Danish Institute for Human Rights.
- Kristensson, P., Matthing, J., & Johansson, N. (2008). Key strategies for the successful involvement of customers in the co-creation of new technology-based services. *International Journal of Service Industry Management*, 19(4), 474-491.
- Laczniak, G. R., & Murphy, P. E. (2006). Normative perspectives for ethical and socially responsible marketing. *Journal of Macro Marketing*, 26(2), 154-177.

- Laczniak, G. R., & Santos, N. J. (2011). The integrative justice model for marketing to the poor: An extension of SD logic to distributive justice and macro marketing. *Journal of Macro Marketing*, 31(2), 135-147.
- Lagace, R. R., Dahlstrom, R., & Gassenheimer, J. B. (1991). The relevance of ethical salesperson behaviour on relationship quality: The pharmaceutical industry. *Journal of Personal Selling and Sales Management*, 11(4), 39-47.
- Lamm, E., Tosti-Kharas, J., & Williams, E. G. (2013). Read this article, but don't print it: Organizational citizenship behaviour toward the environment. *Group & Organization Management*, 38(2), 163-197.
- Le-Cren, N., & Ozanne, L. K. (2011). Consequences of corporate environmental marketing strategies in New Zealand organizations. *Marketing Intelligence & Planning*, 29(2), 156-177.
- Lee, E. M., & Yoon, S. J. (2018). The effect of customer citizenship in corporate social responsibility activities on purchase intention: The important role of the CSR image. *Social Responsibility Journal*, 14(4), 753-763.
- Lee, E. M., Park, S. Y., & Lee, H. J. (2013). Employee perception of CSR activities: Its antecedents and consequences. *Journal of Business Research*, 66(10), 1716-1724.
- Lee, M. D. P. (2008). A review of the theories of corporate social responsibility: Its evolutionary path and the road ahead. *International Journal of Management Reviews*, 10(1), 53-73.
- Leea, K. H., & Shinb, D. (2010). Consumers' responses to CSR activities: The linkage between increased awareness and purchase intention. *Public Relations Review*, 36(2), 193-195.

- Lerberg, J., A., & Steen, K. J. (2006). Sustainable competitiveness in global value chains: How do small Danish firms behave? *The International Journal of Business in Society*, 6(4), 449-462.
- Li, D., Lin, H., & Yang, Y. W. (2016). Does the stakeholders corporate social responsibility relationship exist in emerging countries? Evidence from China. *Social Responsibility Journal*, 12(1), 147-166.
- Li, M., & Hsu, C. H. (2018). Customer participation in services and employee innovative behaviour: The mediating role of interpersonal trust. *International Journal of Contemporary Hospitality Management*, 30(4), 2112-2131.
- Lichtenstein, D. R., Drumwright, M. E., & Braig, B. M. (2004). The effect of corporate social responsibility on customer donations to corporate supported non-profits. *Journal of Marketing*, 68(4), 16-32.
- Lindgreen, A., Swaen, V., & Maon, F. (2009). Introduction: Corporate social responsibility implementation. *Journal of Business Ethics*, 85(2), 251-256.
- Lindorff, M., Jonson, E. P., & Mc-Guire, L. (2012). Strategic corporate social responsibility in controversial industry sectors: The social value of harm minimization. *Journal of Business Ethics*, 110(4), 457-467.
- Liu, M. T., Wong, I. A., Shi, G., Chu, R., & Brock, J. L. (2014). The impact of corporate social responsibility performance and perceived brand quality on customer-based brand preference. *Journal of Services Marketing*, 28(3), 181-194.
- Lohmöller, J. B. (1989). *Predictive vs. structural modelling: PLS vs. ML in Latent variable path modelling with partial least squares*. Heidelberg: Physical Publishers.

- Longo, M., Mura, M., & Bonoli, A. (2005). Corporate social responsibility and corporate performance: the case of Italian SMEs. *The International Journal of Effective Board Performance*, 5(4), 28-42.
- Loureiro, S. M., Dias-Sardinha, I. M., & Reijnders, L. (2012). The effect of corporate social responsibility on consumer satisfaction and perceived value: The case of the automobile industry sector in Portugal. *Journal of Cleaner Production*, 37(2), 172-178.
- Low, M. P., Ong, S. F., & Tan, P. M. (2017). Positioning ethics and social responsibility as a strategic tool in employees' affective commitment: Evidence from Malaysian small medium-sized enterprises. *Annals in Social Responsibility*, 3(1), 2-22.
- Lu, R. X., Lee, P. K., & Cheng, T. C. E. (2012). Socially responsible supplier development: Construct development and measurement validation. *International Journal of Production Economics*, 140(1), 160-167.
- Luo, X., & Bhattacharya, C. B. (2006). Corporate social responsibility, customer satisfaction, and market value. *Journal of Marketing*, 70(4), 1-18.
- Lusch, R. F., & Vargo, S. L. (2006). Service-dominant logic: Reactions, reflections and refinements. *Marketing Theory*, 6(3), 281-288.
- Luu, T. T. (2019). CSR and customer value co-creation behaviour: The moderation mechanisms of servant leadership and relationship marketing orientation. *Journal of Business Ethics*, 155(2), 379-398.
- Lyon, T. P., & Montgomery, A. W. (2013). Tweet jacked: The impact of social media on corporate greenwash. *Journal of Business Ethics*, 118(4), 747-757.

