

# The Influence of Corporate Social Responsibility (CSR) and Service Quality on Customer Loyalty Outcomes: The Private Banking Case in Myanmar

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## **Abstract**

This study aims to investigate the impacts of corporate social responsibility (CSR) and service quality on customer loyalty outcomes of private bank users in Myanmar. Specifically, this study emphasizes four CSR dimensions, five dimensions of service quality, and five customer loyalty outcomes. The quantitative research approach was used to investigate 459 valid responses collected via a questionnaire survey from the users of a private bank in Mandalay, Myanmar. The Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were used to analyze the data. This study found that CSR to Social and Non-social Stakeholder positively influence on Identification and Exclusive Consideration dimensions of customer loyalty outcomes. In addition, this study also found that CSR to Customers positively influence on Exclusive Consideration, Advocacy, Strength of Preference, and Share of Wallet dimensions of customer loyalty outcomes. However, service quality dimensions did not find to have significant effect on any dimensions of customer loyalty outcomes. The findings could contribute to the service loyalty context in the aspect of stakeholder CSR and service quality, including loyalty outcomes. Moreover, the findings could be applied to the development of CSR and service quality strategies to make customers remain with the company and sustain customer loyalty.

**Keywords:** Corporate Social Responsibility, Service Quality, Customer Loyalty, Customer Loyalty Outcomes

## I. INTRODUCTION

The competitions among business organizations are increasing continuously and changing the way these business organizations deliver their products or services to the market (Bhat, Darzi, & Parrey, 2018). As they have to interact with the customer and want to establish long-term relationship with customer, service organizations are putting their focus on customer (Markovic, Iglesias, Singh, & Sierra, 2018). The financial organizations, such as banks, are also trying to improve their process by affiliating with customers and try to survive and compete in the market (Bhat et al., 2018). In order to survive and gain a competitive advantage in an intense competition, banks are now shifting their focus on the loyalty of their customers (Leninkumar, 2017).

Customer loyalty becomes a major concern in the banking sector as the competition becomes intense (Pasha & Waleed, 2016). It plays a critical role as it can increase sales and maintaining a relationship with customers (Singh, Singh, & Vij, 2017). Development of customer loyalty is a common marketing objective and therefore gains much attention in the literature (Huang, Cheng, & Chen, 2017; Rather & Hollebeek, 2019). A loyal customer keeps purchasing the company's products constantly (Hashem & Ali, 2019). With different marketing strategies, banks are trying to gain customer loyalty (Hasim, Mahmud, Shamsudin, Hussain, & Salem, 2015). In addition, many researchers in banking sector have been focused on customer loyalty and try to explain the predictors for customer loyalty (Eklof, Podkorytova, & Malova, 2018; Kamat, Pilla, Pech, Mello, & Chang, 2017; Nyarku et al., 2018; Irshad, Rahim, & Khan, 2017).

On the other hand, because of the significance of service loyalty, nature and dimensions of this construct is worth to be fully understand. If not, the measurement of this would be the wrong one and

could not identify loyal customers, could not link customer loyalty to firm performance measures and could not design successful loyalty programs by rewarding the wrong customer behavior or attitudes (Jones & Taylor, 2007). Early conceptualization of service loyalty focused primarily on its outcome and many researchers had been identified on the dimension of customer loyalty outcomes (Jones & Taylor, 2007). In this study, these customer loyalty outcomes are used as dependent variables and the impacts of CSR performance and service quality on customer loyalty outcomes are studied.

Because of unusual global climate changes, and frequently occurred social events, organizations' social responsibilities become increasingly influential, and these organizations cannot stand for maximization of profit alone (Hsu, 2018). In recent years, CSR gradually becomes a good strategic marketing tool (Lee, 2018). Findings of previous studies proposed that organizations can turn their customers into brand ambassadors and make their customers to pay higher prices for the same product or service by being a good corporate citizen. In addition, studies also found that CSR initiatives can significantly improve loyalty intention and brand preference of customers can be improved by their perception of CSR (Liu, Wong, Rongwei, & Tseng, 2014).

