



THE STUDY OF RELATIONSHIP BETWEEN CORPORATE SOCIAL RESPONSIBILITY AND CUSTOMER SATISFACTION AND LOYALTY

(Case Study : Iran Insurance company- Mazandaran province)

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ABSTRACT

The aim of this study is to investigate the relationship between corporate social responsibility and customer satisfaction and loyalty in the insurance agency of Mazandaran province. This study has been done by exploratory – descriptive method and is an applied research. The statistical population of research is Iran insurance customers of province. The final sample size in this study has been considered 208 people. The method of collecting information is in two ways of library and field method. In order to collect information and research data questionnaires was used. This questionnaire consisted of 18 questions that include components of (social responsibility, customer satisfaction, customer trust and loyalty). The results showed that the relationship between corporate social responsibility and customer trust, customer loyalty and corporate social responsibility, corporate social responsibility and customer satisfaction, customer trust and customer satisfaction, customer satisfaction and customer loyalty is confirmed. But the relationship between customer trust and customer loyalty, has not been confirmed.

Keywords: Corporate social responsibility, satisfaction, trust, Customers loyalty.

Introduction:

Today, organizations in addition to their traditional duties are also required to perform other activities that the purpose of these activities is to meet the expectations of society, and it is known as Corporate Social Responsibility. The importance of corporate social responsibility is growing and involves strategic outcomes for the companies.

Corporate social responsibility is defined as organization task, by which, the organization while carrying out its activities, respects the rights of individuals, and promotes the public welfare (Shahin & Zairi, 2007).

Today, Institutions and organizations have found that customer satisfaction is not enough to maintain them in the company, and they cannot be satisfied with customer satisfaction, they should ensure that their satisfied customers be also loyal. In fact, they need more than customer satisfaction to maintain a competitive advantage, something that even if competitors provide higher level of services than the organization, maintains the customer in the company, or in other words, makes the customers loyal to the company.

Participation in the definition of corporate social responsibility, is its different strategies, depends on different industries and services and specific field of application and, therefore, makes it difficult to operationalize the concept of social responsibility (Roawley & Berman, 2000).

In the 1990s, Customer satisfaction and loyalty had a significant impact on management thinking. In fact, to meet and anticipate the needs of customers is the most important source of sustainable competitive for organizations (Vilars & Coelho, 2003). It should be noted that in the past, the Companies purpose was to produce a product that has a maximum value and benefit to customers but with the emergence of the concept of social responsibility, the traditional definition changed a little and socio-economic dimension was added to it (Sen et al., 2006).

Corporate social responsibility shows how the organization treats in the community, and how to make a correct and logical relationship between the community and the organization.

Today, the customer is the most important asset of organizations, So that the customer consideration is one of the main concerns of organizations, and tries to attract and retain customers, and change that to a loyal and permanent customer (Mudimigh et al., 2009).

Retaining customers and make them loyal is the survival of growth and development of organization and is a great competitive advantage (Sadeghi sedghaini et al., 1384).

Importance of the study:

One of the social problems that in recent years has attracted the attention of many scholars and practitioners from different communities, is the lack of organization and management commitment to their social responsibility. Managers today must, in addition to technical, administrative and human skills be equipped with the ability to administration social issues and consider community issues as a part of their own corporate objectives. Managers should abandon the vision and passion of their corporate objectives, and put the goals of the community and the country as a guide in their efforts. Attention to social responsibility in the organization will have an impact on the organization, staff and the community (Porrashidi & Jalali, 1388). The concept of corporate social responsibility in recent decades, has entered fully to the paradigm of corporate governance in developed economies, And now the world's leading corporations, consider launching of projects in line with social responsibility, as a part of their corporate strategy. This concept in developing countries and countries with open economies, strongly is followed by all key Actors such as governments, companies, civil society and non-governmental organizations, international organizations and research centers. Many studies have shown that activities related to corporate social responsibility can be used as a tool to improve company performance (Stubes & Sun, 2011).

Customer satisfaction psychologically is known as emotion received as a result of comparison between the product characteristics to the needs or demands of customers and society's expectations with regard to the product (Kawsi & Saghai, 1384). With the transition from a traditional economy and the intension of competition in terms of new dimensions, customer has become as a central pillar of all economic activities of organizations and institutions, So that from a competition point of view, survival and continuity of organizations life depends on identify and attract new customers and retain existing customers (Samadi et al., 1388).

