

The Mediating Role of Trust and Identification in the Relationship Between Perceived Corporate Social Responsibility and Commitment*

Veysel Yusuf Beden, Eda Yaşa Özeltürkay, Burcu Şefika Doğrul**

Abstract: As in other sectors in recent years, the banking sector has started to include for all its plans, strategies and projects the concept of corporate social responsibility (CSR), which has been accepted as one of the tools for achieving a competitive knowledge-based economy. CSR activities have great importance in structuring the reputation and image of an organization and managing customer relations. In this framework, banks try to act with awareness of social responsibility. In this context, the purpose of this article is to examine the relationships between banks' CSR practices and customers' organizational trust, identification, and commitment in accordance with the perceptions of bank customers living in Piriştina, the capital of the Republic of Kosovo. The study analyzes 321 pieces of valid data collected using a questionnaire form from people who live in Kosovo and who have made at least one banking transaction. According to the analysis results, which are consistent with the relevant literature, bank customers' perceived CSR is found to have a positive effect on trust and customer identification with the organization while having no significant effect on commitment. In addition, trust and customer identification are seen to mediate the effect of perceived CSR on bank customers' organizational commitment. The findings reveal firms' CSR activities to impact customers' levels of feeling secure and part of the firm, and thus their loyalty to the firm. The study makes unique contributions in terms of generating knowledge about CSR in an emerging economy and examining the effects of different mediating variables in the relationship between CSR and commitment.

Keywords: perceived corporate social responsibility, customer commitment, customer trust, customer-company identification, banking services

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** Corresponding Author

@ Master Student, Çağ University, veyselbeden@hotmail.com

ID https://orcid.org/0000-0002-5675-6144

@ Prof. Dr., Çağ University, edayasa@cag.edu.tr

ID https://orcid.org/0000-0001-9248-1371

@ Asst. Prof., Mersin University, sburcudogrul@mersin.edu.tr

ID https://orcid.org/0000-0002-8285-6683

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Öz: Rekabetçi ve bilgi-tabanlı ekonomiye ulaşmanın araçlarından biri olarak kabul edilen kurumsal sosyal sorumluluk (KSS) kavramına, son yıllarda diğer sektörlerde olduğu gibi bankacılık sektörü de tüm plan, strateji ve projelerinde yer vermeye başlamıştır. Zira KSS faaliyetleri kurum itibarının ve imajının yapılandırılmasında ve müşteri ilişkilerinin yönetilmesinde büyük önem arz etmektedir. Bankalar bu çerçevede sosyal sorumluluk bilinciyle hareket etmeye çalışmaktadırlar. Bu bağlamda makalenin amacı bankaların KSS uygulamaları ile müşterilerin kuruma olan güvenleri, kurumla özdeşleşmeleri ve bağlılıkları arasındaki ilişkileri, Kosova Cumhuriyeti Başkenti Piriştine’de yaşayan banka müşterilerinin algılarına göre incelemektir. Araştırmada, anket formu aracılığıyla Kosova’da yaşayan ve en az bir kez bankacılık işlemi gerçekleştirmiş kişilerden toplanan 321 geçerli veri analiz edilmiştir. Analiz sonuçlarına göre ilgili literatürle tutarlı olarak, banka müşterilerinin KSS algısının, güven ve müşteri kurum özdeşleşmesi üzerinde olumlu bir etkiye sahip olduğu; kurumsal bağlılık üzerinde ise anlamlı bir etkisinin olmadığı tespit edilmiştir. Ayrıca KSS algısının banka müşterilerinin kuruma olan bağlılıklarına etkisinde güvenin ve müşteri kurum özdeşleşmesinin aracılık ettiği görülmektedir. Bulgular, firmaların KSS faaliyetleri yürütmesinin müşterilerin kendilerini güvende ve o firmanın bir parçası gibi hissetmelerine bu yolla firmaya bağlanmalarına etkisi olduğunu ortaya koymaktadır. Çalışma geliştirmekte olan bir ekonomide KSS’ye ilişkin bilgi üretmesi ve KSS- bağlılık ilişkisinde farklı aracı değişkenlerin etkilerini incelemesi bakımından özgün katkılar sunmaktadır.

Anahtar Kelimeler: kurumsal sosyal sorumluluk algısı, bağlılık, güven, müşteri kurum özdeşleşmesi, bankacılık hizmetleri

Introduction

Having customers be committed to the businesses where they shop is desirable. Research has shown that loyal customers may make repeat purchases, be willing to pay a higher price, and contribute to a firm’s recognition through positive word-of-mouth (Ampornklinkaew, 2023). Strong evidence also exists that the cost of acquiring new customers in an intensely competitive environment is higher than the cost of retaining existing customers (Tanyeri & Barutçu, 2005). Therefore, investigating the issues and concepts that contribute to the sustainability of the relationship between customers and service businesses in particular is important.

The concept of corporate social responsibility (CSR) has an important place in the history of business and is also one of the concepts that has maintained its relevance due to financial scandals, environmental disasters, a number of social problems, and the increasing need for transparency (Swaen & Chumpitaz, 2008). CSR represents the view that businesses are able to contribute to the society in which they are located while carrying out their economic activities, and that they also have such a responsibility. CSR has been discussed conceptually in many areas such as management, economic and financial performance, organization-employee relations, and consumer relations and is accepted as an important component used to explain employees’ and customers’ organizational commitment. CSR investments and initiatives have become widespread in the corporate world (Smith, 2014), especially with Fortune 500 companies spending billions of dollars on community and philanthropic activities, and these allow businesses to strengthen their competitive advantage by improving their customer relations (Carroll & Shabana, 2010).