Although the concept of CSR is globally seen as the sustainability, social performance, or shared value, Myanmar companies usually understand as making donations, especially for temples, and scholarships and housing for staff of the firms (The DaNa Facility, 2018). However, like other banks in the world, most of the banks in Myanmar also view CSR as a mean to improve customer loyalty, and consequently, participating in CSR activities (Barkemeyer & Miklian, 2019). In this regards, many previous studies have been done on the impacts of CSR activities on loyalty intention of bank

customers (Ajina, Japutra, Nguyen, Syed-Alwi, & Al-Hajla, 2019; Mohamud, 2018; Igbudu, Garanti, & Popoola, 2018). However, relatively few researches of this area have been done in Myanmar context. In addition, in Myanmar, CSR initiatives of businesses are very important as they can protect the environment, build strong and economically active communities, and help the poorest of the population out of poverty (Welford, 2013). In this regards, Myanmar Centre for Responsible Business (2014) pushshes the firms seeking to enter Myanmar to incorporate corporate social responsibility (CSR) into their business model. This study tries to fill these gaps by exploring the influence of CSR on customer loyalty specifically in banking services in Myanmar.

On the other hand, due to its significance, quality has attracted the attentions of many customers and researchers (Joudeh & Dandis, 2018; Hashem & Ali, 2019). Even in the area of service, it is one of the most important aspect of business success (Joudeh & Dandis, 2018). In addition, as customers are now aware of the quality of service, which leads the organizations to put more attention to the quality of service provided to customers (Joudeh & Dandis, 2018), banks should please all types of customers who are from various social groups (Srinivas & Rao, 2918). In doing so, competitive pressures also push them to focus on the customers' perception of quality and gain customer loyalty (Kamat et al., 2017). Many researchers have been focused on the impact of service quality on customer loyalty in the banking sector (Alafeshat & Alola, 2018; Eklof et al., 2018; Kamat et al., 2017). However, only a limited number of studies has been done in Myanmar banking context. In order to fill this gap, this study tries to explain the impact of service quality on customer loyalty. Hence, in this study, CSR and service quality are used as the predictors for customer loyalty in the banking sector of Myanmar.

The objectives of this research are

1. To examine the impacts of four dimensions of CSR on five dimensions of customer loyalty outcomes.
2. To examine the impacts of five dimensions of service quality on five dimensions of customer loyalty outcomes.

## II. LITERATURE REVIEW

Different authors defined customer loyalty differently. Customer loyalty is the extent to which customers feel that a service provider has consistent policies and procedures and increased service efficiency, and their likelihood of repurchasing (Schneider & Bowen, 1999). Liu and colleagues (2011) argued that customer loyalty is the commitment made by customers to rebuy a particular product or service. In addition, Oliver (1999) defined customer loyalty as a genuinely held commitment to rebuy or re-patronize a preferred product/ service consistently in the future.

Different researchers operationalized five variables of customer loyalty outcomes of loyalty. The customer loyalty outcomes the researchers operationalized are Identification, Exclusive Consideration, Advocacy, Strength of Preference, and Share of Wallet. The definitions of these variables and corresponding literatures are shown in TABLE I.



TABLE I: Definitions of Customer Loyalty Outcomes Variables

Customer Loyalty Outcomes	Definitions
Identification	Customers who use the services get the sense of ownership over the service of the firm that they received (Gabbott & Hogg, 1994; Bhattacharya, Rao, & Glynn, 1995; Butcher, Sparks, & O'Callaghan, 2001).
Exclusive consideration	The extent to which the customer considers the service provider as his or her only choice when using financial service (Dwyer, Schurr, & Oh, 1987; Jones & Taylor, 2007).
Advocacy (Word-of-Mouth)	Consumer's willingness to recommend a service provider to other consumers (Dick & Basu, 1994; Westbrook, 1987).
Strength of Preference	Customers have a strong preference for a service provider in comparing to other service providers and are not easy for competitors to persuade them (Dick & Basu, 1994; Butcher et al., 2001; Oliver, 1999; Day, 1969).
Share of Wallet	Customer's relative desire to make all of their purchases in a specific category with the same service provider (Reynolds & Beatty, 1999; Day, 1969).