Today, organization are trying to identify effective patterns of creating loyalty, so that by supplying customers' expectations, act beyond the satisfaction of their basic needs, and achieve loyalty through long-term bilateral profitable relationship. Customer satisfaction provides many advantages for companies. Higher level of customer satisfaction leads to more loyalty. Loyalty is a moderating variable between service quality and customer satisfaction and financial performance. Social responsibility programs can provide certain advantages as

well as increased loyalty to the companies. Customer loyalty is said to maintain a deep commitment to continually re-election of a product or service in the future (Curry, 2000).

Development of insurance as an indicator of development of the society, strongly is influenced by customer satisfaction, who are the insurers, and the maintaining of insurance companies is dependent on the satisfaction of that company's insurers. The insurance industry as an indicator of development, is one of the major economic institutions, and also supports other organizations activities. Due to the increasing customer power of choice due to the large number of companies, both public and private insurance industry, identify factors affecting customer loyalty by these companies is essential, important and avoidance.

Literature review

Corporate Social Responsibility:

Social responsibilities are duties and obligations that the organization must do in order to maintain and contribute to the community in which it works (Alvani & Ghasemi, 1377).

Large Corporates significantly invest in activities related to corporate social responsibility. Willingness to invest in corporate social responsibility shows that this is not a cost or manual labor restrictions that should be done, but is a source of achieving competitive advantage. Today, corporate social responsibility is an important issue for majority of organizations and managers. Expansion of theoretical and applied studies on the subject of Corporate Social Responsibility, and the importance of this issue have increased so much that some pundits have claimed that a new pattern is emerging in the management, which its core is the organization responsibility for the various organization's stakeholders (Valand & Heide, 2005). Corporate Social Responsibility is the behavior set of the company, which positively influences the stakeholders' aims, and is beyond economic interests (Turker, 2009). They have defined corporate social responsibility as a responsibility for key stakeholders, or in some cases, for companies and partners, who are affected by corporate activities (Cochius, 2006). By review of the concept of corporate social responsibility literature, we can say that one of the reasons for the lack of consensus, is developing and expanding of the concepts of corporate social responsibility and the development of new concepts, which has led to a chaotic and overlapping, and has reduced the transparency in the context (Godfrey & Hatch, 2007). The concepts that define the corporate social responsibility, in the past, include environmental concerns, public relations, corporate philanthropy, human resource management and relations with the community (Castka et al., 2004). World Trade Forum (2000) states for Sustainable Development that, corporates social responsibility is a constant

commitment by firms for ethical behavior and participation in economic development while improving the quality of life of employees and their families and local communities (Chaisurivirat, 2009). In general it can be said that corporate social responsibility describes the interface between the business and the larger community (Snider et al., 2003). Corporate social responsibility is very widely known, and have considered higher than economical activities of companies (Ubius, 2009).

In general, the benefits of corporate social responsibility are: 1- Corporate social responsibility can reduce direct costs. 2- Corporate social responsibility can increase employee productivity. 3- Corporate social responsibility can reduce the risk of management (Easier access to credit, rising asset for investors, support of stakeholders, etc.). 4- Corporate social responsibility can improve the competitive image of company (Pettenella, 2010).

Activities related to social responsibility in the company, will create a competitive advantage for the organization, and can manage the mentality of the customers in relation to organization.

Customer satisfaction:

In Today's market, the profitability and growth of organizations have a direct and intimate relation with the degree of customer satisfaction. One of the most important measures of customer satisfaction cycle, is to measure the amount he receives for goods and services. At this stage, a supplier of single marketing organization, directly or through independent research institutions, measures the customer satisfaction of various aspects of supplier performance, the received goods and services, by implementation of appropriate polls.

Customer satisfaction is one of the most basic concepts of assessment that is followed in many businesses. Customer satisfaction is measured regularly, periodically or after any structural change. By review the Literature of customer satisfaction, we find that the definitions are mostly evaluated and tested through interviews with participants or customers. Satisfaction has been defined as an emotional state of customer interaction service provider, over time. Satisfaction is defined as a function of cognitive comparison of previous expectations of consumers with real experience (Khajui & Naiebzadeh, 1392). Customer satisfaction is equivalent to ensuring of provided product or service performance consistent by the organization with customer expectations, or the amount of emotion that gives to human in effect of customer needs satisfaction or adding to his expectations (Asghari, 1387). Customer satisfaction is an issue attracted a lot of attention in the research and has been described as an emotional evaluation, so that has been expressed as the most prominent component of loyalty so many times (Cengiz et al. 2013). Any gap between customer

expectations and experiences can be considered as useful areas for company so that by filling them, enhance the value and satisfaction of customers. Such assessment of customer satisfaction, should be performed periodically to determine which of the taken measures has been effective (Walker et al, 1383).