The marketing literature has analyzed perceived CSR regarding consumers' perceptions of an organization's obligations and commitments toward society and stakeholders (Brown & Dacin, 1997). This has enabled assessing multifaceted expectations, such as an organization's capacity to offer safe and healthy products to consumers, its environmental contributions and capacity to reduce its carbon footprint, its contribution to the social and cultural life of the region in which it is located, and its support for important philanthropic activities (Abid et al., 2020).

Commitment is the desire to maintain a valuable relationship (Moorman et al., 1992). Bhattacharya et al. (2009) argued customers' commitment to the organization where they shop to reflect the strength of their relationship with that business, which in turn determines their likelihood to engage in behaviors that will benefit the business. According to Lacey (2007), organizational commitment represents the attitudinal aspect of customer loyalty, which provides the necessary basis for distinguishing between true and false customer loyalty. Consumers' high levels of perception that an organization fulfills its social responsibilities is seen as a factor that positively affects their repurchase intentions and triggers their commitment to the organization and brand.

Although the literature shows that a positive relationship between businesses' fulfillment of social responsibilities and positive consumer responses such as commitment is expected, some studies have found different relationships between CSR and consumer responses. For example, Creyer and Ross (1996) emphasized how people punish unethical behavior but do not necessarily respond positively to ethical behavior. Similarly, Deng and Xu (2015) analyzed many studies and concluded the relationship between CSR and consumers' reactions to not be simply directional, with certain variables playing a mediating role. Therefore, this study investigates the linear effect of perceived CSR on commitment and the mediating roles that consumer trust (CT) and customer-company identification (CCI) have in this relationship.

Seen as one of the factors leading to commitment, trust is known as the belief that the provider of goods or services will serve customers' long-term interests, be able to meet customers' technical expectations, be honest, and be able to keep its promises (Swaen & Chumpitaz, 2008; Fatma & Khan, 2023). Accepted in psychology as one of the sources of individual motivation, identification is explained as adopting a certain identity and becoming attached to this identity (Foote, 1951, as cited in Kerse, 2023, p. 366). How customers identify with an organization is also thought to affect customer commitment.

Kosovo declared its independence in 2008 and is the second poorest country in Europe according to available data (Euronews Albania, 2023). According to Sorheim (2014), this is closely related to the country's high unemployment and corruption rates, which repel foreign investors. CSR practices, which developing countries have taken up more recently and in different contexts compared to developed countries (Ali et al., 2017; Grabner-Kräuter et al., 2021; Jamali and Karam, 2018), has been hypothesized to have a possible impact on creating a more accountable, fair, and transparent economy. Indeed, various Kosovar and international business leaders established the Kosovo CSR Network in 2011 to raise CSR awareness.

In this context, the current study is conducted on the banking sector in Kosovo, which is a complex and competitive sector. In emerging economies such as Kosovo in particular, banks have a great impact on the national economy and customer behavior by providing loans to different businesses, individuals, and government investments (Ashraf et al., 2017). On the other hand, considering the social and economic impacts of the recent financial crises that have affected the whole world, restoring trust in financial institutions and gaining customer loyalty can only be possible by increasing banks' contributions to sustainable social and economic growth as well as their ethical behaviors (e.g., transparency and accountability; Lentner et al., 2015). In this context, the study aims to contribute to the literature by investigating how perceived CSR activities affect customers' organizational loyalty and how customers' organizational trust and organizational identification play a role in their relationship with banks as service businesses.

This framework presents conceptual explanations of and the literature on CSR, CI, CCI, and commitment before presenting the analyses, findings, and results related to the application of the research.

Conceptual Framework and Hypothesis Development

This section presents conceptual and theoretical explanations about CSR, customer commitment, customer trust, and CCI; the relationships among these, and the research hypotheses.

Corporate Social Responsibility

CSR can be defined as the "ethical" and "responsible" behavior of organizations toward all stakeholders in both internal and external environments and the making and implementing of decisions in this direction (Aktan & Börü, 2007, p. 13). The concept of CSR has its historical background in the Code of Hammurabi. CSR's

importance has increased over time, and the view that businesses' greatest responsibility is to protect the interests of their owners and shareholders has been replaced by the view that the interests of all stakeholders of a business are protected (Altınoğlu & Saraçoğlu, 2013, p. 71). Carroll (1991) developed a pyramid model that addresses corporate social responsibility in four dimensions: economic, legal, ethical, and philanthropic. Economic responsibility is related to a business' responsibility to produce and sell the products and services that consumers want/need and to make a profit. Legal responsibility is a business' responsibility to conduct its activities in compliance with laws and regulations. Another responsibility is ethical responsibility, which is related to the activities and practices that are not necessarily imposed by law but are expected by society. Lastly is the philanthropic dimension, which includes voluntarily participating in activities that raise society's standard of living in areas such as education and art (Gürlek et al., 2017, p. 411).

How customers as one of the most critical stakeholders perceive a business' CSR activities also affects their behavioral responses to these activities. Recent developments regarding social and environmental conditions such as environmental degradation, pollution, and climate change; increasing social inequality and poverty; and increasing the need for renewable energy sources show that individuals have started changing toward becoming more conscious consumers, that what they expect from businesses that produce goods and services have changed, as well as what they want to consume (Zhang & Liu, 2023; White et al., 2019). Wang (2018) argued that, when allowed to choose among products with similar brands and comparable prices, consumers will prefer the products or services of CSR-oriented companies.

