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Corporate Social Responsibility and Its Impact on Consumer Trust and Brand Loyalty

Dr. Ajay Kumar Shukla[1], Prof. Pankaj Pandey[2]
[1]Asst. Professor, V. S. S. D. College, Nawabganj, Kanpur
[2]Professor, V. S. S. D. College, Nawabganj, Kanpur

Abstract

The current study investigates the effect of CSR on the trust and brand loyalty of consumers, paying special attention to the mediating effect of trust. This qualitative research design involved an analytical and comparative approach, and a secondary data collection method. Two meta-analyses and six empirical studies were analysed using a thematic and comparative approach. The empirical studies comprised 2525 sample respondents in Indian and international context. The results indicate that consumer trust and brand loyalty are positively related with CSR, but the relationship is different from industry and consumer groups. The main means by which CSR influences repeat purchasing, brand advocacy and positive word of mouth is trust. Consumer reactions are stronger to ethical, authentic and transparent CSR initiatives than to legally required and promotional CSR activities. Satisfaction, perceived value, brand identification and service quality can also impact loyalty and can work in parallel to consumer trust. The study reveals that CSR can contribute to sustainable consumer-brand relationships as long as it is credible, strategically oriented and backed up by the performance of the organization. However, there is a lack of causal interpretation and generalisation due to the predominant use of cross-sectional and self-reports.

Keywords: corporate social responsibility, consumer trust, brand loyalty, CSR authenticity, consumer satisfaction, brand identification

Introduction

CSR is not just philanthropy or charity anymore; it has become a significant element of modern-day business strategy. The social, environmental and ethical impact of organisations' activities is now taken into account as well as their economic goals. The CSR is, thus, a CSR firm's obligation to its staff, client, society, environment and other interested parties who are impacted by the firm's work. Carroll (1991) developed a framework that classifies these responsibilities into four categories: economic, legal, ethical and philanthropic responsibility. According to this framework, responsible business is being financially responsible, fulfilling one's legal obligations, being ethical and making voluntary contributions to the society.

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Due to consumers gaining increasing awareness of company conduct, the strategic value of CSR has risen. The consumer can explore how organisations treat employees, look after the environment, source materials and engage with communities through company disclosures, news reporting and social media platforms and independent review sites. Consequently, price and quality of the products are no longer the only consumers' point of reference in their assessments. The CSR initiatives can earn positive perceptions from consumers if they are perceived as relevant, credible and authentic to their values (Sen & Bhattacharya, 2001).

Consumer trust is particularly relevant as there is often uncertainty around what performance to expect from a product, or the quality of service and the way in which an organisation operates when making a buying decision. Brand trust is a consumer's confidence in the brand and their trust that the brand will deliver what it promises. It is formed when a brand is seen as reliable, ethical and good at providing consistent value. To the extent that trust can diminish the risk perception, it helps to motivate repeat buying and emotional attachment to the brand (Chaudhuri & Holbrook, 2001).

CSR can enhance this trust by showing the organization that it takes responsibility for the broader implications of its decisions. Being transparent and showing genuine concern for stakeholders, and practicing ethical practices can demonstrate integrity and remove the suspicion that there are dishonest motives. According to the jewellery industry evidence, perceived CSR has a positive impact on customer trust, customer satisfaction, and customer loyalty (Tran, 2022). However, these benefits are more likely to manifest themselves if CSR activities are genuine and if the organisation's ongoing actions are congruent to CSR.

The term 'brand loyalty' is defined as a consumer's ongoing brand preference and commitment. It can be shown by repeat sales, positive attitudes, good recommendations, and negative recommendations and resistance to competing offers. CSR can help to create the social and emotional value to complement the functional value of products and services. Retail research suggests that adopting socially responsible business can have a positive impact on consumers' perceived value and brand loyalty of an organisation (Servera-Francés & Piqueras-Tomás, 2019).

Trust can thus potentially be a crucial connection between CSR and brand loyalty. Consumers who see a socially responsible organisation, may have a higher level of trust in that organisation's intentions and practices. This trust can facilitate the likelihood of repeat purchases, favourable word of mouth and higher brand loyalty. Trust is a key dimension of the relationship that CSR can foster among citizens and customers, as identified by research in the hospitality industry (Martínez & Rodríguez del Bosque, 2013). Trust can then be seen as a result of CSR as well as a variable that acts as a mediator between perceptions of CSR and loyalty.

