

The Effect of Corporate Social Responsibility Perception on Brand Image, Brand Trust and Brand Loyalty

Kurumsal Sosyal Sorumluluk Algısının Marka İmajı, Marka Güveni ve Marka Sadakati Üzerine Etkisi

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ABSTRACT

This research aims to examine the effect of mobile phone users' perception of corporate social responsibility (CSR) on brand loyalty (BL) through brand image (BI) and brand trust (BT). The questionnaire prepared to determine this effect was applied to Trakya University Havsa Vocational College students. The data obtained from 217 questionnaires were analyzed with the AMOS Structural Equation Test by using SPSS 23 and AMOS 23 package program, and the findings were interpreted. As a result, while respect for the consumer and respect for the employee of the dimensions of the perception of CSR has a positive effect on the BI, they also positively affect BT through the BI. Therefore, BI has a direct positive effect on BT, BT has a direct positive effect on BL, and BI affects BL through BT.

Keywords: Corporate Social Responsibility, Brand, Structural Equation Modeling.

Jel Classification: M14, M31, M39.

ÖZ

Bu araştırmanın amacı cep telefonu kullanıcılarının kurumsal sosyal sorumluluk algısının, marka imajı ve marka güveni aracılığıyla marka sadakatine etkisinin incelenmesidir. Bu etkinin belirlenmesi amacıyla hazırlanan anket, Trakya Üniversitesi Havsa Meslek Yüksek Okulu öğrencileri üzerinde uygulanmıştır. 217 ankettan elde edilen veriler SPSS 23 ve AMOS 23 paket programı kullanılarak AMOS Yapısal Eşitlik Testi ile analiz edilmiş ve bulgular yorumlanmıştır. Sonuç olarak, kurumsal sosyal sorumluluk algısının tüketiciye saygı ve çalışana saygı boyutlarının marka imajı pozitif etkisi varken marka güvenine de marka imajı aracılığıyla pozitif etkisi vardır. Marka imajının marka güveni üzerinde, marka güveninin de marka sadakati üzerinde doğrudan pozitif etkisi vardır ve marka imajının da marka güveni aracılığıyla marka sadakati üzerinde etkisi bulunmaktadır.

Anahtar Kelimeler: Kurumsal Sosyal Sorumluluk, Marka, Yapısal Eşitlik Modeli.

Jel Sınıflaması: M14, M31, M39.

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1. Introduction

Worldbank defines CSR, which has become increasingly important nowadays as a commitment to work with employees, their families, the local community to contribute to sustainable economic development, and responsibility for both business and development to improve the quality of life of the community (Chung et al., 2015:542)

The increasing importance of corporate governance in recent years is the combination of social responsibility (Swaen and Chumpitaz, 2008:7). CSR research focuses on how and why CSR practices affect consumer behaviors. CSR activities of businesses can play an important role in BL (Khan and Fatma, 2019:442). CSR has a very important effect on creating and developing corporate image and BI. BI is one of the factors affecting the preference of products and services (Özdemir, 2009:58).

In this research, the effect of corporate social responsibility (CSR) on brand loyalty (BL) through BI and BT is measured. There are many studies on the brand in the domestic literature. However, while all these variables are related to each other, no study has been found that includes BT. This study will contribute to the literature by filling the gap about how CSR affects BT through BI.

This research aims to examine the effects of university students' perception of CSR on BL through these variables by examining the relationships between BI and BT.

2. Literature Review and Hypothesis Development

2.1. Corporate Social Responsibility

Responsibility is the assumption of one's actions or the consequences of any event that falls within their scope of authority. The increasing competition, which is a result of globalization, the rapid development of information technologies, and the disappearance of borders, have brought different dimensions to the aims of the institutions. Social responsibility is adopting a working strategy suitable for an organization's resources to benefit society, economic and legal conditions, and expectations in line with business ethics (Coşkun, 2010: 41-42).

CSR has been a subject that is emphasized a lot today. CSR is considered a good strategic marketing tool and significantly effects consumers' behavior. There are two important reasons for the increase in CSR. The first is that consumers demand low-price, high-quality products from businesses and prefer socially recognized brands among similar products. The other reason is that businesses can gain a competitive advantage by focusing on non-economic factors (He and Lai, 2014:249).