- Maignan, I. (2001). Consumers' perceptions of corporate social responsibilities: A cross-cultural comparison. *Journal of Business Ethics*, 30(1), 57-72.
- Maignan, I., & Ferrell, O. C. (2000). Measuring corporate citizenship in two countries: The case of the United States and France. *Journal of Business Ethics*, 23(3), 283-297.
- Mainardes, E. W., Teixeira, A., & Romano, P. C. D. S. (2017). Determinants of co-creation in banking services. *International Journal of Bank Marketing*, 35(2), 187-204.
- Majeed, S., Aziz, T., & Saleem, S. (2015). The effect of corporate governance elements on corporate social responsibility disclosure: An empirical evidence from listed companies at KSE Pakistan. *International Journal of Financial Studies*, 3(4), 530-556.
- Mandhachitara, R., & Poolthong, Y. (2011). A model of customer loyalty and corporate social responsibility. *Journal of Services Marketing*, 25(2), 122-133.
- Mangi, N. A. (2012, April 05). The secret strength of Pakistan's economy. *Bloomberg Business Week*, 5.
- Marques, C. S., Ferreira, J. J., Gomes, D. N., & Gouveia, R. R. (2012). Entrepreneurship education: How psychological, demographic and behavioural factors predict the entrepreneurial intention. *Education Plus Training*, 54(9), 657-672.
- Martikainen, P., Laaksonen, M., Piha, K., & Lallukka, T. (2007). Does survey non-response bias the association between occupational social class and health. *Scandinavian Journal of Public Health*, 35(2), 212-215.
- Marquina, P., & Vasquez-Parraga, A. Z. (2013). Consumer social responses to CSR initiatives versus corporate abilities. *Journal of Consumer Marketing*, 30(2), 100-111.

- Marsh, R. (2017). *Businesses take the increasing importance of corporate social responsibility*. Retrieved from: www.inbusinessmag.com.
- Martínez, P., & Del-Bosque, I. R. (2013). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. *International Journal of Hospitality Management*, 35(2), 89-99.
- Martínez, P., Pérez, A., & Del-Bosque, I. R. (2014). CSR influence on hotel brand image and loyalty. *Revista Latinoamericana de Administración*, 27(2), 267-283.
- Martovoy, A., & Santos, J. D. (2012). Co-creation and co-profiting in financial services. *International Journal of Entrepreneurship and Innovation Management*, 16(2), 114-135.
- Massingham, P. R. & Tam, L., (2015). The relationship between human capital, value creation and employee reward. *Journal of Intellectual Capital*, 16(2), 390-418.
- Mattila, A. S., & Hanks, L. (2012). Antecedents to participation in corporate social responsibility programs. *Journal of Service Management*, 23(5), 664-676.
- Matuleviciene, M., & Stravinskiene, J. (2015). The importance of stakeholders for corporate reputation. *Engineering Economics*, 26(1), 75-83.
- MCB Bank Limited. (2011). *Annual Report*. Karachi: MCB Bank Limited.
- Mc-Coll, K. J. R., Vargo, S. L., Dagger, T. S., Sweeney, J. C., & Kasteren, Y. V. (2012). Health care customer value co-creation practice styles. *Journal of Service Research*, 15(4), 370-389.
- Mc-Cusker, K., & Gunaydin, S. (2015). Research using qualitative, quantitative or mixed methods and choice based on the research. *Perfusion*, 30(7), 537-542.
- Mc-Guire, J. (1963). *Business and Society*. New york: McGraw-Hill.

- Mc-Shane, L., & Cunningham, P. (2012). To thine own self be true? Employees' judgments of the authenticity of their organization's corporate social responsibility program. *Journal of Business Ethics*, 108(1), 81-100.
- Mehta, C., & Gupta, P. (2014). Corporate entrepreneurship: A study on entrepreneurial personality of employees. *Global Journal of Finance and Management*, 6(4), 305-312.
- Mele, C. (2009). Value logic in networks: Resource integration by stakeholders. *Sinergie Quaderni*, 16(4), 217-241.
- Melynyte, O., & Ruzevicius, J. (2008). Framework of links between corporate social responsibility and human resource management. *In Forum Ware International*, 1(4), 23-34.
- Memon, M. A., Cheah, J., Ramayah, T., Ting, H., & Chuah, F. (2018). Mediation analysis issues and recommendations. *Journal of Applied Structural Equation Modelling*, 2(1), 1-9.
- Memon, M. A., Salleh, R., Baharom, M. N. R., & Harun, H. (2014). Person's organizational fit and turnover intention: The mediating role of employee engagement. *Global Business & Management Research*, 6(3), 1-22.
- Mike, H. (2017). *Uk Automotive Sustainability Report*. London: The Society of Motor Manufacturers and Traders.
- Mishra, A. A. (2016). The role of customer gratitude in relationship marketing: Moderation and model validation. *Journal of Strategic Marketing*, 24(6), 529-549.
- Mohr, L. A., & Webb, D. J. (2005). The effects of corporate social responsibility and price on consumer responses. *Journal of Consumer Affairs*, 39(1), 121-147.