The effect of CSR, however, will probably not be consistent. It can vary based on consumer awareness, industry traits, perceived authenticity and compatibility of the company and the cause it supports. Limited benefits might be achieved if consumers are not informed about CSR initiatives or are not aware that these are not really CSR. It also can't fix substandard products, services or corporate misconduct. Hotel industry experiences have shown that CSR is not just in addition to corporate ability, reputation and transparency, but also it is in parallel with these factors and it plays a role in developing customer loyalty (Kim & Kim, 2016).

Literature Review:

Corporate social responsibility (CSR) has developed from a voluntary philanthropic activity into an important component of organisational strategy and stakeholder management. It reflects the responsibility of an organisation to consider the economic, legal, ethical and social consequences of its operations. Carroll conceptualised CSR through four interconnected dimensions: economic, legal, ethical and philanthropic responsibility (Carroll, 1991). Economic responsibility requires an organisation to remain financially viable, while legal responsibility concerns compliance with applicable laws and regulations. Ethical responsibility requires conduct that is fair and morally acceptable, whereas philanthropic responsibility includes voluntary contributions to society. This framework demonstrates that CSR is broader than charitable donations and includes the manner in which an organisation conducts its regular business activities.

The increasing availability of corporate information has changed the way consumers evaluate organisations and their brands. Consumers can obtain information about environmental practices, employee welfare, ethical sourcing, community engagement and consumer protection through corporate reports, news platforms and social media. Consequently, purchasing decisions may be influenced by corporate behaviour as well as price, quality and product availability. Corporate associations concerning social responsibility can affect consumers' evaluations of an organisation and shape their attitudes towards its products (Brown & Dacin, 1997). Positive CSR associations may therefore strengthen the overall evaluation of a brand, whereas evidence of irresponsible conduct can weaken consumer confidence.

Consumer responses to CSR are not necessarily uniform. The influence of CSR depends on the social issue selected by the organisation, consumers' support for that issue, product quality and the perceived compatibility between the organisation and the social cause. Consumers may respond favourably when CSR activities correspond with their personal values and appear relevant to the organisation's operations. However, they may react negatively when CSR communication appears exaggerated or when the organisation's actions are inconsistent with its public claims. CSR activities can even reduce purchase intentions when consumers believe that an organisation is compromising product quality or using a social initiative primarily for commercial advantage (Sen & Bhattacharya, 2001). The effectiveness of CSR therefore depends on consumer interpretation rather than the amount of money spent on an initiative.

Consumer trust represents confidence in an organisation's reliability, honesty and ability to fulfil its promises. Trust is especially important when consumers cannot independently verify product quality, production conditions or corporate claims before purchasing. In such circumstances, consumers rely on available information about the organisation's competence and integrity. Brand trust reduces perceived uncertainty and encourages consumers to depend on the future performance of a brand. It can also strengthen both purchase loyalty and attitudinal loyalty by creating confidence in the consistency of the brand (Chaudhuri & Holbrook, 2001).

CSR can contribute to consumer trust by signalling that an organisation acknowledges its responsibilities towards customers, employees, communities and the environment. Transparent communication, fair business practices, ethical sourcing and environmental protection may indicate that the organisation possesses integrity. Evidence from the organic food sector shows that CSR associations can strengthen consumer trust in products whose ethical and quality characteristics cannot be directly verified by consumers (Pivato et al., 2008). This relationship is particularly important in markets where consumers must depend on corporate information regarding product safety, sustainability or production standards.

Consumers' perceptions of CSR can also influence their assessment of corporate reputation and purchasing risk. An organisation that consistently follows responsible practices may be regarded as more dependable than one that limits CSR to occasional promotional campaigns. Perceived CSR has been found to improve corporate reputation, consumer trust and loyalty while reducing the risk consumers associate with purchasing and using products (Stanaland et al., 2011). These findings suggest that trust is an important consumer-level benefit of responsible corporate conduct.