Many studies have been done in the area of customer loyalty outcomes. Building a relationship between customer and service provider can create a sense of belongingness (Gabbott & Hogg, 1994; Bhattacharya, Rao, & Glynn, 1995). Jones and Taylor (2007) reviewed the literature in the area of marketing and found that exclusive consideration is the outcomes that loyal customers have on the business. Loyal customers are motivated to hand over good word-of-mouth (Advocacy) communication to other consumers (Dick & Basu, 1994). Many researchers propose that customer preference is central to a loyalty conceptualization (Dick & Basu, 1994; Butcher et al.,

2001; Oliver, 1999). The proportion of a customer's purchase from a company in a specific category is an important determinant of loyalty index (Day, 1969). In this study, these five variables of customer loyalty outcomes are treated as dependent variables and the impact of CSR dimensions and service quality dimensions on these customer loyalty outcomes are tested.

Corporate social activities are initiated by a company to support causes and to reach commitments to corporate social responsibility (Kotler & Lee, 2005). According to the World Bank, CSR is the commitment of the business which contributes to economics developments (Chung, Yu, Choi, & Shin, 2015). Turker (2009a) defined CSR as corporate behaviors that have a positive effect on stakeholders rather than economic interest. This definition of CSR is closely connected with the concept of 'stakeholder' (Turker, 2009a) and stakeholder theories influence the concerns of CSR (Henderson, 2001). Firms' stakeholder theory is presumably the most influential popular theory in the CSR area (Stark, 1993). Following the stakeholder perspective of CSR theory, Turker (2009a) and Turker (2009b) specified the responsibilities of corporations on four kinds of stakeholder – responsibilities to, Social and Non-social stakeholders, Employees, Customers, and to Government. In this study, these CSR dimensions are used as research variables determining CSR activities of the firm and their impact on customer loyalty outcomes.

Many researchers have been studied on the influence of each dimension of CSR on customer loyalty. Menon and Menon (1997) argued that, in high-impact industries, environmentally mindful customers reward suppliers' environmental orientation with increased commitment. On the other hand, customer orientation of CSR influence on buying decision directly (Pe' rez, Mart'inez, & Bosque, 2013). Moreover, scholars

have also argued that customers' positive responses to CSR perceptions are significant when other stakeholder concerns are included in this construct, including good labor practices among others (Feldman & Parraga, 2013). Moisescu (2015) found that customers' perception of the organization's responsibilities toward public authorities influences on loyalty.

On the other hand, as the competition becomes intense, service quality becomes a very important marketing tool for companies. Customers who experienced a quality service tend to share their experience with others leading to an expanded customer base and that such customers tend to become loyal customers (Joudeh & Dandis, 2018). However, customers who experienced a bad service tend to share that experience with others and this leads to reduce purchase and customer base (Smith & Bolton, 2002). Service quality is the overall assessment of service by the customers (Eshghi, Roy, & Ganguli, 2008), or the degree to which a service product meets the needs or expectations of customers (Asubonteng, McCleary, & Swan, 1996). This study used service quality variables of the SERVQUAL model, Tangibles, Reliability, Responsiveness, Assurance, and Empathy, which were developed by Parasuraman, Zeithaml, and Berry (1988), in assessing its impact on customer loyalty.

Many studies had been made on the dimensions of service quality's influence on customer loyalty (Malik, Naeem, & Nasir, 2011; Raza, Siddiquei, Awan, & Bukhari, 2012; Nadeem & Nasir, 2017; Ullah, Raza, & Chander, 2016; Rehman, Ilyas, Aslam, & Imran, 2016). Malik and colleagues (2011) studied the impact of each dimension of the SERVQUAL model on loyalty in the hotel industry. Raza and colleagues (2012) found that service quality matters a lot in developing customer loyalty. Nadeem and Nasir (2017) found that SERVQUAL dimensions would increase customer loyalty. In this study, the dimensions of service quality's impacts on

customer loyalty outcomes were studied. According to the above discussions lists of hypotheses are laid down as follows and conceptual framework is presented in Fig. 1.