- Mohr, L. A., Webb, D. J., & Harris, K. E. (2001). Do consumers expect companies to be socially responsible? The impact of corporate social responsibility on buying behaviour. *Journal of Consumer Affairs*, 35(1), 45-72.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38.
- Morosan, C., & De-Franco, A. (2016). Co-creating value in hotels using mobile devices: A conceptual model with empirical validation. *International Journal of Hospitality Management*, 52(4), 131-142.
- Mujahid, M., & Abdullah, A. (2014). Impact of corporate social responsibility on firm's financial performance and shareholders wealth. *European Journal of Business and Management*, 6(31), 181-187.
- Murray, K. B., & Vogel, C. M. (1997). Using a hierarchy o -effects approach to gauge the effectiveness of corporate social responsibility to generate goodwill toward the firm: Financial versus nonfinancial impacts. *Journal of Business Research*, 38(2), 141-159.
- Murtha, J. D., Szende, P., Cipriano, J., Friedman, A., Singal, M., Rhou, Y., & Whitaker, J. (2017). Corporate social responsibility in the hospitality sector, *Boston Hospitality Review*, 5(1), 1-8.
- Muthuri, J. N., & Gilbert, V. (2011). An institutional analysis of corporate social responsibility in Kenya. *Journal of Business Ethics*, 98(3), 467-483.
- Narwal, M. (2007). CSR initiatives of Indian banking industry. *Social Responsibility Journal*, 3(4), 49-60.

- Navarro, S., Andreu, L., & Cervera, A. (2014). Value co-creation among hotels and disabled customers: An exploratory study. *Journal of Business Research*, 67(5), 813-818.
- Navarro, S., Llinares, C., & Garzon, D. (2016). Exploring the relationship between co-creation and satisfaction. *Journal of Business Research*, 69(4), 1336-1339.
- Newell, P. (2005). Citizenship, accountability and community: The limits of the CSR agenda. *International Affairs*, 81(3), 541-557.
- Nochai, R., & Nochai, T. (2014). The effect of dimensions of corporate social responsibility on consumers' buying behavior in Thailand: A case study in Bangkok. *International Journal of Economics and Social Sciences*, 14(15), 42-46.
- Nuhu, M. S., & Salisu, S. (2017). Corporate social performance determinants: A Study of marketing petroleum and food and beverages industry in Nigeria. *International Journal of Business and Techno Premiership*, 7(3), 307-324.
- Öberseder, M., Schlegelmilch, B. B., & Murphy, P. E. (2013). CSR practices and consumer perceptions. *Journal of Business Research*, 66(10), 1839-1851.
- Oh, H., Bae, J., & Kim, S. J. (2016). Can sinful firms benefit from advertising their CSR efforts? Adverse effect of advertising sinful firms' CSR engagements on firm performance. *Journal of Business Ethics*, 2(3), 1-21.
- Oliveira, P., & Von, H. E. (2011). Users as service innovators: The case of banking services. *Research Policy*, 40(6), 806-818.
- Onlaor, W., & Rotchanakitumnuai, S. (2010). Enhancing customer loyalty towards corporate social responsibility of Thai mobile service providers. *World Academy of Science, Engineering and Technology*, 40(6), 41-52.

- Pakistan Bureau of Statistics. (2017). *Province wise provisional results of census*. Pakistan Bureau of Statistics.
- Pakistan Economic Survey. (2017). *Pakistan economic survey*. Economic Adviser's Wing, Finance Division, Government of Pakistan.
- Palazzo, M., Vollero, A., Elving, W., & Siano, A. (2016). Avoiding the green-washing trap between CSR communication and stakeholder engagement. *International Journal of Innovation and Sustainable Development*, 10(2), 120-140.
- Pallant, J. (2011). *SPSS survival manual: A step by step guide to data analysis using SPSS*. UK: George Allen & Unwin.
- Palmatier, R. W., Dant, R. P., Grewal, D., & Evans, K. R. (2006). Factors influencing the effectiveness of relationship marketing: A meta-analysis. *Journal of Marketing*, 70(4), 136-153.
- Paluri, R. A., & Mehra, S. (2018). Influence of bank's corporate social responsibility initiatives on consumer attitude and satisfaction in India. *Benchmarking International Journal*, 25(5), 1429-1446.
- Pan, X., Sha, J., Zhang, H., & Ke, W. (2014). Relationship between corporate social responsibility and financial performance in the mineral Industry: Evidence from Chinese mineral firms. *Sustainability*, 6(7), 4077-4101.
- Panjaitan, H., & Laely, N. (2017). The role of relationship marketing and satisfaction as variable mediation: Study at Bank BPR UMKM East Java in Surabaya. *International Review of Management and Marketing*, 7(5), 105-112.