In the study of Eren and Eker (2012), the perception of CSR has a significant effect on the BI. Likewise, Göksu (2006) determined in his study that CSR practices for the social environment, consumers, health, economic development, education, and sports-cultural activities affect the BI. Accordingly, the following hypotheses have been developed.

H₁: The philanthropy dimension of the CSR perception has a significant effect on BI.

H₂: The environment-respect dimension of the perception of CSR has a significant effect on BI.

H₃: The consumer-respect dimension of the CSR perception has a significant effect on BI.

H₄: The employee respect dimension of the CSR perception has a significant effect on BI.

In the research conducted by Swaen and Chumpitaz (2008), it has been determined that consumers' perception of CSR activities has a direct and indirect effect on their trust in the company through customer satisfaction and the perceived quality of the products offered. In their study, Khan and Fatma (2019) determined that CSR significantly effects BT. As a result of this study, the effect of CSR on BT is expected. The hypotheses developed are as follows:

H₅: The philanthropy dimension of CSR perception has a significant effect on BT.

H₆: The environment-respect dimension of CSR perception has a significant effect on BT.

H₇: The consumer-respect dimension of the CSR perception has a significant effect on BT.

H₈: The employee-respect dimension of CSR perception has a significant effect on BT.

Eren and Eker (2012) found that the effects of CSR activities on customer satisfaction and BL were not statistically significant. In their study, Khan and Fatma (2019) determined that CSR does not significantly affect BL. However, Çakır and Aslan (2016) concluded in their research in the automotive sector that CSR projects BL effectively. The hypotheses developed in this context are as follows:

H₉: The philanthropy dimension of CSR perception has a significant effect on BL.

H₁₀: The environment-respect dimension of the perception of CSR has a significant effect on BL.

H₁₁: The consumer-respect dimension of the CSR perception has a significant effect on BL.

H₁₂: The employee-respect dimension of CSR perception has a significant effect on BL.

2.2. Brand Image

In terms of businesses, a brand is a name, term, symbol, shape, or combination that provides information about the products or services of manufacturers or sellers and enables them to be distinguished from the goods of others (Mucuk, 2010:146).

In terms of consumers, brand valuation is the determination of consumers' wishes, needs, tastes, and tendencies and all attempts to satisfy them (Erdil and Uzun, 2010: 7).

BI can express a figurative meaning in which the brand is associated with the person or the user's imagination. It is formed by combining consumer perceptions such as positive and negative aspects, strengths, and weaknesses (Erdil and Uzun, 2010: 90).

According to Dowling (2004), corporate image and reputation include social accountability, openness/transparency, and the organization's personality, corporate talent and financial performance, and help consumers exhibit positive attitudes (Söylemez and Kayabaşı, 2017:350).

There are two classifications of BI: symbol and functional image. A functional image shows the concrete features of a product. The symbolic image represents consumers' abstract characteristics or self-esteem, reflecting their social approval and self-expression. In general, image is perceived product quality, customer satisfaction, and loyalty (He and Lai, 2014:253-254).

Çağlıyan, Şahin, and Selek (2018) determined that BI has effect on BT in their research on shampoo brands on faculty of economics and administrative sciences students. In addition, Gölbaşı Şimşek and Noyan (2009) emphasized that as the image of the brand in the eyes of the customer and the quality of the product increase, the trust in the brand increases.

H₁₃: BI has a significant effect on BT.

Eren and Eker (2012) stated that BI has a significant effect on BL in their study.

H₁₄: BI has a significant effect on BL.

2.3. Brand Trust

Trust exist only when one party believes in the reliability and honesty of the other. Trust is extremely important in the relationship between the customer and the company. Accordingly, the customer shares his/her personal and confidential information with the company. In this case, trust becomes one of the determinants of BL by ensuring the continuation of the relationship between the

brand and the customer (Gölbaşı Şimşek and Noyan, 2009:127). In the light of literature customer trust is affected by the existence of the values of customers and their businesses and has been defined as whether certain types of behavior, goals, and policies are important and appropriate (Swaen and Chumpitaz, 2008:14). BT is conceptualized as the expectations of brand durability and intentions in situations that pose a risk to the customer (Delgado-Ballaster, 2004:574). If the customer trusts the brand at risk, BT is provided (Lau and Lee, 1999:344). Consumers want to trust brands. In particular, trust in the social media environment is extremely important for businesses and brands. An important competitive advantage can be achieved by creating trust in consumers towards brands (Hacıfendioğlu and Fırat, 2014:89). Hacıfendioğlu and Fırat (2014) investigated the effect of BI on BT in brands in social media. As a result, it has been determined that the perceived quality image of the brands on social media has a significant effect on BT.