According to Bhattacharya et al. (2009), a consumer's perception that the CSR initiative of an organization provides functional benefits for a cause (e.g., protecting the natural environment) will lead to both the consumer gaining some psychosocial benefits by supporting this organization as well as feeling that their values are validated by knowing that the organization supports a cause they care about. This situation strengthens the bond between the customer and the organization and opens the door to customer loyalty.

Corporate Social Responsibility and Commitment

Iniesta and Sanchez (2002) argued customer commitment to essentially be an antecedent of customer loyalty, with loyalty that is not based on commitment perhaps resulting in a loss of customers through competitors' moves. According to

them, commitment is a psychological state and behavior that is produced through an individual's perceptions, beliefs, and emotions. Commitment demonstrates a willingness to develop and maintain a lasting relationship because one wants to or feels that they should. Similarly, Moorman et al. (1992) defined customer commitment as a long-term desire to maintain a valued relationship. Therefore, customers and organizations will continue their relationship when they believe they are maximizing each other's benefits through the relationship.

Ashraf et al.'s (2017) research in the retail sector argued that businesses improve customers' interest, emotions, and feelings toward their products and services through their CSR activities, which helps to develop customer commitment. Bartikowski and Walsh (2011) also stated that social responsibility as a component of business reputation based on customer satisfaction directly impacts consumers' emotional commitment. Similarly, some studies conducted in the banking sector have found the CSR activities carried out by banks to strengthen their customers' relationships with their organizations by creating emotional commitment and continuance commitment (George et al., 2020; Syed et al., 2020). In this context, Hypothesis 1 (H1) is formed as follows:

H1: Perceived CSR positively affects commitment.

Corporate Social Responsibility, Trust and Commitment

Trust is an important interdisciplinary concept that forms the basis of all long-term relationships. The marketing literature refers to how consumers expect an organization to be reliable and to fulfil its promises.

Castelfranchi and Falcone (2010) outlined three key aspects of trust: mental attitude, a decision to trust, and behavior based on a deliberate act of trust. They argued that, in sectors such as banking, organizational trust itself is more effective than the product or service. Servera-France and Arteaga-Moreno (2015) further stressed trust in a relationship to be built on consumers' beliefs, feelings, and expectations toward the company. Therefore, CSR activities that enhance the corporate reputation and image play a significant role in bolstering customer trust. According to Doney and Cannon (1997), customers feel vulnerable especially in situations of uncertainty. Knowing that a customer is able to trust the organization reduces this feeling of uncertainty. Deep (2023) argued having a positive public image through CSR to be able to lead to increased CI and loyalty and stated consumers to be more likely to support a company that is transparent about its behavior and that takes responsibility for its negative societal or environmental impacts.

Swaen and Chumpitaz's (2014) study based on signaling theory argued that CSR initiatives are equivalent to the signal's businesses send to reduce uncertainty, that this may have an impact on consumers' purchasing decisions, and that businesses emit signals about their ethical competence or values through these initiatives. Based on these signals, consumers can decide accordingly on the characteristics of shopping with said institution, whether it will be loyal to its promise, and whether shopping there is fair and lasting. Mohr et al.'s (2001) qualitative study drew attention to the importance and positive impact CSR approaches have in creating trust in consumers' minds. Their results revealed that businesses should be selective in the CSR activities they implement and that activities that are meaningful for consumers contribute to the formation of consumer trust. In light of these studies, Hypothesis 2 (H2) has been formed as follows:

H2: Bank customers' perceived CSR positively affects their organizational trust.

Morgan and Hunt (1994) stated that parties committed to a relationship are motivated to maintain the relationship and work in that direction. Therefore, a relationship in which both parties trust each other creates the value required for the parties to remain committed to the relationship. Although some researchers have interpreted trust as a relational benefit, Lacey (2007) argued for mainly putting forward trust as a mediating variable and determinant of commitment based on commitment involving a potential fragility: Customers who do not trust an organization are less likely to commit to it. Trust in the relationship between the consumer and the organization positively affects the relationship's stability by increasing the willingness to cooperate and be loyal to the organization (Casalo et al., 2011). Johnson and Grayson (2005) examined the effects of both the cognitive and emotional dimensions of trust on customer commitment in service relationships and found a positive effect. Similarly, Espejel et al. (2011) found trust and commitment to be interrelated in their study on the food sector. Based on the fact that customers' trust in a bank will create loyalty and commitment in long-term relationships, Hypothesis 3 (H3) has been formulated as follows:

H3: Trust has a positive effect on commitment.

Most businesses in the service sector prioritize CSR activities due to their positive impact on financial performance. However, the CSR literature reveals a significant gap. While the importance of relationship-based variables (e.g., trust, commitment) for successful marketing strategies has been well-established, stu-

dies examining the impact of multiple intermediaries in the context of CSR are still limited (Ahn & Kwon, 2020). As Jamali and Karam (2018) highlighted, this gap underscores the need for micro-level research that focuses on the impact CSR activities have on individuals' attitudes and behaviors, especially in developing countries. Although studies exist that have revealed the relationship between CSR and commitment, the literature lacks sufficient explanation of the why and how of this relationship (George et al., 2020). Therefore, the current research investigates the role of mediating variables in the relationship between customers' perceived CSR and their organizational commitment.