- Park, S. Y., & Levy, S. E. (2014). Corporate social responsibility perspectives of hotel frontline employees. *International Journal of Contemporary Hospitality Management*, 26(3), 332-348.
- Parker, C. M., Bellucci, E., Zutshi, A., Torlina, L., & Fraunholz, B. (2015). SME stakeholder relationship descriptions in website CSR communications. *Social Responsibility Journal*, 11(2), 364-386.
- Patton, M. Q. (2002). *Qualitative research and evaluation methods*. US: Sage Publications.
- Payne, A. F., Storbacka, K., & Frow, P. (2008). Managing the co-creation of value. *Journal of the Academy of Marketing Science*, 36(1), 83-96.
- Payne, A., Storbacka, K., Frow, P., & Knox, S. (2009). Co-creating brands: Diagnosing and designing the relationship experience. *Journal of Business Research*, 62(3), 379-389.
- Pérez, A., & Bosque, I. R. (2014). Customer CSR expectations in the banking industry. *International Journal of Bank Marketing*, 32(3), 223-244.
- Perez, A., & Bosque, I. R. (2015). Corporate social responsibility and customer loyalty: Exploring the role of identification, satisfaction and type of company. *Journal of Services Marketing*, 29(1), 1-35.
- Perez, A., Garcia, S. D. M., & Bosque, I. (2013). The effect of corporate associations on consumer behaviour. *European Journal of Marketing*, 47(12), 218–238.
- Ponsignon, F., Klaus, P., & Maull, R. S. (2015). Experience co-creation in financial services: An empirical exploration. *Journal of Service Management*, 26(2), 295-320.

- Poolthong, Y., & Mandhachitara, R. (2009). Customer expectations of CSR perceived service quality and brand effect in Thai retail banking. *International Journal of Bank Marketing*, 27(6), 408-427.
- Prahalad, C. K., & Ramaswamy, V. (2004). Co-creation experiences: The next practice in value creation. *Journal of Interactive Marketing*, 18(3), 5-14.
- Pro-Pakistani. (2019). *Pakistani banking sector in 2018*. Pro-Pakistani.
- Ramasamy, B., & Yeung, M. (2009). Chinese consumers' perception of corporate social responsibility. *Journal of Business Ethics*, 88(1), 119-132.
- Rana, S. (2017, August 25). 6th census findings: 207 million and counting. *The Express Tribune*, p. 3.
- Randall, D. A., Wood, R. A., Bony, S., Colman, R., Fichet, T., Fyfe, J., & Stouffer, R. J. (2007). Climate models and their evaluation. In *Climate Change 2007: The Fourth Assessment Report of the IPCC* (pp. 589-662). UK.
- Rao, S. S. (2017). *The finite element method in engineering*. UK: Butterworth-Heinemann.
- Rashid, M., Abdeljawad, I., & Ngalim, S. M. (2013). Customer-centric corporate social responsibility: A framework for Islamic banks on ethical efficiency. *Management Research Review*, 36(4), 359-378.
- Rasmussen, S. E. (2009). *Kan universitet rumme Generation Mig*. Denmark: Universitetsavisen, Copenhagen.
- Rasoulzadeh, H., Hosseini, S. J., & Yusof, N. M. (2013). Effect of dimensions of corporate social responsibility on organization. *International Journal Innovative Ideas*, 13(2), 37-47.

- Reast, J., Maon, F., Lindgreen, A., & Vanhamme, J. (2013). Legitimacy-seeking organizational strategies in controversial industries: A case study analysis and a bi dimensional model. *Journal of Business Ethics*, 118(1), 139-153.
- Rego, S. O. (2003). Tax-avoidance activities of US multinational corporations. *Contemporary Accounting Research*, 20(4), 805-833.
- Rehber, M. (2018, August 28). FIA prepares list of 400 beneficiaries of laundered money. *Pakistan Today*, p. 3.
- Roberto, S. E., & Fernandes, J. (2013). The advertising of corporate social responsibility in a Brazilian bank. *International Journal of Bank Marketing*, 31(1), 24-37.
- Roggeveen, A. L., Tsiros, M., & Grewal, D. (2012). Understanding the co-creation effect: Collaborating with customers provide a lift to service recovery. *Journal of the Academy of Marketing Science*, 40(6), 771-790.
- Rowley, T., & Berman, S. (2000). A brand new brand of corporate social performance. *Business and Society*, 39(4), 397-418.
- Rugimbana, R., Quazi, A., & Keating, B. (2008). Applying a consumer perceptual measure of corporate social responsibility. *Journal of Corporate Citizenship*, 29(2), 61-74.
- Rwabizambuga, A. (2007). Negotiating corporate social responsibility policies and practices in developing countries: An examination of the experiences from the Nigerian oil sector. *Business and Society Review*, 112(3), 407-430.
- Ryan, R. M., & Deci, E. L. (2000). Intrinsic and extrinsic motivations: Classic definitions and new directions. *Contemporary Educational Psychology*, 25(1), 54-67.
- Saarijärvi, H. (2012). The mechanisms of value co-creation. *Journal of Strategic Marketing*, 20(5), 381-391.