On the other hand, Eren and Erge (2012) argued that BT affects behavioral and attitudinal BL in the chicken industry. In addition, Gölbaşı Şimşek and Noyan (2009) determined that trust has direct effects on BL in their research on mobile phones. In their study, Khan and Fatma (2019) determined that BT affects BL. In his study, Kalyoncuoğlu (2017) determined that the effect of customers' trust in the Starbucks brand on their BL does not occur directly but through brand love. In this context, BT affects BL.

H₁₅: BT has a significant effect on BL.

Studies have shown that CSR has a direct effect on BI and BT. In addition, it is understood that BI affects trust. Accordingly, the hypotheses about how CSR affects BT through the BI are determined as follows:

H₁₆: The philanthropy dimension of CSR perception has a significant effect on BT through BI.

H₁₇: The environment-respect dimension of CSR perception has a significant effect on BT through BI.

H₁₈: The consumer-respect dimension of CSR perception has a significant effect on BT through BI.

H₁₉: The employee-respect dimension of CSR perception a has a significant effect on BT through BI.

2.4. Brand Loyalty

Loyalty can be examined in two general groups as BL and customer loyalty. BL or brand addiction can be divided into three categories as behavioral, attitudinal, and attitude-based behavior (Gölbaşı Şimşek and Noyan, 2009:124). Some approaches see BL as a combination of the two, rather than the behavioral approach, which states that BL is consumer behavior, and the intellectual approach, which indicates BL, and behavioral or intellectual (Erdil and Uzun, 2010: 180).

BL is the tendency to buy the same product and a concept that includes psychological loyalty and attitude towards the brand. Customers with BL do not only buy the brand. They also reject better and more attractive offers from other brands (Çakır and Arslan, 2016:440). Consumers with BL are very satisfied with the brand they use and show a constant interest in it (Erdil and Uzun, 2010: 178).

According to Aaker, BL represents a constructive BLnd towards the brand that leads to the purchase of the brand over time. BI can be defined as a brand brought to the BLnd of the consumer by the brand association. BI can also be defined as the consumer's thoughts and feelings about the brand (Severi and Ling, 2013:127).

Chung et al. (2015) stated that CSR and BL's effect is realized by the corporate image's moderator (regulatory) effect. He and Lai (2014) state that the effect of CSR on BL is achieved through functional and

symbolic BI. In their study, Söylemez and Kayabaşı (2017) determined that CSR (economic, legal, ethical, philanthropic) activities effect the corporate image and customer loyalty. However, it was concluded that the mediation effect of corporate image and the effect of economic, legal, and ethical variables became statistically insignificant. The corporate image had a full mediating effect in the relationship between these variables and customer loyalty. Although the effect of the independent variable on the relationship between the philanthropy variable of CSR and customer loyalty has decreased, it has been determined that the corporate image has a partial mediation effect since it does not become statistically insignificant. Sağır (2016) revealed in his research that corporate image has a mediating role in the effect of CSR and corporate identity on corporate loyalty.

H₂₀: The philanthropy dimension of CSR perception has a significant effect on BL through BI.

H₂₁: The environment-respect dimension of CSR perception has a significant effect on BL through BI.

H₂₂: The consumer-respect dimension of CSR perception has a significant effect on BL through BI.

H₂₃: The employee-respect dimension of CSR perception has a significant effect on BL through BI.

In their study, Khan and Fatma (2019) argued that CSR does not significantly affect BL, but this is achieved through BT.

H₂₄: The philanthropy dimension of CSR perception has a significant effect on BL through BT.

H₂₅: The environment-respect dimension of CSR perception has a significant effect on BL through BT.

H₂₆: The consumer respect dimension of CSR perception has a significant effect on BL through BT.

H₂₇: The employee-respect dimension of CSR perception has a significant effect on BL through BT.

Gölbaşı Şimşek and Noyan (2009) argued that BI indirectly has a significant effect on loyalty through trust.

H₂₈: BI has a significant effect on BL through BT.