One definition of the concept of trust, which is the first of these mediating variables, is the belief that one of the parties will meet the other's wants and needs in the future. In this context, the formation of trust occurs when one of the parties is convinced of the credibility and accuracy of the exchange partner. Haciefendioğlu (2005) stated that trust in social psychology has two necessary elements: trust in the honesty and benevolence of the partner. The CSR activities banks carry out with different content will create trust and belief in banks' serviceability and create a desire to maintain a relationship with them. Morgan and Hunt's (1994) comprehensive study emphasized that trust can be a prerequisite for commitment and must be established first in order to create commitment. Zhao et al. (2021) argued that consumers make an overall assessment and measurement of a firm's image based on their perceptions and knowledge about that firm. As a result of this assessment, trust in a firm mediates the formation of both corporate reputation and that firm's long-term gains (e.g., brand equity). Ahn and Kwon (2020) also found hotel customers' perceived CSR to affect their revisit intentions only through increased trust and commitment. In this context, Hypothesis 4 (H4) has been established as follows:

H4: Trust mediates the effect of bank customers' perceived CSR on commitment.

Corporate Social Responsibility, Customer-Company Identification, and Commitment

CCI is an important topic in the relationship marketing approach and one of the concepts that explain consumers' motivation to establish a bond with a business and a brand. The concept is based on social identity theory and organizational identification theories and can be defined as the degree of closeness customers feel to the business and the degree to which the perceived corporate identity is compatible with customer's self-definition (Devrani & Tüzün, 2008). According to social identity theory, one's answer to the question "Who am I?" is their self or personal iden-

tity. Meanwhile, social identity is shaped by how one appears and how others react to them (Işıkay & Başçı, 2020, p. 65). While individuals construct their identities as social beings, they go beyond their personal identities to create a social identity by classifying themselves as belonging to a certain group that is different from other groups. Ashforth and Mael (1989) examined the role of organizations in people's social identities and expressed the person-organization relationship as the perception of organizational identification, arguing that one's beliefs about a relevant organization begin to the process of self-definition. Building on the contributions of these two theories, Bhattacharya and Sen (2003) argued that consumers seek organizations with the need to identify themselves, even if they are not formal members of an organization, and some organizations offer consumers attractive, meaningful social identities that help them meet their self-identification needs. According to those authors, the underlying reasons for customers to adopt and identify with an organization not only involve utilitarian values (e.g., high product value, consistency, convenience) but also are the results of one's quest to fulfill some self-identification needs through that organization.

Ashraf et al. (2017) argued that CSR activities reflect an organization's image of being responsive to the needs of society and that the way these activities create benefits can only be achieved by increasing customers' organizational identification. Kim and Om (2014) argued CCI with an organization to be influenced as much by CSR-related actions as by actions related to the capabilities of an organization; they found that people are more likely to identify with an organization when they perceive it as a lasting, differentiated, and self-esteem-enhancing organization. In addition to the studies of Anderson and Weitz (1992), who found CSR activities to contribute to organizations' reputation and the creation of a positive organizational image, Brammer et al. (2015) found perceived CSR to have a positive effect on adopting an organization. In this context, Hypothesis 5 (H5) has been formed as follows:

H5: Bank customers' perceived CSR positively affects their organizational CCI.

Bhattacharya and Sen (2003) argued CCI to be active, selective, and voluntary for customers and to cause customers to engage in positive and negative behaviors related to the business. The literature generally considers it to be a psychological process that positively affects consumer loyalty, helps consumers psychologically bond with the brand/business, and can shape the strength of the long-term relationship between a business and consumer (Martínez & Del Bosque, 2013). Custo-

mers who identify with a business have positive thoughts and feelings about that business, thus creating a tendency to develop positive attitudes such as an attachment to that business (Bhattacharya & Sen, 2003; Currás-Pérez et al., 2009). In this context, Hypothesis 6 (H6) has been formed as:

H6: Bank customers' CCI positively affects their commitment.

According to Raza et al. (2019), when a business undertakes certain CSR initiatives, it sends signals to the customer about the company's character and shared values, and organizational identification occurs when these characteristics and values overlap with customers' values. Identification with a business results in in-role (e.g., purchasing, loyalty, positive word-of-mouth) and out-of-role (e.g., citizenship) behaviors. Perez (2009) found the need for more consensus in the literature on the hierarchy of the effects CCI has on consumer responses. This identification implies a very intense and vital relationship with the organization for the consumer, which directly produces beneficial behaviors for the company without the intervention of mediating variables. On the other hand, Ashraf et al.'s (2017) study on individual insurance customers found the effect of CSR activities on consumer behavior to be mediated through CCI.

Commitment is a critical component of long-term relationships that encourage consistent consumer behavior (Bhattacharya & Sen, 2003). Brown et al. (2005) found identification to lead to consumer commitment to a particular organization and to encourage positive word-of-mouth communication. Because commitment leads to further customer-company relationships (e.g., customer loyalty, repurchase behavior), CCI plays a mediating role in bank customers' perceived CSR and their organizational attachment. As a result, Hypothesis 7 (H7) has been formulated as follows:

H7: CCI has a mediating role in the effect of bank customers' perceived CSR on commitment.

Figure 1 presents the research model for the hypotheses that are based on social identity theory, organizational identification theory, signaling theory, and organizational commitment theory and that have been formed in the light of previous studies in the literature.