- Saleem, F., & Gopinath, C. (2015). Injustice in counterproductive work behaviour and mediating role of work stress. *Pakistan Journal of Commerce and Social Sciences*, 9(3), 683-699.
- Sarantakos, S. (2005). *Social research*. London: Mac Millan Press Ltd.
- Saunders, M. N., & Lewis, P. (2012). *Doing research in business & management: An essential guide to planning your project*. UK: Pearson.
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students*. New York, NY: Prentice Hall International Inc.
- State Bank of Pakistan. (2013). *Statistics on scheduled banks in Pakistan*. Karaachi: State Bank of Pakistan.
- Scharf, E. R., & Fernandes, J. (2013). The advertising of corporate social responsibility in a Brazilian bank. *International Journal of Bank Marketing*, 31(1), 24-37.
- Scherer, A. G., & Palazzo, G. (2011). The new political role of business in a globalized world: A review of a new perspective on CSR and its implications for the firm, governance and democracy. *Journal of Management Studies*, 48(4), 899-931.
- Schmeltz, L. (2012). Consumer-oriented CSR communication: Focusing on ability and morality. *Corporate Communications International Journal*, 17(1), 29-49.
- Schneider, L., & Wallenburg, C. M. (2012). Implementing sustainable sourcing does purchasing need to change? *Journal of Purchasing and Supply Management*, 18(4), 243-257.
- Scholtens, B. (2009). Corporate social responsibility in the international banking industry. *Journal of Business Ethics*, 86(2), 159-175.

- Schwartz, M. S., & Carroll, A. B. (2003). Corporate social responsibility: A three domain approach. *Business Ethics Quarterly*, 13(4), 503-530.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach*. US: John Wiley & Sons.
- Sen, S., Bhattacharya, C. B., & Korschun, D. (2006). The role of corporate social responsibility in strengthening multiple stakeholder relationships: A field experiment. *Journal of the Academy of Marketing Science*, 34(2), 158-166.
- Shamim, A., & Ghazali, Z. (2014). A conceptual model for developing customer value co-creation behaviour in retailing. *Global Business & Management Research*, 6(3), 185-196.
- Sharma, A., & Sheth, J. N. (2004). Web-based marketing: The coming revolution in marketing thought and strategy. *Journal of Business Research*, 57(7), 696-702.
- Sharma, S. & Mishra, P. (2019). Hotel employees' perceptions about CSR initiatives and there potential to support the skill India initiative. *Worldwide Hospitality and Tourism Themes*, 11(1), 78-86.
- Siddiqi, K. O. (2011). Interrelations between service quality attributes, customer satisfaction and customer loyalty in the retail banking sector in Bangladesh. *International Journal of Business and Management*, 6(3), 12-36.
- Siddiqi, S. (2019, September 9). Emerging risks hamper growth of banking sector. *The Express Tribune*, p. 2.
- Silverman, D. (2013). *Doing qualitative research: A practical handbook*. London: SAGE Publications Limited.

- Sin, L. Y., Tse, A. C., Yau, O. H., Chow, R. P., & Lee, J. S. (2005). Market orientation, relationship marketing orientation and business performance: The moderating effects of economic ideology and industry type. *Journal of International Marketing*, 13(1), 36-57.
- Singh, P. J., Sethuraman, K., & Lam, J. Y. (2017). Impact of corporate social responsibility dimensions on firm value: Some evidence from Hong Kong and China. *Sustainability*, 9(9), 15-32.
- Singh, R., & Agarwal, S. (2013). Does CSR orientation reflect stakeholder relationship marketing orientation? An empirical examination of Indian banks. *Marketing Intelligence and Planning*, 31(4), 405-420.
- Siu, N. Y. M., Zhang, T. J. F., Dong, P., & Kwan, H. Y. (2013). New service bonds and customer value in customer relationship management: The case of museum visitors. *Tourism Management*, 36(2), 293-303.
- Skudiene, V., & Auraskeviciene, V. (2012). The contribution of corporate social responsibility to internal employee motivation. *Baltic Journal of Management*, 7(1), 49-67.
- Smith, A. (2014). *Fortune 500 companies spend more than \$15bn on corporate responsibility*. US: Financial Times Press.
- Solangi, Y. A., Solangi, Z. A., Maher, Z. A., Aziz, M. A., Hamzah, M. S., & Shah, A. (2019). Revised and extended social commerce technology adoption in electronic business of Pakistan. *International Journal on Perceptive and Cognitive Computing*, 5(2), 52-58.