3. Research Methodology

3.1. Population-Sample

This research aims to examine the effect of mobile phone users' perception of CSR on BL through BI and BT. The universe of the research consists of the students of Havsa Vocational School within Trakya University, who are studying only in the field of social sciences, Banking and Insurance, Accounting and Tax Applications, Business Management, Logistics, and Finance. Since there are no students in technical departments within Havsa Vocational School, this research consists of students studying only in departments related to social sciences, and 217 students were reached. The questionnaire was applied between March 2021 and June 2021.

Some researchers state that the number of sample size should be several times of the number of variables (preferably at least ten times or more) (Altunışık et al., 2015:137), while some researchers state that the required sample size for SEM models should be in the range of 200-500 (Çelik and Yılmaz, 2013; Civelek 2018: 16). According to Child (2006), when determining the sample size, the sample size should be five times higher than the number of statements. According to Kline (1994), it is recommended that the sample size should be at least twice and preferably ten times the number of expressions. In this study, since the number of samples is higher than 200, it is considered sufficient for SEM analysis.

3.2. Research Model

This research used a survey method to examine the effect of CSR perception on BL through BI and BT, according to mobile phone brands used. The questionnaire form consists of 5 parts. In the first part, demographic information about the respondents was asked. There are Likert-type scales in other sections. By adopting the CSR perception scale “Swaen and Chumpitaz (2008)”, BI “Severi and Ling (2013)”, BL scale “Carroll and Ahuvia (2006)”, BT scale “Delgado-Ballester (2004)”, the questionnaire form was created. The questionnaire consists of 35 statements in total. While the relationship between the research variables exists in the studies, no study was found in which all these variables were used together. In particular, there is a lack in the studies about how CSR affects BT through BI and how CSR affects BL through BI and BT. The research model was formed in accordance with the purpose of the research as a result of the literature research. Moreover, Ethics Committee approval of this study was received from Trakya University Social and Human Sciences Research Ethics Committee with the decision number 2021.02.19 dated 24.02.2021.

According to the research model, the independent variable of the research is the perception of CSR (philanthropy, respect for the environment, respect for the consumer, respect for the employee), and the dependent variables are BI, BT, and BL.

The data in the research were obtained by applying a questionnaire with a convenience sampling method. The data obtained by the survey method were analyzed with EFA (Explanatory Factor Analysis), CFA (Confirmatory Factor Analysis), and SEM (Structural Equation Modeling) methods.