H<sub>1a</sub>: Social and Non-social component of CSR has a positive influence on Identification.

H<sub>1b</sub>: Social and Non-social component of CSR has a positive influence on Exclusive Consideration.

H<sub>1c</sub>: Social and Non-social component of CSR has a positive influence on Advocacy.

H<sub>1d</sub>: Social and Non-social component of CSR has a positive influence on Strength of Preference.

H<sub>1e</sub>: Social and Non-social component of CSR has a positive influence on Share of Wallet.

H<sub>2a</sub>: Employee component of CSR has a positive influence on Identification.

H<sub>2b</sub>: Employee component of CSR has a positive influence on Exclusive Consideration.

H<sub>2c</sub>: Employee component of CSR has a positive influence on Advocacy.

H<sub>2d</sub>: Employee component of CSR has a positive influence on Strength of Preference.

H<sub>2e</sub>: Employee component of CSR has a positive influence on Share of Wallet.

H<sub>3a</sub>: Customer component of CSR has a positive influence on Identification.

H<sub>3b</sub>: Customer component of CSR has a positive influence on Exclusive Consideration.

H<sub>3c</sub>: Customer component of CSR has a positive influence on Advocacy.

H<sub>3d</sub>: Customer component of CSR has a positive influence on Strength of Preference.

H<sub>3e</sub>: Customer component of CSR has a positive influence on Share of Wallet.

H<sub>4a</sub>: Government component of CSR has a positive influence on Identification.

H<sub>4b</sub>: Government component of CSR has a positive influence on Exclusive Consideration.

H<sub>4c</sub>: Government component of CSR has a positive influence on Advocacy.

H<sub>4d</sub>: Government component of CSR has a positive influence on Strength of Preference.

H<sub>4e</sub>: Government component of CSR has a positive influence on Share of Wallet.

H<sub>5a</sub>: Tangibles dimension of service quality has a positive influence on Identification.

H<sub>5b</sub>: Tangibles dimension of service quality has a positive influence on Exclusive Consideration.

H<sub>5c</sub>: Tangibles dimension of service quality has a positive influence on Advocacy.

H<sub>5d</sub>: Tangibles dimension of service quality has a positive influence on Strength of Preference.

H<sub>5e</sub>: Tangibles dimension of service quality has a positive influence on Share of Wallet.

H<sub>6a</sub>: Reliability dimension of service quality has a positive influence on Identification.

H<sub>6b</sub>: Reliability dimension of service quality has a positive influence on Exclusive Consideration.

H<sub>6c</sub>: Reliability dimension of service quality has a positive influence on Advocacy.

H<sub>6d</sub>: Reliability dimension of service quality has a positive influence on Strength of Preference.

H<sub>6e</sub>: Reliability dimension of service quality has a positive influence on Share of Wallet.

H<sub>7a</sub>: Responsiveness dimension of service quality has a positive influence on Identification.

H<sub>7b</sub>: Responsiveness dimension of service quality has a positive influence on Exclusive Consideration.

H<sub>7c</sub>: Responsiveness dimension of service quality has a positive influence on Advocacy.

H<sub>7d</sub>: Responsiveness dimension of service quality has a positive influence on Strength of Preference.

H<sub>7e</sub>: Responsiveness dimension of service quality has a positive influence on Share of Wallet.

H<sub>8a</sub>: Assurance dimension of service quality has a positive influence on Identification.

H<sub>8b</sub>: Assurance dimension of service quality has a positive influence on Exclusive Consideration.

H<sub>8c</sub>: Assurance dimension of service quality has a positive influence on Advocacy.

H<sub>8d</sub>: Assurance dimension of service quality has a positive influence on Strength of Preference.

H<sub>8e</sub>: Assurance dimension of service quality has a positive influence on Share of Wallet.

H<sub>9a</sub>: Empathy dimension of service quality has a positive influence on Identification.

H<sub>9b</sub>: Empathy dimension of service quality has a positive influence on Exclusive Consideration.

H<sub>9c</sub>: Empathy dimension of service quality has a positive influence on Advocacy.