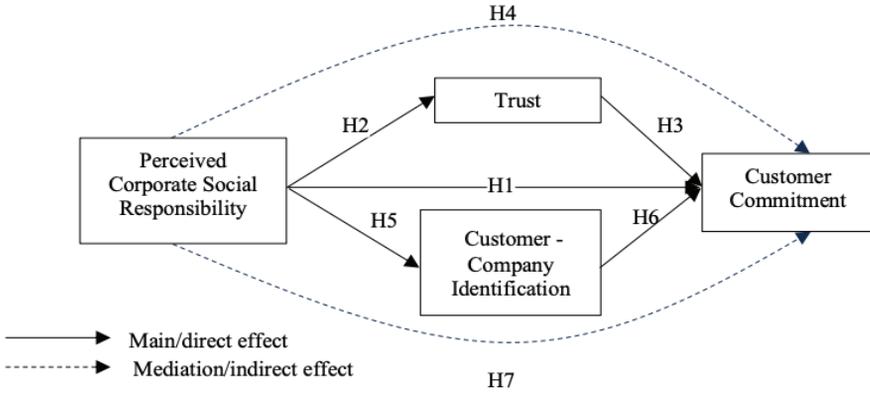


Figure 1: The research model

Methodology

Scales, Sample, Data Collection Procedure, and Research Model

This descriptive study quantitatively examines the effects of customers' perceived CSR on their trust, CCI, and commitment to their preferred bank. Due to the fact that one of the researchers resides in Pristina, Kosovo and the time-cost constraints this caused, the study used the convenience sampling method and a questionnaire form to obtain data from customers over the age of 18 who live in Pristina city and who had made at least one bank transaction. With the permission of the Çag University Scientific Research and Publication Ethics Committee (E-81570533-044-2300011059), the online questionnaire was prepared using Google Forms and a QR code, with data being collected between December 27, 2023-May 25, 2024.

The questionnaire consists of three sections. The first part benefited from Brown and Dacin (1997) and Klein and Dawar (2004) to measure customers' perceived corporate social responsibility (four statements), from Morgan and Hunt (1994) to measure customer trust (four statements), from Meyer and Allen (1997) to measure loyalty (four statements), and from Stokburger-Sauer et al. (2012) to measure customer-organization identification (CCI; four statements). The answers are rated using a 5-point Likert type scale (1-Strongly Disagree; 5-Strongly Agree). The questionnaire additionally asked about status of transactions with the bank and the type of banking (physical, digital, or both) as a control question. The last section includes demographic and descriptive questions. A total of 345 questionnaires were received through online channels and face-to-face questionnaires. Howe-

ver, 24 questionnaires were excluded from the sample due to being filled out incorrectly or incompletely. The research hypotheses were tested on the data collected using 321 valid questionnaires.

Table 1 presents the statements and codes from the questionnaire form. Table 1 also provides mean, standard deviation, loading, and variance inflation factor (VIF) values for each observed variable in the study.

Table 1

Scale Items and Descriptive Statistics

Construct	Item Code	Items	Loading	VIF	M	SD
Perceived Corporate Social Responsibility (CSR)	CSR1	My bank is socially responsible.	0.799	2.848	4.183	0.763
	CSR2	My bank contributes to community welfare.	0.933	3.029	4.055	0.839
	CSR3	My bank contributes to the donation program.	0.737	2.169	3.912	0.938
	CSR4	My bank does not harm the environment.	0.764	1.934	4.095	0.924
Trust (TRST)	TRST1	I trust the quality of this banking campaign.	0.828	2.807	4.180	0.770
	TRST2	My bank takes care of its customers.	0.885	3.466	4.250	0.792
	TRST3	My bank is honest with its customers.	0.900	3.092	4.171	0.874
	TRST4	My bank makes me feel safe.	0.823	2.771	4.168	0.761
Customer-Company Identification (CCI)	CCI1	I strongly identify myself with my bank.	0.821	2.910	3.622	1.078
	CCI2	My bank is like a part of me.	0.921	3.555	3.482	1.155
	CCI3	My bank has great personal meaning for me.	0.919	2.478	3.485	1.145
	CCI4	I feel a strong sense of belonging to my bank.	0.914	2.422	3.476	1.107

Customer Commitment (CCOM)	CCOM1	I really feel that the problems of my bank are my problems.	0.847	3.709	3.518	1.161
	CCOM2	In my bank, I feel like part of the family.	0.873	4.194	3.543	1.173
	CCOM3	I feel that I have very few options to leave this bank.	0.753	4.112	3.390	1.132
	CCOM4	I would happily spend the rest of my life with this bank.	0.838	4.224	3.488	1.036

Findings

The second part of the questionnaire involves descriptive characteristics, and the last part includes demographic information. Tables 2 presents the data collected about the participants.

Table 2

Participant Demographic and Descriptive Characteristics

Variables	n = 321		Variables	n = 321	
Gender	%	n	Education	%	n
Female	42.9	138	Primary School	3.12	10
Male	57.1	183	Middle/High School	15.89	51
Age	%	n	Bachelor's degree	60.75	195
18 - 29	29.60	95	Postgraduate	20.25	65
30 - 44	48.91	157	Banking service preference	%	N
45 - 65	17.45	56	Physical Banking	17.45	56
>65	4.05	13	Digital Banking	45.79	147
			Both	36.76	118

When analyzing Table 2, 57.1% of the participants are seen to be male and 42.9% to be female. Of the participants, 29.60% are between the ages of 18-29, 48.91% are between the ages of 30-44, 17.45% are between the ages of 45-65, and 4.05% are over 65; 3.2% are primary school graduates, 15.89% are secondary/high school graduates, 60.75% are university graduates, and 20.25% have postgraduate degrees. In addition, 17.45% of the participants only use physical banking, 45.79% only use digital banking, and 36.76% use both.