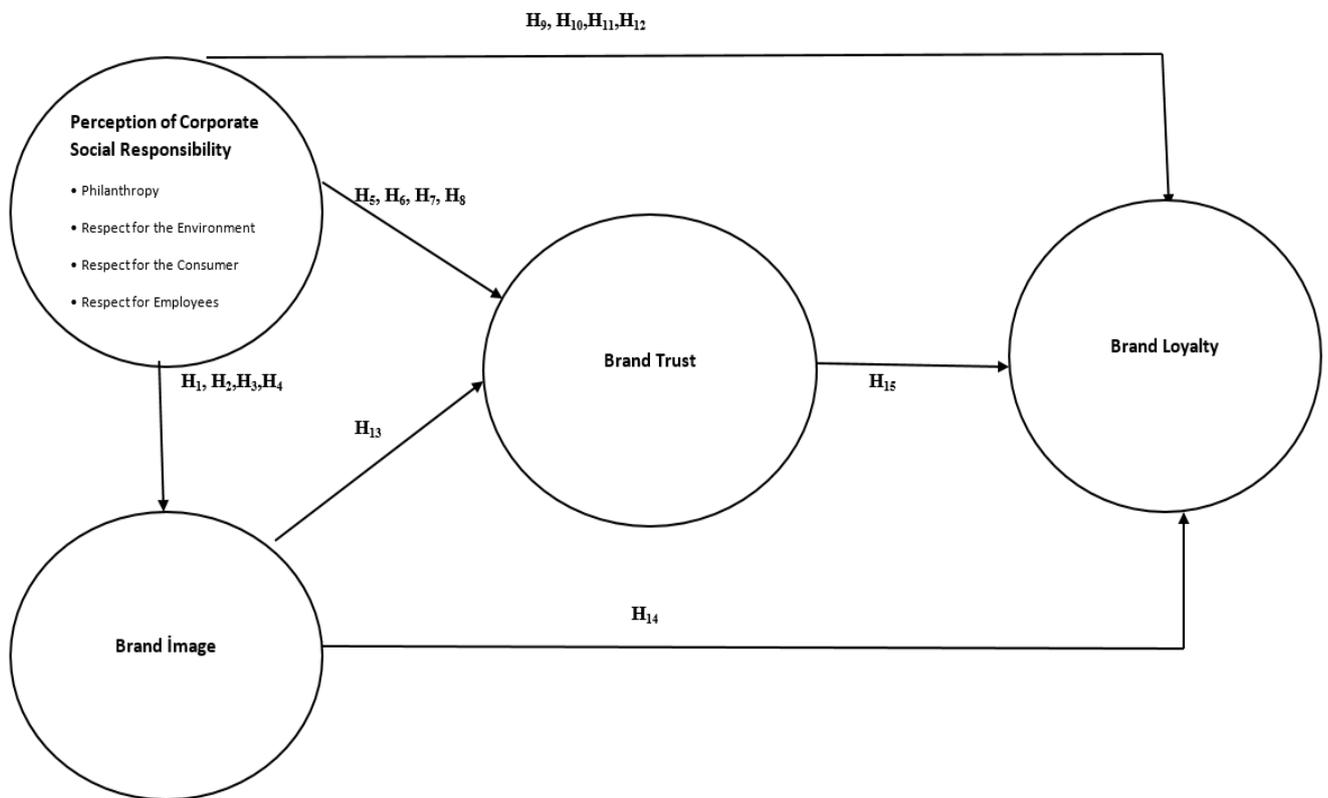


Figure 1: Research Model

4. Findings

4.1. Demographic Characteristics and Descriptive Statistics

Table 1 shows the demographic characteristics of the participants.

Table 1: Demographic Characteristics

Demographic features		Frequency	Percentage	Demographic features		Frequency	Percentage
Gender	Female	116	53.5	Most Preferred Brand	Apple	90	41.5
	Male	101	46.5		Samsung	70	32.3
					Xiaomi	29	13.4
					Huawei	14	6.5
					Other	14	6.5
School	Logistics	66	30.4	Used Brand	Apple	80	36.9
	Business Administration	38	17.5		Samsung	66	30.4
	Banking and Insurance	61	28.1		Xiaomi	33	15.2
	Accounting and Tax Practices	18	8.3		Huawei	20	9.2
	Finance	34	15.7		Other	18	8.3
Income	Less than 2000TL	0	0	Usage Time	1 year and less	86	39.6
	2000TL-3000TL	67	30.9		2 years	51	23.5
	3001TL-4000TL	48	22.1		3 years	36	16.6
	4001TL-5000TL	36	16.6		Four years and more	44	20.3
	5001TL and more	66	30.4				

Students participating in the research mostly prefer Apple brand mobile phones with 41.5%. 32.3% prefer Samsung, 13.4% prefer Xiaomi, 6.5% prefer Huawei, 6.5% prefer other brand mobile phones. Students currently use the Apple brand, mostly mobile phone, with 36.9%. 30.4% use Samsung, 15.2% use Xiaomi, 9.2% use Huawei, 8.3% use other branded mobile phones. 39.6% of them have been using their mobile phones for one year or less, 23.5% of them for two years, 16.6% of them for three years, 20.3% for four years.

4.2. Explanatory Factor Analysis-Reliability Analysis

If the skewness and kurtosis values of the expressions in the scale are between +2 and -2, it can be said that they are normally distributed (George and Mallery, 2016:114). However, the expressions in this study are in the range of +1.5 and -1.5, except for BI5 (the kurtosis value is +2.5). Therefore, it can be said that it is normally distributed.

The Kaiser-Meyer-Olkin (KMO) test result of the data set is 0.908. Therefore, according to this result, the data set is suitable for factor analysis.