H<sub>9d</sub>: Empathy dimension of service quality has a positive influence on Strength of Preference.

H<sub>9e</sub>: Empathy dimension of service quality has a positive influence on Share of Wallet.

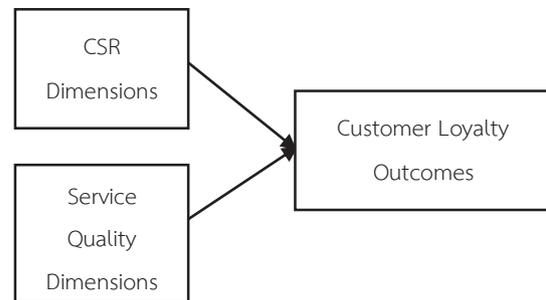


Fig. 1 Conceptual Framework

### III. RESEARCH METHODOLOGY

Exploratory research was used in the study. A draft questionnaire was prepared based on the previous literature, and this questionnaire was modified according to the results of Item Objective Congruence (IOC) test. For the pilot study, this modified questionnaire was then translated from English to Myanmar using back-translation technique and surveyed 41 respondents. Reliability Analysis was used as preliminary analysis for the pilot study. Based on the

results of the pilot study, the questionnaire was refined for the main data collection. For the purpose of the main study, 650 questionnaires were distributed to private bank users in Mandalay, Myanmar and out of which 547 questionnaires were returned. Therefore, the response rate was 84.15% and after eliminating incomplete responses and responses with outliers, 459 qualified responses were used for the study. In the main study, after analyzing scale reliability with Cronbach's Alpha, Confirmatory Factor Analysis (CFA) and Structural Equation Model (SEM) were used to analyze the scale validity and hypotheses specified in the model.

A. Research Measurement

In this study, five variables of customer loyalty outcomes were used as dependent variables, and four dimensions of CSR and five dimensions of service quality were used as independent variables. Scales items for all of these variables were subject to IOC test and refined according to experts' suggestions. For CSR dimensions, scale items were adapted from the work of Maignan, Ferrell, and Hult (1999), Turker (2009a), and Öberseder, Schlegelmilch, Murphy, and Gruber (2014). For service quality dimensions, scale items were based on the work of Parasuraman et al. (1988), and Saghier (2015). Scale items for customer loyalty outcomes were adapted from the work of Sheth (1968), Hauser and Wernerfelt (1989), Mael and Ashforth (1992), Kardes, Kalyanaram, Chandrashekar, and Dornoff (1993), Mitra and Lynch (1995), Zeithaml, Berry, and Parasuraman (1996), Reynolds and Beatty (1999), Ganesh, Arnold, and Reynolds (2000), and Baumann, Elliott, and Hamin (2011). The scale items for all the constructs were measured by using a five-point Likert scale.

IV. RESULTS AND DISCUSSIONS

A. Analysis Results

In the main study, the values of Cronbach's Alpha of all the constructs were above 0.7 ranging from 0.709 to 0.858 considered as very good reliability (Zikmund, Babin, Carr, & Griffin, 2010). Hence, scale items for all the variables used in the model were acceptable in terms of internal consistency.

The independent variables were four dimensions of CSR, and five dimensions of service quality. The dependent variables were five dimensions of customer loyalty outcomes. In this study, customer loyalty was a second order variable. The summary of CFA and SEM model fit indexes along with fit criteria based on previous researchers are given in TABLE II.

TABLE II: Summary of Model Fit Indexes for CFA and SEM

Construct	CMIN/DF	GFI	CFI	RMSEA
CSR	1.928	0.951	0.949	0.045
Service Quality	1.943	0.953	0.968	0.045
Customer Loyalty Outcomes	2.214	0.95	0.975	0.051
SEM	3.072	0.831	0.866	0.067
Criteria	<3	>0.9	>0.9	<0.08
References	Byrne (2016)	Hair, Black, Babin, and Anderson (2014)	Hu and Bentler (1999)	Hu and Bentler (1999)

n=459

As shown in Table 1, during the process of CFA, fit indexes were matched to the model fit criteria referred by previous researchers. For the SEM, the value of GFI and CFI did not exceed 0.9. However, they still meet the requirement suggested by Baumgartner and Homburg, (1996), which is 0.08. Moreover, the alue of CMIN/DF is slightly above 3 and very close to the



threshold value. The value of RMSEA satisfied the requirement of previous researchers' suggestions. Once CFA for each dependent and independent constructs and SEM for the overall model were done, the hypothesis testing results generated from the SEM process are presented in TABLE III. The measurement model for the study is presented in Fig. 2.