Statistical Analysis Technique and Measurement Model Evaluation

Partial least squares structural equation modelling (PLS-SEM) is frequently preferred in marketing and has been used to analyze the data. PLS-SEM is an appropriate method for analyzing complex structures and examining mediation effects (Chin, 1998). This method has been preferred because this research involves a complex model and aims to determine mediating relationships. Before testing the hypotheses in the research model, we examined the measurement model to test each scale's construct reliability and validity. In this framework, we examined the internal consistency reliabilities and convergent and divergent validities of the scales, with Table 3 reporting the measurement model results.

Table 3

Construct and Discriminant Validity

Fornell-Larcker criteria							
	a	CR	AVE	CSR	CCOM	TRST	CCI
CSR	0.883	0.884	0.659	0.812*			
CCOM	0.897	0.898	0.687	0.663	0.829*		
TRST	0.919	0.920	0.739	0.789	0.774	0.860*	
CCI	0.941	0.941	0.800	0.549	0.817	0.624	0.895*
HTMT criteria							
CCOM				0.661			
TRST				0.791	0.773		
CCI				0.547	0.816	0.625	

* The square root of AVE.

Table 3 shows the composite reliability (CR) and Cronbach's alpha (a) coefficients for the scales' reliability analyses. According to Hair et al. (2010), scale reliability can be discussed when the coefficient for both values is greater than 0.70. Because the Cronbach a values for this dataset range between 0.886-0.941 and the CR values range between 0.870-0.943, the scales have been determined to be sufficiently reliable. In order to assess the appropriateness of the measurement model, factor loadings for each statement were analyzed prior to measuring the construct validity. According to Henseler and Ringe (2009), each external indicator factor load in the reflective structure of the PLS-SEM should explain at least 50% of the variance. In this case, the factor loading for each statement should be greater than 0.708. In this context, the loadings for all items were calculated as a result of bootstrapping sampling applied to the indicator loadings by choosing a derivative

sample size of 1,000. All loading values were observed to be above the threshold value and statistically significant. This shows the scale expressions to have been successful in measuring the relevant constructs.

After evaluating the loading values for the scales' statements, we examined the convergent and discriminant validities to ensure construct validity. Fornell and Larcker (1981) stated that a scale fulfills the convergent validity condition when its CR value is greater than 0.70 and the average variance extracted (AVE) value is greater than 0.50. Accordingly, the conducted analyses conducted have determined the AVE and composite reliability values of the scale to be above the recommended threshold values, with convergent validity having been achieved for all scales (Table 3). We use the criterion proposed by Fornell and Lacker (1981) and the heterotrait-monotrait (HTMT) ratio proposed by Henseler et al. (2015) to examine the discriminant validity. Firstly, according to Fornell and Lacker (1981), the correlation values between the constructs in the study should be lower than the square root of the AVE values. When analyzing Table 3, this criterion is also seen to have been met. We then utilized Henseler et al.'s (2015) HTMT ratio. To discuss the proposed discriminant validity, the HTMT values calculated based on the theoretical relationships between the constructs should be less than 0.85. Table 3 shows the scales' HTMT values to be less than 0.85. In this context, validity has been met. Within the scope of the analyses, all scales are seen to have provided discriminant validity. As a result, construct validity is shown to have been provided for all dependent and independent variables in the measurement model.

Evaluating the Structural Model

After assessing the measurement model, we then evaluated the structural model of the research. In this context, we analyzed the VIF value as a key indicator, as well as other factors (e.g., coefficient of determination [R^2], effect size [f^2], and predictive power [Q^2]). Before delving into the structural model, a relationship analysis involving determining multicollinearity statistics and effect coefficients should be performed. Multicollinearity is the correlation among three or more independent variables (Hair et al., 2010) and is detected using the variance inflation factor (VIF), a collinearity statistics test value. Some sources (Diamantopoulos et al., 2008) have stated that a compatible value for VIF should be less than 4 ($VIF < 4$). VIF has two groups of values (i.e., inner and outer), and because this study uses a reflective model, we have taken inner VIF values into consideration, with Table 4 showing the VIF values of the research. Due to the VIF values being below the recommended value, no linear correlation problems are seen to be present among the variables.

The second stage of the structural model evaluation analyzes the R^2 and Q^2 values in order to reflect the model's predictive power. R^2 plays a significant role in reflecting a model's predictive power. According to Falk and Miller (1992), an appropriate R^2 value should be greater than 0.1. Chin (1998) stated an explanatory power of 0.67 or greater to be high, between 0.33-0.67 to be moderate, and between 0.19-0.33 to be weak. R^2 reveals the explanatory power of the internal variables of the structural model, and according to research disciplines in the social sciences, an explanatory value of $0.25 < R^2 < 0.50$ is said to be weak, of $0.50 < R^2 < 0.75$ to be moderate, and of $R^2 > 0.75$ to be strong (Hair et al., 2021). When evaluating the R^2 values of the study according to Table 4, the exogenous variable CSR explains 62% of trust and 78% of corporate commitment among the endogenous variables. Accordingly, according to the latent variable threshold level, a moderate relationship exists for trust and a strong relationship for corporate commitment, indicating the model to have strong predictive power.