Table 2: Results of Explanatory Factor Analysis

Variable		Expressions	Factor Load	Average		Standard Deviation	
Perception of Corporate Social Responsibility	Philanthropy	P1	The firm helps developing countries.	0.695	2.954	3.047	0.9268
		P2	It supports social and cultural activities (art, culture, sports) in the regions where it operates.	0.804	3.184		0.9781
		P3	Develops projects in poor countries.	0.763	2.829		1.0512
		P4	It helps to solve humanitarian problems.	0.658	3.221		1.1209
	Respect for the Environment	RFE1	It reduces the consumption of natural resources.	0.595	3.088	3.187	3.088
		RFE2	Considers the environment in the production process.	0.655	3.138		3.138
		RFE3	It realizes its products as ecologically as possible (waste recycling, energy conservation, etc.)	0.734	3.336		3.336
	Respect for the Consumer	RC1	Protects consumer rights (in terms of after-sales service, warranties, information)	0.608	3.908	3.817	3.908
		RC2	Treats customers fairly	0.650	3.719		3.719
		RC3	It provides consumers with accurate information about the composition of products.	0.690	3.825		3.825
	Respect for Employees	RE1	It does not discriminate against employees by gender, ethnicity, or religion.	0.542	3.963	3.716	3.963
		RE2	It creates duties/responsibilities for the employee..	0.757	3.806		3.806
		RE3	Acts in accordance with current laws and regulations.	0.703	3.820		3.820
		RE4	Protects employee rights.	0.725	3.737		3.737
		RE5	It helps all employees who want to get more training.	0.526	3.419		3.419
		RE6	It guarantees the health and safety of employees.	0.587	3.622		3.622
		RE7	Respects human rights in all countries where the company operates.	0.413	3.645		3.645
	Brand Image	BI1	This brand is innovative.	0.746	4.069	4.112	4.069
		BI2	This brand has high technology.	0.748	4.189		4.189
		BI3	This brand has a different image compared to other brands.	0.704	4.009		4.009
		BI4	This brand has a clean image.	0.538	4.074		4.074
BI5		This brand is a very well-known brand..	0.585	4.272	4.272		
Brand Trust	BT2	I trust this brand.	0.656	4.115	3.866	4.115	
	BT3	This brand never disappoints me	0.742	3.747		3.747	
	BT4	This brand guarantees satisfaction	0.794	3.986		3.986	
	BT5	This brand is honest and sincere when I raise issues with their products.	0.672	3.802		3.802	
	BT6	I trust that this brand will solve the problem I am facing.	0.741	3.876		3.876	
	BT7	This brand strives to please me.	0.604	3.710		3.710	
	BT8	This brand somehow compensates when there is a problem with its product.	0.586	3.793		3.793	

Brand Loyalty	BL1	I buy this brand when I'm going to buy a mobile phone	0.638	3.793	3.318	3.793
	BL2	I don't care about other brands when I buy a mobile phone.	0.817	3.249		3.249
	BL3	If the store I go to does not have this brand, I postpone the purchase or go to another store that has this brand.	0.881	3.217		3.217
	BL4	If I can't find this brand in the store that I go to, I won't buy another brand.	0.876	3.014		3.014

As a result of the factor analysis, the statements were grouped under seven factors. After the exploratory factor analysis, the items RE8 and BT1 were excluded because they loaded low on two factors. The average of the statements given by the students participating in the research is above 3. According to these averages, the perception of CSR of the respondents is high. They have a positive opinion about the BI. They trust that the business can resolve brand-related issues. It can be concluded that this situation is a factor in the formation of BL.

Table 3: Reliability Test of The Scales After Factor Analysis

Scales		Explained Variance	Number of Expressions	Cronbach Alpha (Scale Reliability)	
Perception of CSR	Philanthropy	4.008	4	0.779	0.895
	Respect for the environment	2.952	3	0.684	
	Respect for the consumer	3.193	3	0.820	
	Respect for the employee	9.939	7	0.850	
Brand Image		4.448	5	0.861	
Brand Trust		37.116	7	0.926	
Brand Loyalty		6.859	4	0.903	

If the Cronbach Alpha coefficient of the scales is greater than 0.60, it is said that the scales are reliable (Kalaycı, 2010:405). Therefore, according to this table, it is seen that the scales are reliable.

4.3. Structural Equation Model

4.3.1. Confirmatory Factor Analysis

The generally accepted goodness-of-fit evaluation criteria of the Confirmatory Factor Analysis (CFA) of the scales in testing the structural equation models are shown in Table 4. For the factors to be statistically significant, p values should be $p < 0.05$. According to the analysis, the p values of the scales are significant. Therefore, the generally accepted goodness-of-fit criteria of the scales are shown in the table.