- Sørensen, F., & Jensen, J. F. (2015). Value creation and knowledge development in tourism experience encounters. *Tourism Management*, 46(4), 336-346.
- State Bank of Pakistan. (2016). *16% of the general public in Pakistan owns and/or uses a bank account*. Islamabad: State Bank of Pakistan.
- State Bank of Pakistan. (2018). *Financial statement analysis of financial sector*. Islamabad: State Bank of Pakistan.
- Stavrou, E. T. (1999). Succession in family businesses: Exploring the effects of demographic factors on offspring intentions to join and take over the business. *Journal of Small Business Management*, 37(3), 43-61.
- Stieb, J. A. (2009). Assessing Freeman's stakeholder theory. *Journal of Business Ethics*, 87(3), 401-414.
- Stone, M. (1974). Cross-validatory choice and assessment of statistical predictions. *Journal of the Royal Statistical Society*, 36(2), 111-133.
- Su, L., Huang, S., Van, R., & Chen, X. (2014). Corporate social responsibility, corporate reputation, customer emotions and behavioural intentions: A structural equation modelling analysis. *Journal of China Tourism Research*, 10(4), 511-529.
- Svensson, G., & Wagner, B. (2012). Implementation of a sustainable business cycle: The case of a Swedish dairy producer. *International Journal of Supply chain Management*, 17(1), 93-97.
- Sweeney, L., & Coughlan, J. (2008). Do different industries report corporate social responsibility differently? An investigation through the lens of stakeholder theory. *Journal of Marketing Communications*, 14(2), 113-124.

- Taghian, M., Souza, C., & Polonsky, M. (2015). A stakeholder approach to corporate social responsibility, reputation and business performance. *Social Responsibility Journal*, 11(2), 340-363.
- Tamm, K., Eamets, R., & Mõtsmees, P. (2010). Relationship between corporate social responsibility and job satisfaction: The case of Baltic countries. *Economics and Business Administration*, 24(5), 76-82.
- Tantalo, C., & Priem, R. L. (2016). Value creation through stakeholder synergy. *Strategic Management Journal*, 37(2), 314-329.
- Temminck, E., Mearns, K. & Fruhen, L., (2015). Motivating employees towards sustainable behaviour. *Business Strategy and the Environment*, 24(6), 402-412.
- Tenenhaus, M., Vinzi, V. E., Chatelin, Y. M., & Lauro, C. (2005). PLS path modelling. *Computational Statistics & Data Analysis*, 48(1), 159-205.
- The Commission of the European Communities. (2001). *Promoting a European framework for corporate social responsibility*. Northern Ireland: European Union.
- Thiruvattal, E. (2017). Impact of value co-creation on logistics customers' loyalty. *Journal of Global Operations and Strategic Sourcing*, 10(3), 334-361.
- Tongco, M. D. C. (2007). Purposive sampling as a tool for informant selection. *Ethnobotany Research and Applications*, 5(2), 147-158.
- Tse, A. C., Sin, L. Y., Yau, O. H., Lee, J. S., & Chow, R. (2004). A firm's role in the marketplace and the relative importance of market orientation and relationship marketing orientation. *European Journal of Marketing*, 38(10), 1158-1172.

- Turban, D. B., & Greening, D. W. (1997). Corporate social performance and organizational attractiveness to prospective employees. *Academy of Management Journal*, 40(3), 658-672.
- Turker, D. (2009). How corporate social responsibility influences organizational commitment? *Journal of Business Ethics*, 89(2), 189-204.
- Twenge, J. M. (2006). *Generation me: Why today's young Americans are more confident, assertive, entitled and more miserable than ever before*. New York: Free Press.
- Tynan, C., Mcechnie, S., & Chhuon, C. (2010). Co-creating value for luxury brands. *Journal of Business Research*, 63(11), 1156-1163.
- Vandoorn, J., Lemon, K. N., Mitta, V., Nass, S., Pick, D., Pirner, P., & Verhoef, P. C. (2010). Customer engagement behavior: Theoretical foundations and research directions. *Journal of Service Research*, 13(3), 253-266.
- Vantonder, E., & Petzer, D. J. (2018). Perspectives on other customers' roles in citizenship behaviour. *International Journal of Bank Marketing*, 36(2), 393-408.
- Vargo, S. L., & Lusch, R. F. (2011). It's all business to business and beyond: Toward a systems perspective of the market. *Industrial Marketing*, 40(2), 181-187.
- Vargo, S. L., & Lusch, R. F. (2004). Evolving to a new dominant logic for marketing. *Journal of Marketing*, 68(1), 1-17.
- Vargo, S. L., & Lusch, R. F. (2008). Service-dominant logic: Continuing the evolution. *Journal of The Academy of Marketing*, 36(4), 1-10.
- Voegtlin, C., & Greenwood, M. (2016). Corporate social responsibility and human resource management: A systematic review and conceptual analysis. *Human Resource Management Review*, 26(3), 181-197.