Sharma et al. (2022) emphasized relying solely on the R^2 coefficient for evaluating the structural model to be insufficient, due to R^2 only serving as an in-sample evaluation metric. To address this, we implemented the PLSpredict procedure (Shmueli et al. 2016), which is known for its advanced out-of-sample predictive capabilities. Q^2 values were derived through PLSpredict analysis. According to Hair et al. (2021), for a model to be considered to have effective predictive power, Q^2 values should be greater than 0.1. Analyzing Table 4 reveals the calculated Q^2 values to range between 0.245-0.504. The values of $Q^2 > 0.15$ indicate the model to possess medium-to-high predictive power (Hair et al., 2021), highlighting the crucial role of Q^2 in assessing predictive strength. In order to assess the fit of the structural model, the final phase examines the f^2 effect size values, which reflect the influence of exogenous variables on explaining the endogenous variables (see Table 4). Cohen (1988) classified f^2 values as: $0.02 > f^2 > 0.15$ represents a low effect, $0.15 > f^2 > 0.35$ indicates a medium effect, and $f^2 > 0.35$ suggests a high effect. Table 4 details the effect sizes of the independent variables in relation to the dependent variables.

Testing the Hypotheses

The PLS-SEM method was used to test the research hypotheses related to the structural model. Table 4 presents the results regarding the hypotheses in the model. Accordingly, perceived CSR ($\beta = 0.057$, $t = 0.750$, $p > 0.10$) does not affect corporate commitment but positively affects trust ($\beta = 0.789$, $t = 16.702$, $p < 0.01$) and CCI ($\beta = 0.549$, $t = 9.944$, $p < 0.01$). Trust ($\beta = 0.390$, $t = 4.386$, $p < 0.01$), and CCI ($\beta =$

0.542, $t = 8.200$, $p < 0.01$) positively affect corporate commitment. When analyzing the results, H2, H3, H5, and H6 are seen to be accepted, while H1 is not.

Table 4

PLS-SEM Analysis Evaluation (Number of Bootstraps = 1,000)

Endogenous variables	PLS-SEM evaluation criteria		Model Fit Criteria		
	R^2	Q^2	SRMR	NFI	Gof
CSR	-	-	0.031	0.926	0.640
TRST	0.623	0.504			
CCI	0.302	0.245			
CCOM	0.783	0.343			
Direct Relationship Hypotheses	β	t	Inner VIF	f^2	Result
H1: CSR → CCOM	0.057	0.750	2.690	0.006	Not supported
H2: CSR → TRST	0.789	16.702*	1.000	1.653	Supported
H3: TRST → CCOM	0.390	4.386*	3.077	0.228	Supported
H5: CSR → CCI	0.549	9.944*	1.000	0.432	Supported
H6: CCI → CCOM	0.542	8.200*	1.661	0.816	Supported
Mediation Hypotheses	β	t	VAF		Result
H4: CSR → TRST → CCOM	0.308	4.221*	((0.308/ (0.308+0.057)) = 0.843		Supported (full mediation)
H7: CSR → CCI → CCOM	0.298	5.839*	((0.298/ (0.298+0.057)) = 0.839		Supported (full mediation)

Note: Effect sizes are $0.0 < Q^2 < 0.15$ for small, $0.15 < Q^2 < 0.35$ for medium, and $Q^2 > 0.35$ for large.

After testing the direct effect hypotheses (H1, H2, H3, H5, H6), we tested the mediation hypotheses (H4, H7). If the mediating variable fully reflects the relationship between the independent and dependent variables, it can be said to fully mediate the relationship; if it partially reflects the relationship, it can be said to have a partial mediating effect (Yılmaz & İlhan-Dalbudak, 2018). Table 4 shows the evaluation of the analyses regarding the structural equation model. After eva-

luating the structural model, partial least squares path analysis (PLS-SEM) was used to measure the significance of the research hypotheses. Indirect effects were analyzed to determine whether the mediating variable is a full or partial mediator. The variance accounted for (VAF) coefficient should be calculated to determine the indirect effects. VAF is calculated using the ratio of the indirect effect to the total effect (Hair et al., 2021). A value of $VAF > 0.80$ represents a fully mediating effect, of $0.20 \leq VAF \leq 0.80$ represents a partial mediating effect, and of $VAF < 0.20$ represents no mediating effect. In order to evaluate the significance of the PLS path coefficients, t values were calculated by taking 1,000 sub-samples from the sample by resampling (bootstrapping). Table 4 presents the hypothesis test results, with the VAF for H4 and H7 having been calculated as 0.843 and 0.839, respectively. In this context, trust and CCI have been determined to fully mediate the quality commitment of perceived CSR. Accordingly, H4 and H7 have been supported.

Discussion

The purpose of this study is to determine how customers perceive their banks' corporate social responsibility practices and how these perceptions affect their commitment to their banks. The study has additionally aimed to understand whether customers' trust in their banks and how they identify with their banks mediate the CSR-commitment relationship.

The study's hypothesis regarding the effect of consumers' perceived CSR on their commitment to their banks was not significant. In other words, customers' perceptions of CSR activities alone did not affect their commitment. This finding contradicts the result of Aljarah et al. (2020), which stated CSR to positively affect corporate commitment. According to Servera-Francés and Arteaga-Moreno (2015), however, CSR by its very nature will only create customer satisfaction and commitment through relational variables such as building trust and commitment. As a matter of fact, our study found the hypothesis (H3) that customers' trust in the bank positively affects their commitment to the bank to be significant. In addition, Hypothesis 4, which states that trust mediates between perceived CSR and commitment, was confirmed and shows a fully mediating effect. According to Srouji et al. (2019), whether the mediation is partial or full, this means that trust is in fact one of the main and primary variables that constitute the performance and satisfaction of all businesses and especially banks.