Table 4: Generally Accepted Goodness of Fit Criteria

The goodness of Fit Criteria	Perception of CSR	Brand Image	Brand Trust	Brand Loyalty	All Variations
CMIN/Df	1.926	2.044	2.301	0.964	2.071
GFI	0.901	0.982	0.971	0.998	0.800
CFI	0.934	0.989	0.988	1.000	0.894

RMSEA	0.065	0.070	0.078	0.000	0.070
SRMR	0.0521	0.0249	0.0260	0.0056	0.0564

4.3.2. Discriminant and Convergent Validity

For the discriminant and convergent validity of the scales, Average Variance Explained (AVE), Combined Reliability (CR) values, and factor loads must be checked.

Table 5: Convergent Validity of the measurement model

Variables	Philanthropy	Respect for the Environment	Respect for Consumers	Respect for Employees	Brand Image	Brand Trust	Brand Loyalty
Philanthropy	0.730						
Respect for the Environment	0.613	0.708					
Respect for Consumers	0.486	0.631	0.781				
Respect for Employees	0.501	0.674	0.624	0.675			
Brand Image	0.247	0.427	0.687	0.663	0.747		
Brand Trust	0.340	0.487	0.681	0.674	0.715	0.822	
Brand Loyalty	0.244	0.318	0.449	0.431	0.642	0.696	0.760
AVE	0.534	0.501	0.610	0.455	0.558	0.676	0.577
CR	0.818	0.741	0.824	0.852	0.862	0.926	0.842

For AVE to be acceptable, it must be greater than 0.50 or 0.50 (Kurgun and Bağiran, 2013:491). In the model, only the AVE value of the employee respect scale is 0.455. But others are above 0.50. In cases where the AVE value is less than 0.50, if the CR Value is greater than 0.60, it can be said that convergent validity is achieved (Huang, Wang, Wu, & Wang, 2013:219). To ensure convergent validity, CR values should be at least 0.60 to be acceptable (Hair, Hult et al., 2014:102). The CR values in the model are above 0.70. In addition, it can be said that it is acceptable when factor loads are above 0.40 (Hair, Hult, et al., 2014: 104). Factor loads in the model are over 0.40. In this case, it can be said that the model generally has convergent validity.

Discriminant validity is provided in cases where there are correlations (<.90) between factor loads obtained as a result of CFA (Kline, 2011: 116). This model ensures discriminant validity since correlations (<.90) between factor loadings.

4.3.3. Structural Equation Modeling Test

After the reliability and validity analyzes were made, the hypotheses were tested with the AMOS 23 package program. SEM results of the structural equation model are shown in Table 6.

Table 6: SEM Results

Hypotheses	Standard Coefficients (β)	Nonstandard Coefficients	Standard Error	P
(H ₁) P→BI	-0.148	0.40	0.066	0.146

(H ₂) RFE→BI	0.009	0.01	0.096	0.943
(H ₃) RC→BI	0.493	0.42	0.124	***
(H ₄) RE→BI	0.322	0.33	0.144	0.022
(H ₅) P→BT	0.020	0.02	0.068	0.800
(H ₆) RFE→BT	0.069	0.07	0.098	0.489
(H ₇) RC→BT	0.159	0.18	0.130	0.173
(H ₈) RE→BT	0.102	0.14	0.145	0.349
(H ₉) P→BL	0.040	0.04	0.105	0.707
(H ₁₀) RFE→BL	0.109	0.13	0.152	0.408
(H ₁₁) RC→BL	-0.287	-0.37	0.204	0.068
(H ₁₂) RE→BL	-0.094	-0.15	0.223	0.510
(H ₁₃) BI →BT	0.589	1.10	0.127	***
(H ₁₄) BI →BL	0.246	0.76	0.208	0.073
(H ₁₅) BT→BL	0.570	0.67	0.160	***

***p<0,001

Since the significance values of some of the paths in the model were $p>0.05$, the model was reanalyzed after the nonsignificant paths were removed from the model. In the analysis performed after removing the meaningless paths, the fit indices of the model ($\chi^2/df=2.048$, $p=0.000$, $GFI=0.800$, $CFI=0.896$, $RBLEA=0.070$, and $SRMR=0.0574$) met the fit criteria.

According to the research results, hypotheses H₃, H₄, H₁₃, H₁₅ were supported. Respect to the consumer and respect to the employee, which are the dimensions of CSR perception, positively affect the BI. BI has a significant effect on BT, and BT affects BL. Table 7 shows the hypothesis results of the SEM model that was reanalyzed.