- Vogel, D. J. (2005). Is there a market for virtue? The business case for corporate social responsibility. *California Management Review*, 47(4), 19-45.
- Waddock, S. (2008). Building a new institutional infrastructure for corporate responsibility. *Academy of Management Perspectives*, 22(3), 87-108.
- Wadeecharoen, W., & Nik, M. (2010, November). The applicable of relational marketing orientation to explain IJV performance in Thailand. In *Proceeding of International Conference on Business and Economics Research* (pp. 09-17). Malaysia.
- Walker, H., & Brammer, S. (2009). Sustainable procurement in the United Kingdom public sector. *Supply Chain Management an International Journal*, 14(2), 128-137.
- Walker, H., Di, S. L., & Mcbain, D. (2008). Drivers and barriers to environmental supply chain management practices: Lessons from the public and private sectors. *Journal of Purchasing and Supply Management*, 14(1), 69-85.
- Wang, C. L. (2007). Guanxi relationship marketing: Exploring underlying differences. *Industrial Marketing Management*, 36(1), 81-86.
- Wang, L., & Juslin, H. (2012). Values and corporate social responsibility perceptions of Chinese university students. *Journal of Academic Ethics*, 10(1), 57-82.
- Whitehead, J. C., Groothuis, P. A., & Blomquist, G. C. (1993). Testing for non-response and sample selection bias in contingent valuation. *Economics Letters*, 41(2), 215–220.
- Will, A. (2014). Corporate social responsibility in developing countries: An institutional analysis. *Social Responsibility Journal*, 6(4), 321-341.

- Wilson, A., & West, C. (1981). The marketing of unmentionables. *Harvard Business Review*, 59(1), 91-103.
- Winstanley, D., Clark, J., & Leeson, H. (2002). Approaches to child labour in the supply chain. *Business Ethics European Review*, 11(3), 210-223.
- Wong, K. K. K. (2016). Technical note: Mediation analysis, categorical moderation analysis, and higher order constructs modelling in Partial Least Squares Structural Equation Modelling (PLS-SEM), *The Marketing Bulletin*, 26(3), 1-22.
- Wood, D. J. (1991). Corporate social performance revisited. *Academy of Management Review*, 16(4), 691-718.
- Woodward, N. J., & Wallston, B. S. (1987). Age and health care beliefs: Self-efficacy as a mediator of low desire for control. *Psychology and Aging*, 2(1), 310-332.
- World Business Council for Sustainable Development. (1999). *Corporate social responsibility: Meeting changing expectations*. Geneva: World Business Council for Sustainable Development.
- Yi, Y., & Gong, T. (2013). Customer value co-creation behaviour: Scale development and validation. *Journal of Business Research*, 66(9), 1279-1284.
- Yi, Y., Natarajan, R., & Gong, T. (2011). Customer participation and citizenship behavioral influences on employee performance, satisfaction, commitment, and turnover intention. *Journal of Business Research*, 64(1), 87–95.
- Yıldız, A., & Özerim, G. (2013). Corporate social responsibility in European context. *Contemporary Issues in Corporate Social Responsibility*, 2(4), 735-748.
- Yin, R. K. (2013). Validity and generalization in future case study evaluations. *Evaluation*, 19(3), 321-332.

- Yunis, M. S. (2009). CSR research back home: A critical review of literature and future research options in Pakistan. *Business & Economic Review*, 1(1), 1-7.
- Yunis, M. S., Durrani, L., & Khan, A. (2017). Corporate social responsibility in Pakistan: A critique of the literature and future research agenda. *Business & Economic Review*, 9(1), 65-88.
- Zhao, Y., Yan, L., & Keh, H. T. (2018). The effects of employee behaviours on customer participation in the service encounter: The mediating role of customer emotions. *European Journal of Marketing*, 52(6), 1203-1222.
- Zhu, Q., & Sarkis, J. (2007). The moderating effects of institutional pressures on emergent green supply chain practices and performance. *International Journal of Production Research*, 45(18), 4333–4355.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2003). Research methods. *Health Economics Research Method*, 2(6), 1137-1152.
- Zinkhan, G. M., & Hirschheim, R. (1992). Truth in marketing theory and research: An alternative perspective. *Journal of Marketing*, 56(2), 80-88.

APPENDICES



“The Impact of Corporate Social Responsibility and Customer Value Co-Creation Behaviour”

This is a PhD study that has aim to explore the impact of corporate social responsibility on customer value co-creation behaviour. The finding of this study will explore the impact of corporate social responsibility dimensions on customer value co-creation behaviour. Along this, findings will be helpful for policy makers in devising measures for enhancing customer value co-creation behaviour.

All data gathered through this questionnaire shall be kept confidential and shall be used only for research purpose. This study is being supervised by: Dr. Norizan Jaafar at University Malaysia Sarawak, Malaysia.

Regards,

Muhammad Mubushar

Doctoral Researcher

Faculty of Economic and Business UNIMAS

Kota Samarahan Sarawak 94300,

Malaysia

Email: 17010062@siwa.unimas.my

Name: _____ Gender: _____

Age: _____ (years) City : _____

Education:

Graduation

Master

MPhil

PhD

Income:

25000-50000

50001-100000

100001-150000

150001-200000

Above 200000

Select the bank in which you are maintaining your account

Bank Al Habib

☐

Standar Chartered Bank

☐

Askari Bank

☐

JS Bank

☐

Faysal Bank

☐

NIB Bank

☐

Meezan Bank

☐

Habib Metro Bank

☐

Soneri Bank

☐

Summit Bank

☐

From how many years you are regular customer of this bank

1-3 Years

☐

4-6 Years

☐

7-9 Years

☐

Above 10 Years

☐

(Section A)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
This bank establishes procedures to comply with customers' complaints	1	2	3	4	5
This bank treats its customers honestly	1	2	3	4	5
This bank has employees who offer complete information about corporate products/services to customers	1	2	3	4	5
This bank uses customers' satisfaction an indicator to improve the product/service marketing	1	2	3	4	5
This banks makes an effort to know customers' needs	1	2	3	4	5
(Section B)					
This bank is supporting local sport, cultural or other community activities and projects	1	2	3	4	5
This bank is donating money to local charities	1	2	3	4	5
This Bank is investing in the community's development (i.e. investments in roads, schools or hospitals)	1	2	3	4	5
This bank is involving into partnership with community-based organizations	1	2	3	4	5
(Section C)					
This bank Pays fair salaries to its employees	1	2	3	4	5
This bank offers safety at work to its employees	1	2	3	4	5
This bank treats its employees fairly (without discrimination or abuses)	1	2	3	4	5
This bank offers training and career opportunities to its employees	1	2	3	4	5
This bank Offers a pleasant work environment (e.g., flexible hours, conciliation)	1	2	3	4	5
(Section D)	Rarely	Some times	Occasionally	Frequently	Almost Always

This bank incorporates the interests of their suppliers in their business decisions.	1	2	3	4	5
This bank informs their suppliers about organizational changes affecting their purchasing decisions	1	2	3	4	5
This bank opens the purchasing principles and sign the contract according to the law	1	2	3	4	5
This bank pay attention to how suppliers manage the ethical performance of their partner	1	2	3	4	5
(Section E)					
We trust each other	1	2	3	4	5
My bank is trustworthy on important things	1	2	3	4	5
According to our past business relationship, my bank thinks that they are trustworthy persons	1	2	3	4	5
My bank trusts us	1	2	3	4	5
(Section F)					
We rely on each other	1	2	3	4	5
We both try very hard to establish a long-term relationship	1	2	3	4	5
We work in close cooperation	1	2	3	4	5
We keep in touch constantly	1	2	3	4	5
(Section G)					
We communicate and express our opinions to each other frequently	1	2	3	4	5
We can show our discontent toward each other through communication	1	2	3	4	5
We can communicate honestly	1	2	3	4	5
(Section H)					
We share the same worldview	1	2	3	4	5
We share the same opinion about most things	1	2	3	4	5
We share the same feeling about most things around us	1	2	3	4	5
We share the same values	1	2	3	4	5

(Section I)					
We always see things from each other's view	1	2	3	4	5
We know how each other feels	1	2	3	4	5
We understand each other's values and goals	1	2	3	4	5
We care about each other's feelings	1	2	3	4	5
(Section J)					
My bank regards "never forget a good turn" as into business motto	1	2	3	4	5
We keep our promises to each other in any situation	1	2	3	4	5
If customers gave assistance when my bank had difficulties, then it would repay their kindness	1	2	3	4	5
(Section K)					
How willing you are to ask others for information on what this bank offers	1	2	3	4	5
How willing you are to search for information on where this bank is located.	1	2	3	4	5
How willing you are to pay attention towards behavior of others while using this service well.	1	2	3	4	5
(Section L)					
How willing you are to explain what I wanted the employee to do.	1	2	3	4	5
How willing you are to give the employee proper information	1	2	3	4	5
How willing you are to provide necessary information so that the employee could perform his or her duties	1	2	3	4	5
How willing you are to answer all the employee's service-related questions	1	2	3	4	5
(Section M)					
How willing you are to perform all the tasks that are required.	1	2	3	4	5

How willing you are to complete adequately all the expected behaviors.	1	2	3	4	5
How willing you are to fulfill responsibilities to the business.	1	2	3	4	5
How willing you are to follow the employee's directives or orders	1	2	3	4	5
(Section N)					
How willing you were friendly to the employee.	1	2	3	4	5
How willing you were kind to the employee.	1	2	3	4	5
How willing you were polite to the employee.	1	2	3	4	5
How willing you were courteous to the employee.	1	2	3	4	5
How willing you were not act rudely to the employee	1	2	3	4	5
(Section O)					
How willing you are to provide useful idea to employee to improve service.	1	2	3	4	5
How willing you are to comment whenever you receive good service from employee.	1	2	3	4	5
How willing you are to convey the employee whenever you experience problem.	1	2	3	4	5
(Section P)					
How willing you are to say positive things about your bank and the employee to others	1	2	3	4	5
How willing you are to recommend your banks and the employee to others.	1	2	3	4	5
How willing you are to encourage friends and relatives to use services of my bank.	1	2	3	4	5
I assist other customers if they need my help.	1	2	3	4	5

I help other customers if they seem to have problems.	1	2	3	4	5
I teach other customers to use the service correctly.	1	2	3	4	5
I give advice to other customers	1	2	3	4	5
(Section Q)					
If service is not delivered as expected, I would be willing to put up with it.	1	2	3	4	5
If the employee makes a mistake during service delivery, I would be willing to be patient	1	2	3	4	5
If I have to wait longer than I normally expected to receive the service, I would be willing to adapt.	1	2	3	4	5