Therefore, we can state that bank customers' perceptions of their bank's CSR activities create a sense of trust toward the bank, and this sense of trust leads

them to feel loyal to the bank. In support of these results, Zhao et al. (2021) found trust to mediate the effect of perceived CSR on corporate reputation and brand value in the Pakistani banking sector. Srouji et al.'s (2019) study examining the CSR activities of 24 banks in Jordan also found trust to mediate the effect of CSR on both customer satisfaction and financial performance. As Farid et al. (2019) stated, trust acts as a social glue in the establishment of business ties, enabling business partners who trust each other to spend less effort and energy to protect themselves from exploitation, which in turn benefits the parties financially.

As another mediating variable, the effect of customer-company identification on commitment was found to be positive and significant. This is in line with the findings of Bhattacharya & Sen (2003) and Currás-Pérez et al. (2009). Similarly, customers' organizational CCI was found to have a fully mediating effect on the relationship between CSR perception and commitment. Bank customers' positive perceptions toward CSR activities lead them to identify with the organization, and customers who find answers to their self-identification needs through their banks are more committed to their organizations.

In support of our findings, Raza et al. (2019) showed organizational CCI to play a mediating role in the effect that positive perceptions of CSR activities have on customers' organizational commitment in the Pakistani banking sector. Fatma et al.'s (2022) study also identified the mediating role of identification regarding the effect of CSR activities on customer citizenship behavior, thus indicating a long-term relationship in the field of marketing through bank customers in India. According to Fatma et al., one way for banks' CSR activities to create cognitive and relational benefits in the eyes of consumers is to increase organizational CCI. When banks undertake voluntary practices for the benefit of society, the public will appreciate the institution. This situation may pave the way for consumers to identify with the institution and facilitate their commitment.

In general, this study's findings align with previous studies' results and provide empirical results regarding the importance of CSR in the sector from the perspective of bank customers. These results are seen to contribute to the literature, especially by confirming the propositions (Perez, 2009; Jamali & Karam, 2018; George et al., 2020; Ahn & Kohn, 2020) that CSR may have an effect through the regulation or mediation of various variables rather than having a direct effect on corporate commitment. In the future, the effects of perceived CSR on organizations can be examined using different variables.

Conclusion

Customers' commitment to the businesses from which they receive services is one of the most important arguments of marketing understanding. In the service sector, the concept of relationship marketing came to the fore in the 1980s. This concept suggests that businesses should offer activities that create customer commitment in order to overcome the unique challenges of the service sector, such as attracting new customers to the business, protecting existing customers, and strengthening relationships (Tanyeri & Barutçu, 2005). Among the variables emphasized within the framework of this understanding are concepts such as trust, customer-company identification, customer satisfaction, and loyalty. In addition, corporate social responsibility is another concept that has come to the fore in recent years due to its various contributions, and CSR is thought to affect commitment. Carroll (1991) classified the CSR activities businesses carry out, and his proposed model emphasized that businesses should first fulfill their economic responsibilities before realizing their other responsibilities. Fulfilling the economic responsibilities of a business is vital for its survival. Studies have generally shown CSR activities to have positive effects on short-term financial results as well as on long-term financial performance indicators such as brand value (Zhang & Liu, 2023). Fulfilling social responsibilities can lead to better financial performance by increasing stakeholder satisfaction. Meanwhile, CSR activities are also thought to create customer loyalty by creating customer engagement. Customers are observed to be more interested in the social responsibilities' businesses undertake, and this affects customers' purchasing decisions. However, the literature has limited studies that have considered trust and identification together as mediating variables in explaining customer commitment and measuring the effect of customers' perceived CSR. Studies on samples in developing countries are also limited.

Accordingly, our research is a quantitative study that has aimed to reveal the CSR activities of banks in Kosovo as a fast-growing, competitive sector, how their activities affect customers' commitment to their banks, and what causal link exists regarding the role of trust and identification in this process. The findings have shown consumers in these economies to view CSR positively. Moreover, the study has revealed CSR activities to increase customers' organizational commitment through organizational trust and organizational identification.

For a bank, CSR activities and initiatives are the responsibility of all units of the organization that interact with targeted stakeholders (e.g., customers, suppliers, employees, civil society) with the support of relevant internal functions. Or-

ganizations are expected to voluntarily engage in a wide range of activities, starting from ethical practices to protecting the environment, combating climate change, promoting respect for human rights and improving the living standards of society.

Kosovo is a newly established country in which the bank branches, large shopping malls, fuel stations, car dealerships, and hotel parking lots of many cities, especially in the capital, host electric vehicle stations that have been donated by banks. Banks can use these stations as CSR indicators as well as advertising and image projects.

From this point of view, the research results draw the attention of practitioners to the importance of the issue, especially in Kosovo and the banking sector, and shows the need to exist for new studies on new businesses, financial institutions, and banks that want to contribute to sustainable development. This is because CSR activities can both produce social benefits as well as contribute to advertising and image activities.

Ahn and Kwon (2020) emphasized the importance of relationship-based variables in successful marketing strategies, but few studies are found to have examined the effect of multiple mediators in the context of CSR. The current study has examined the mediating effects of trust and identification (CCI), which are relationship-based variables, on the impact CSR has on customer commitment. In particular, the study contributes to the literature by providing confirmatory evidence to the question of why and how CSR activities affect commitment.

Due to time and cost constraints, data collection in a single city and the cross-sectional design of the study can be seen as limitations. Future studies can be conducted with different mediating and moderating variables, as well as with longitudinal data analyses.

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