Table 7: Hypothesis Results

Hypotheses	Standard Coefficients (β)	Nonstandard Coefficients	Standard Error	Critical Rate (CR)	P
(H ₃)RC→BI	0.487	0.49	0.127	3.103	0.002
(H ₄)RE→BI	0.331	0.33	0.137	2.234	0.025
(H ₁₃)BI →BT	0.886	0.89	0.153	8.706	***
(H ₁₅)BT→BL	0.703	0.70	0.084	11.447	***

***p<0,001

4.4. Mediation Test

In the structural equation analysis, mediation analysis was carried out by looking at the direct and total effects. Whether the mediation was significant or not was analyzed with the Sobel Test. According to the analysis, H₁₈, H₁₉, H₂₈ hypotheses were supported.

Table 8: Mediation of BI in the Effect of RC on BT

Structural Equations	p	Standard Coefficients (β)	Nonstandard Coefficients	Standard Error	Sobel Test Results	
					z	p
RC → BI	0.002	0.487	0.39	0.127	2.897	0.003

BI→BT	***	0.886	1.34	0.153		
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***p≤0,001

There is no direct effect between RC and BT. However, the total effect with the BI variable is 0.431. Therefore, BI has a full mediation effect between RC and BI. It was statistically significant as p=0.002 between RC and BI and p≤0.001 between BI and BT. According to the results of the Sobel test, p<0.05 was found. The RC variable does not directly affect BT. However, it can be said that it has a significant indirect effect through BI. The consumer-respect dimension of CSR perception affects BT through BI (H₁₈).

Table 9: Mediation of BI in the Effect of RE on BT

Structural Equations	p	Standard Coefficients (β)	Nonstandard Coefficients	Standard Error	Sobel Test Results	
					z	p
RE → BI	0.025	0.331	0.31	0.137	2.190	0.028
BI→BT	***	0.886	1.34	0.153		

***p≤0,001

There is no direct effect between RE and BT. However, the total effect with the BI variable is 0.293. Therefore, BI has a full mediation effect between RE and BT. It was statistically significant as p=0.025 between RE and BI and p≤0.001 between BI and BT. According to the results of the Sobel test, p was found as <0.05. Therefore, the RE variable does not directly affect BT. However, it can be said that it has a significant indirect effect through BI. For example, the employee respect dimension of CSR perception affects BT through BI (H₁₉).

Table 10: Mediation of BT in the Effect of BI on BL

Structural Equations	p	Standard Coefficients (β)	Nonstandard Coefficients	Standard Error	Sobel Test Results	
					z	p
BI → BT	***	0.886	1.34	0.153	6.951	0.000
BT→BL	***	0.703	0.96	0.084		

***p≤0,001

There is no direct effect between BI and BL. However, the total effect, together with the BT variable, is 0.623. Therefore, BT has a full mediation effect between BI and BL. It was statistically significant as p≤0.001 between BI and BT and p≤0.001 between BT and BL. According to the results of the Sobel test, p was found as <0.05. The BI variable does not directly affect BL. However, it can be said that it has a significant indirect effect on BT. BI affects BL through BT (H₂₈).

5. Conclusion

While this research investigates the effect of CSR perception on BL, it also examines its effect through BI and BT. According to the results of the research;

- The consumer-respect dimension of the CSR perception has a significant effect on BI.
- The employee respect dimension of the CSR perception has a significant effect on BI.
- BI has a significant effect on BT.
- BT has a significant effect on BL.

• The consumer respect dimension of CSR perception does not significantly affect BT, but it significantly affects BT through BI. The employee respect dimension of CSR perception has no significant effect on BT. However, it has an effect on BT through BI.

• Although the BI does not directly effect BL, it has an effect on BL through BT.

• The perception of CSR has no direct effect on BL. However, the findings show that BI affects BT, and BT affects BL.

• According to the above-mentioned finding, BI is very important, and therefore companies should develop strategies to improve their BI. Furthermore, the BI also increases the effect on BL by affecting BT.

• No study has been found including all the CSR perception, BI, BT, and BL. For this reason, it is thought that this research will be a useful resource for researchers. The research can be expanded by adding different variables to the model. It can be applied to different consumer groups.

• The research has limitations. Since the research was conducted with convenience sampling, it cannot be generalized to all university students. For this reason, it can be applied to all units in the university, different universities, and different consumer groups.

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