Brand loyalty refers to a consumer's sustained preference and commitment towards a particular brand. It includes behavioural loyalty, demonstrated through repeated purchases, and attitudinal loyalty, reflected through preference, commitment and resistance to competing brands. Repeated purchasing does not always indicate genuine loyalty because it may arise from convenience, limited alternatives or price advantages. Attitudinal loyalty represents a stronger relationship because consumers deliberately prefer the brand and are willing to recommend it to others. Brand trust contributes to both forms of loyalty by reducing uncertainty and strengthening consumers' willingness to continue their relationship with the brand (Chaudhuri & Holbrook, 2001).

CSR can strengthen brand loyalty by creating social, emotional and ethical value in addition to the functional value offered by a product. Consumers may prefer brands whose practices are compatible with their personal values and social concerns. CSR can also distinguish a brand from competitors when product quality and prices are similar. Research in the retail sector demonstrated that CSR contributes to consumer loyalty by increasing the value consumers associate with a responsible organisation (Servera-Francés & Piqueras-Tomás, 2019). CSR therefore provides a possible basis for differentiation and long-term consumer relationships.

The relationship between CSR and brand loyalty may be both direct and indirect. CSR can directly influence loyalty by improving consumers' overall evaluations of an organisation. It may also influence loyalty indirectly by strengthening trust, satisfaction, corporate reputation or consumer–company identification. Research in the hospitality industry established that trust is an important mechanism through which CSR contributes to customer loyalty (Martínez & Rodríguez del Bosque, 2013). Consumers who perceive an organisation as socially responsible may develop greater confidence in its intentions, and this confidence may encourage repeated purchasing and brand commitment.

The authenticity of CSR activities is essential to the development of trust and loyalty. Consumers attempt to determine whether an initiative reflects the organisation's actual values or represents a temporary attempt to improve sales and reputation. CSR activities are more likely to be considered authentic when they are consistent with the organisation's history, core operations and treatment of stakeholders. Perceived CSR authenticity has been found to strengthen brand authenticity and brand trust, which subsequently contribute to perceived brand loyalty (Safeer & Liu, 2023). Organisations must therefore support CSR communication with verifiable and consistent business practices.

Although the literature generally indicates a positive relationship between CSR and consumer loyalty, the strength of this relationship differs across brands and market contexts. CSR cannot compensate for poor product quality, unreliable service or misleading communication. Consumers may approve of an organisation's social initiatives without purchasing its products when the principal offering does not satisfy their requirements. Evidence covering several brands and industries showed that the relationship between perceived CSR, customer attitudes and actual retention varies according to brand and company characteristics (van Doorn et al., 2017). CSR should consequently be treated as a complementary element of brand strategy rather than a substitute for operational competence.

The reviewed literature establishes that CSR can influence consumer trust and brand loyalty, but several research gaps remain. Many existing studies have been conducted within specific sectors, including hospitality, organic food and retailing, which limits the generalisability of their findings. Previous studies have also examined trust alongside satisfaction, reputation, identification and perceived value, leaving scope for a focused examination of its mediating role. Consumer responses may further differ according to CSR awareness, perceived authenticity and individual values. The present study therefore examines the direct effects of CSR on consumer trust and brand loyalty and evaluates whether consumer trust mediates the relationship between CSR and brand loyalty.

Research Methodology

The study uses qualitative, analytical and comparative research design, using secondary data only. Peer-reviewed journal articles published in the last five years were included in a systematic review to explore the linkages between CSR, Consumer trust and Consumer loyalty. Academic databases were used to find relevant studies.

Thematic and comparative analysis were used to analyse the selected evidence. The direct CSR–loyalty relationship and the mediating role of trust became a main focus, as well as the influence of authenticity, satisfaction, brand identification, perceived value and service quality. Evidence was gathered from India and contrasted with international evidence to look for patterns and contextual differences. The criteria for assessing the quality of the study were sample adequacy, validity of measurements, analysis technique and consistency of results. The research was based on publicly available secondary information and no human participation or personal information was collected.