TABLE III: Hypothesis Testing Results

Hypot	$\beta$	CR	Sig. (P)	Evidence
<b>hesis</b>				
H <sub>1a</sub>	0.298	3.63	***	Supported
H <sub>1b</sub>	0.154	2.196	0.028	Supported

\*\*\* = p<0.001

TABLE III: HYPOTHESIS TESTING RESULTS (CONTINUED)

Hypot	$\beta$	CR	Sig. (P)	Evidence
<b>hesis</b>				
H <sub>1c</sub>	0.084	1.322	0.186	Not Supported
H <sub>1d</sub>	0.036	0.58	0.562	Not Supported
H <sub>1e</sub>	0.126	1.897	0.058	Not Supported
H <sub>2a</sub>	-0.001	-0.029	0.976	Not Supported
H <sub>2b</sub>	0	0	1	Not Supported
H <sub>2c</sub>	-0.043	-1.019	0.308	Not Supported
H <sub>2d</sub>	-0.049	-1.15	0.25	Not Supported
H <sub>2e</sub>	-0.05	-1.169	0.242	Not Supported
H <sub>3a</sub>	0.105	1.468	0.142	Not Supported
H <sub>3b</sub>	0.163	2.153	0.031	Supported
H <sub>3c</sub>	0.19	2.532	0.011	Supported
H <sub>3d</sub>	0.256	3.104	0.002	Supported
H <sub>3e</sub>	0.281	3.296	***	Supported
H <sub>4a</sub>	-0.006	-0.107	0.914	Not Supported
H <sub>4b</sub>	0.115	1.908	0.056	Not Supported
H <sub>4c</sub>	0.081	1.43	0.153	Not Supported
H <sub>4d</sub>	0.092	1.599	0.11	Not Supported
H <sub>4e</sub>	-0.101	-1.74	0.082	Not Supported
H <sub>5a</sub>	-2.594	-1.103	0.27	Not Supported
H <sub>5b</sub>	-2.762	-0.735	0.462	Not Supported
H <sub>5c</sub>	-2.677	-0.712	0.477	Not Supported
H <sub>5d</sub>	-2.667	-0.653	0.514	Not Supported

H <sub>5e</sub>	-2.456	-0.656	0.512	Not Supported
H <sub>6a</sub>	3.888	0.747	0.455	Not Supported
H <sub>6b</sub>	8.61	0.917	0.359	Not Supported
H <sub>6c</sub>	8.672	0.922	0.357	Not Supported
H <sub>6d</sub>	9.584	0.932	0.351	Not Supported
H <sub>6e</sub>	8.902	0.935	0.35	Not Supported
H <sub>7a</sub>	-2.124	-0.747	0.455	Not Supported
H <sub>7b</sub>	-4.456	-0.829	0.407	Not Supported
H <sub>7c</sub>	-4.777	-0.885	0.376	Not Supported
H <sub>7d</sub>	-5.364	-0.905	0.365	Not Supported
H <sub>7e</sub>	-4.606	-0.839	0.402	Not Supported
H <sub>8a</sub>	-0.751	-0.245	0.806	Not Supported
H <sub>8b</sub>	-4.27	-0.805	0.421	Not Supported
H <sub>8c</sub>	-4.085	-0.77	0.441	Not Supported
H <sub>8d</sub>	-4.537	-0.781	0.435	Not Supported
H <sub>8e</sub>	-4.603	-0.852	0.394	Not Supported
H <sub>9a</sub>	3.669	1.119	0.263	Not Supported
H <sub>9b</sub>	6.118	0.982	0.326	Not Supported
H <sub>9c</sub>	6.143	0.983	0.326	Not Supported
H <sub>9d</sub>	6.663	0.972	0.331	Not Supported
H <sub>9e</sub>	6.058	0.952	0.341	Not Supported