Analysis and Findings

The analysis is conducted on the basis of only verified secondary evidence found in two meta-analyses and six empirical studies that specifically addressed the corporate social responsibility

(CSR) and consumer trust and loyalty-related outcomes. The six empirical studies have yielded a total of 2,525 survey responses which consist of 1,791 respondents from India, and 734 users of global brands. The samples are not statistically pooled due to the use of different constructs, scales and analytical models. As such, the numerical data reported below is not original data but rather information taken from the original publications.

Table -01 Analysis of Various Study

Study	Context and sample	Analytical method	Principal finding
Aljarah and Ibrahim (2020)	Meta-analysis of 43 studies containing 28,495 observations	Meta-analysis and moderator analysis	CSR had a positive, medium-sized association with brand loyalty, with an overall correlation of approximately r = .43. The relationship varied across industries, product types and research designs.
Chi and Phan (2025)	123 primary studies published between 2004 and 2024	Meta-analysis	CSR positively influenced satisfaction and loyalty. Satisfaction, service quality and perceived value emerged as important loyalty mechanisms.
Manimalar and Sudha (2016)	261 Indian consumers	CFA and SEM	Ethical and legal CSR positively influenced consumer trust and brand loyalty. Ethical responsibility produced a stronger relationship than legal responsibility.
Fatma et al. (2016)	489 Indian retail-banking customers	SEM	CSR associations influenced loyalty indirectly through consumer–brand identification, indicating that CSR alone may not generate loyalty.
Safeer and Liu (2023)	734 consumers using global brands	SEM	Perceived CSR authenticity strengthened brand authenticity and trust. Authenticity influenced loyalty-related outcomes, although its direct effect on positive word of mouth was not significant.

Fatma and Khan (2023)	336 Indian retail-banking customers	SEM using AMOS	CSR positively influenced brand advocacy, while brand trust partially mediated this relationship.
Khan and Fatma (2023)	328 Indian banking customers	CFA and SEM	CSR positively influenced brand trust, which partially mediated its effects on brand image and positive word of mouth.
Singh et al. (2024)	377 Indian telecommunications customers	PLS-SEM and multi-group analysis	The direct CSR–loyalty relationship was not significant. CSR affected loyalty indirectly through trust and satisfaction, while service quality remained an important direct predictor.

Note. CFA = confirmatory factor analysis; SEM = structural equation modelling; PLS-SEM = partial least squares structural equation modelling.

Analysis of the CSR–Trust Relationship

The evidence shows that the general view of CSR has a positive impact on consumer trust. Consumers seem to read responsible corporate action as a sign of honesty, reliability and care for the welfare of the stakeholders within the organisation. This relationship is strongly supported by the evidence in India. The increase in consumer trust was due to ethical and legal responsibility, but ethical responsibility was more effective in creating consumer trust (Manimalar & Sudha, 2016). The difference is significant because the legal responsibility can be read as a requirement to meet the minimum standards, whereas the ethical responsibility is seen as going beyond the minimum standard.

The Indian banking evidence also indicates that positive CSR perceptions boost brand trust (Khan & Fatma, 2023). Trust, then, is more than an optimistic assessment of the company, it is a risk-reduction strategy, especially in service industries where a customer is unable to fully assess service quality prior to its use.

Despite this, a CSR's trustworthiness relies on its perceived sincerity. If it feels like an opportunistic, promotional or out-of-line effort, consumers can be skeptical about the initiative. Thus, the perceived authenticity of CSR leads to the perceived authenticity of the brand which in turn increases the level of trust (Safeer & Liu, 2023). The analysis then shows that the only expenditure of CSR is not enough. The initiative has to be believable and consistent and long-term in nature to fit the organisation's identity. A relationship between CSR and brand loyalty has been analysed. the relationship between CSR and brand loyalty has been analysed.

Overall, the findings indicate that CSR is positively related to brand loyalty. A metanalysis of 43 studies and 28,495 observations, reported an overall correlation of around r = .43 or medium sized relationship (Aljarah & Ibrahim, 2020). But this is not a definitive proof that CSR can create repeat purchase. The meta-analysis also revealed significant differences between industries, product categories, culture, sampling methods and the design of the surveys.