\*\*\* = p<0.001

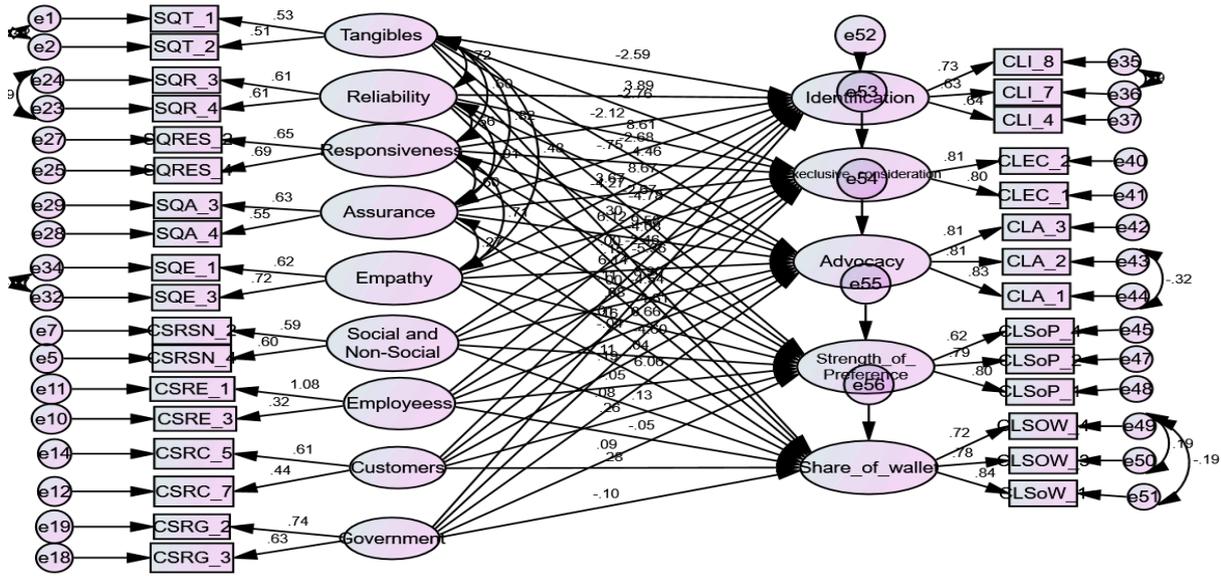


Fig. 2 Measurement Model for the Study

### B. Discussion

This study investigated the impact of CSR dimensions and service quality dimensions on customer loyalty outcomes. This study found that CSR to Social and Non-social Stakeholder has positive influence on Identification and Exclusive Consideration. In addition, this study also found that CSR to Customers positively influence on Exclusive Consideration, Advocacy, Strength of Preference, and Share of Wallet dimensions of customer loyalty outcomes. Although the standardized regression weight ( $\beta$ ) were low, these variables still have a direct positive impact on customer loyalty. This finding was aligned with the findings of Menon, and Menon (1997), Pe´rez et al. (2013), and Moisescu, and Beracs (2015). Other dimensions of CSR such as CSR to Employees, and CSR to Government do not found to have significant impact on any dimensions of customer loyalty outcomes.

Due to the emergence of self-service terminals, and advance in information technology, tangibles lost its importance as a measurement for customer loyalty

(Kheng, Mahamad, Ramayah, & Mosahab, 2010). According to the results of the hypothesis testing, Tangibles dimensions of service quality have no positive influence on any dimensions of customer loyalty outcomes. From the perspective of the private bank users in Mandalay, Myanmar, Tangibles dimensions of a bank’s service cannot influence the loyalty of its customers. This finding was aligned with the previous studies (Kheng et al., 2010; Sureshchandar, Rajendran, & Anantharaman, 2003). In addition, the current study found that reliability dimension of service quality has no positive influence on all dimensions of customer loyalty outcomes of private bank users in Mandalay, Myanmar. This finding was aligned with the finding of Kumar (2017). For the third variable of service quality, the study found that the relationship between the responsiveness dimension of service quality and customer loyalty outcome is insignificant. This is aligned with findings of Kheng et al. (2010), Jun and Cai (2001), Diaz and Ruiz (2002), and Abdullah and Hilmi (2014). In addition, the results indicate that the relationship



between the assurance dimension of service quality and customer loyalty outcomes was insignificant. This result was aligned with the findings of Abdullah and Hilmi (2014). The last dimension of service quality, Empathy, also have no positive significant effect on any dimensions of customer loyalty outcomes. This finding was aligned with the finding of Ganić, Hodović, and Kalajdžić, (2018), which did not find the significant direct relationship between service quality dimensions and customer loyalty.

## V. CONCLUSIONS

### A. Theoretical Contribution

This study made contributions to business research in a number of ways. Most significant was the development of a theoretical model or framework which extended previous theories and satisfied all conditions with the desired level of fit to the data. In addition, the current framework, which was the combination CSR, service quality, and customer loyalty, was fixed with the banking sector, and Myanmar context.

Fundamentally, from the theoretical perspective, the current study used three marketing theories and their causal relationships as a basic framework to gain a better understanding of the impact of CSR performance and service quality on customer loyalty outcomes from the perspective of the customer. In measuring CSR, Turker's stakeholder approach to CSR, which is widely used by the various researcher, had been used as an independent construct. In addition, in measuring service quality, widely used variables of service quality had also been used as an independent construct. As a dependent construct for the research model, five dimensions of customer loyalty outcomes had been used. All the constructs in the model were tested with statistical methods and validated in accordance with the previous studies.

### B. Managerial Implications

The results of the study can be applied in a real business situation. The results show that CSR to Social and Non-social Stakeholders, one of the dimensions of CSR, positively relate to the Identification and Exclusive Consideration, which are the dimensions of customer loyalty outcomes. This can be implied that, although the degree of their influence was quite low, banks should take care of activities that are concerned with the protection of the natural environment, well-being of society, generation, and back for the non-governmental organizations (NGOs). This can result in the feeling of ownership that the customer holds over the service and the customer consider the bank as his or her only choice whenever he or she need service from a bank. In addition, CSR to Customer, which is one of the dimensions of CSR, also positively influence on Exclusive Consideration, Advocacy, Strength of Preference, which are the dimensions of customer loyalty outcomes. Therefore, it can be implied that by doing CSR targeting toward its customers, banks can become their customers' only choice in banking service, get good word-of-mouth communication with strong preference from customers, and occupied all the purchases of banking service made by its customers.

### C. Limitations and Recommendations for Future Studies

This study investigated the impact of CSR performance and service quality on customer loyalty and the impact of customer loyalty on customer loyalty outcomes. However, potential limitations may still exist. Firstly, the sample used to test the model was collected from the users of a major bank in Myanmar. In addition, all the respondents are the users of private banks in Mandalay, Myanmar. The theoretical limitation of the study is that CSR and service quality are not the only predictor of customer loyalty.

Based on the limitations of the research, there are several rooms that future studies can fill up. According to the research limitation, future studies might consider enlarging the scope to conduct from different service business industries and different geographical region. Future studies should extend the predictors of customer loyalty by reviewing other previous studies.

#### D. Conclusion

This study aimed to investigate the impacts of four dimensions of CSR and five dimensions' service quality on the five dimensions of customer loyalty outcomes of a private bank in Myanmar. Aligned with the objectives set for the research, 45 hypotheses were tested by using CFA, and SEM. According to the results, CSR to Social and Non-social stakeholders had positive and significant influences on Identification and Exclusive Consideration dimensions of Customer Loyalty Outcomes. In addition, according to results, CSR to Customers also had positive and significant influences on Exclusive Consideration, Advocacy, Strength of Preference, and Share of Wallet dimensions of customer loyalty outcomes. To sum up, this study confirms the research framework in some way.

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