The latter synthesis of 123 studies found that CSR is a determinant of loyalty, but the satisfaction, perceived value, and service quality are also emphasized (Chi & Phan, 2025). CSR acts in addition to the traditional factors of loyalty, rather than in place of them. While social responsibility of the customer might be accepted, they may not be willing to repurchase an unreliable product, inadequate price or poor service experience.

It is a conditional relationship that is demonstrated by Indian findings. Manimalar & Sudha (2016) found that the dimensions of ethical and legal CSR directly impacted consumers' loyalty. On the contrary hand, the telecommunications study did not show any direct relationship between CSR and loyalty (Singh et al., 2024). Satisfaction and trust was the mechanism for the effect, whereas service quality was a more direct influence. The seeming paradox may be resolved if one is reminded that loyalty is formed by functional performance and relational evaluation.

The role of consumer trust in the mediation.

The most consistent intervening mechanism reported in the reviewed evidence is consumer trust. CSR is a message of ethical orientation and stakeholder concern, but cannot translate into consumer loyalty until the consumer can believe in the brand. Trust partially moderated the link between CSR and brand advocacy in Indian retail banking (Fatma & Khan, 2023). Similarly, trust partially transmitted the effects of CSR to brand image and positive word of mouth (Khan & Fatma, 2023).

Partial mediation suggests that a significant proportion, but not all, of consumer response is mediated by trust. Other routes are satisfaction, corporate reputation, perceived value and consumer–company identification. For instance, corporate ability and CSR associations affect the loyalty indirectly, as Indian banking customers identify the bank by their brand (Fatma et al., 2016). In some cases, the values of the organisation may be responsible for consumer loyalty even if there is no trust involved.

The telecommunications evidence further elaborates this interpretation, indicating that the combination of trust and satisfaction conveys the message of CSR to loyalty (Singh et al., 2024). Therefore the most justifiable conclusion would be that CSR is a relational process that leads to loyalty rather than having a direct effect.

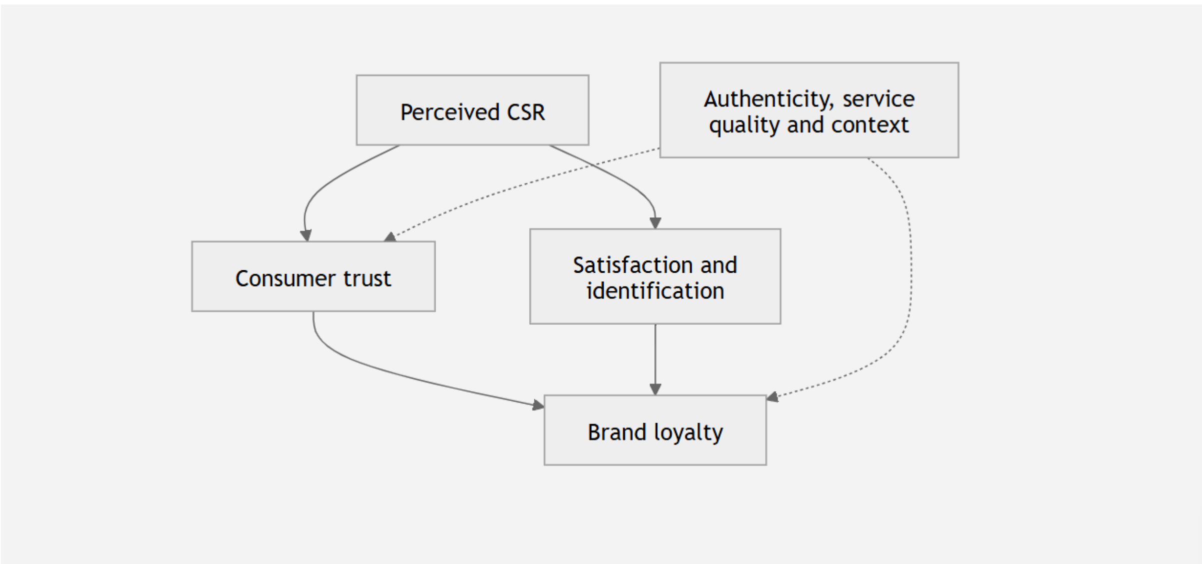
Table -02: Comparative Findings

Analytical theme	Synthesised finding	Strength of evidence
CSR and consumer trust	Responsible corporate conduct generally improves trust, especially when initiatives are ethical and credible.	Strong

CSR and brand loyalty	The overall relationship is positive but varies across industries and consumer settings.	Strong but conditional
Trust as a mediator	Trust consistently explains how CSR perceptions are converted into advocacy, word of mouth and loyalty.	Strong
CSR authenticity	Authenticity strengthens trust and brand evaluation; superficial CSR may generate scepticism.	Moderate to strong
Ethical versus legal CSR	Ethical responsibility appears more influential than compliance-based legal responsibility.	Moderate
Satisfaction and identification	Satisfaction and consumer–brand identification provide additional indirect pathways to loyalty.	Strong
Service quality	Service quality may influence loyalty more directly than CSR, particularly in telecommunications and other services.	Strong
Indian context	Indian evidence is concentrated in banking and telecommunications, limiting sector-wide generalisation.	Methodologically constrained

Source: Author's synthesis based on the findings of Aljarah and Ibrahim (2020), Chi and Phan (2025), Manimalar and Sudha (2016), Fatma et al. (2016), Safeer and Liu (2023), Fatma and Khan (2023), Khan and Fatma (2023), and Singh et al. (2024).

Synthesised Conceptual Finding



The framework indicates two principal pathways. First, CSR strengthens consumer trust, which subsequently encourages repeat purchasing, advocacy and positive word of mouth. Second, CSR improves satisfaction or consumer–brand identification, which also contributes to loyalty. Authenticity, service quality, industry characteristics and consumer demographics influence the strength of these relationships.

Table -03: Assessment of the Research Relationships

Proposed relationship	Finding	Assessment
Perceived CSR positively influences consumer trust.	Supported across Indian and international evidence.	Supported
Consumer trust positively influences brand loyalty.	Trust is consistently connected with loyalty, advocacy and positive word of mouth.	Supported
Consumer trust mediates the CSR–loyalty relationship.	Multiple studies report partial or indirect mediation.	Strongly supported
CSR directly influences brand loyalty.	Positive in some studies but non-significant in others.	Partially supported
Authentic CSR produces stronger consumer responses.	Authenticity improves trust and loyalty-related evaluations.	Supported
CSR can compensate for inadequate service quality.	Evidence indicates that service quality remains an independent and often stronger loyalty determinant.	Not supported

Source: Author's synthesis based on peer-reviewed evidence from Manimalar and Sudha (2016), Aljarah and Ibrahim (2020), Fatma and Khan (2023), Khan and Fatma (2023), Safeer and Liu (2023), and Singh et al. (2024).

Major Findings

The analysis yields 5 main results. First, CSR has an overall positive relationship with consumer trust and brand loyalty, with the strength of this relationship being moderately positive but not consistently positive. Second, trust is the key enabler of responsible corporate behaviour turning into loyalty. Third, CSR is more effective in eliciting consumer responses than compliance-oriented and ambiguously motivated CSR. Fourth, satisfaction, perceived value, brand identification and service quality should not be omitted from the CSR–loyalty model but should be considered along with trust. Lastly, the direct effect of CSR on loyalty is context-specific and hence it is inappropriate to make causal or universal claims.

The findings should also be seen in the context of any methodological limitations. Most empirical research relies on cross-sectional questionnaires, on convenience or other non-probability samples and self-reported behavioural intentions. This sort of designs detectconnections but do not establish time order and confirm true repeat purchases. The Indian literature is also heavily weighed towards Banking and Telecommunications. There is a need for future research using a longitudinal design, behavioural purchasing data, experimental design and samples from retail, electronic commerce, manufacturing, hospitality and fast-moving consumer goods.

Conclusion

The study concludes that CSR positively affects consumer trust and brand loyalty, mainly through the dimensions of trust, satisfaction and brand identification. Consumer responses are stronger to ethical, authentic and transparent CSR initiatives than to legally mandated or promotional activities. CSR is not the proxy of quality of product, quality of service or perceived value, though. It is effective in different industries and consumer groups. Hence, the credibility of CSR practice along with consistent services should be included in the development of sustainable consumer trust and long-term brand loyalty of organisations.

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