The most important effects of customer satisfaction on the organization's processes are: Continuous reduction of costs and shorten work Cycles time due to the effective use of resources; Improvement the results of operations, and consistent and predictability of these results (recommendations for improvement); The ability to pay to focused and prioritized opportunities for doing the Improvement operations; Increased ability to create value for both sides; Transfer of customer demands, as well as legal requirements and regulations to the organization; Establishing a quality policy (Maghsoudi, 1382). Customer satisfaction is the most important factor influencing customer loyalty (Hoq & Amin, 2010).

Top customer satisfaction is a kind of insurance against possible mistakes of company, and as a result of changes associated with the production of services, its' occurrence is inevitable. Permanent clients in dealing with such situations have more tolerance, Because of previous good experiences, overlook easily small mistakes of organizations. So, no surprise that customer satisfaction has been the most important task of organizations and institutions.

Customer trust:

Trust is a key element for participation, and it is important because leads to a strong desire to participate voluntarily, and creating change effectiveness; but involuntary participation networks do not have this effectiveness (Tyler, 2003).

Achieving the goals at new approaches to companies marketing in the era of ultra-competitive, increasingly depends on winning the trust of their customers. In the global economy that organizations communicate with foreign more than before, and are based on them, policies and their relationship becomes more complex. Efforts to build confidence, has become a vital factor (Flores, 2008).

Trust is a personal word, and is defined as a belief in the intentions and desires of the other side of the relationship, and is based on the reputation, character, systems and processes. Trust also is created based on experience, satisfaction and empathy (Rashid, 2008). When trust increases, more positive incentive states created, the customer empathy increases and reducing the trust, has the opposite effects. How can sympathize with someone who there is no trust in him (Conway & Swift, 1999). Trust is defined as one of the aspects of the business relationship, and is the level that each side of relationship feels can trust the promises of the other side. High levels of customer trust and service provider, cause the creation of longer

and more sustainable communications (Yao et al, 2009). Long-term relationship of customer and vendor returns to mutual trust of sides. The ability of each side of business to provide positive results to other parties, determines the amount of commitment to the relationship (Morgan & Hunt, 1994). Trust is introduced as an inherent feature of any social interaction, and means a feeling of security or faith that a customer has in relation to service supplier. The importance of trust is to the extent that even some authors, know trust as one of the most effective loyalty prerequisites to customer satisfaction (Apaolaza et al, 2013). Trust is a, reluctant to rely on the parties to the transaction in which one party is confident and trusts (Moorman et al, 1993). Customer trust is a main component of creating stable relationship with customer, market share and customer loyalty. Given that financial services are intangible, and are determined by the characteristics of trust, thus customers often fail to understand such services (Sergio roman & Ruiz, 2005). Trust is the expectation of the events that lead to behavioral expectations that, if met, will make a positive motivational outcomes, and otherwise carries negative consequences (Henslin, 2010).

Today, successful managers conclude that making customers loyal and keep them in the basket of customers, will be possible only in the light of the trust to the organization. Thus, in changing the direction of marketing and relying on customer orientation based on trust, is a requirement for companies rather than a voluntary opportunity.

Customer loyalty:

Since the solutions to reduce costs and increase the profitability were interested many of companies, keeping customers became one of the strategic objectives. Loyalty is one of the topics that generally senior corporate executives have various misinterpretations from. But the means of loyalty is a long-term and crucial nature, In fact, cover all the needs of our clients and go beyond it, as well as the perpetuity of this level of cover, would be an appropriate interpretation of the prerequisites for Customers loyalty (Hoseini & Heirati, 1392).

In fact, loyalty is a rating, the lowest level of loyalty is exclusive, which means a lack of choice for our customers. Therefore, this level of loyalty is only reliable to the emergence of a new choice. Sometimes consumers become loyal due to the changing service or product supplier cost. This two levels of loyalty may be still be created, but generally are poor levels of loyalty today.

Sutherland (1998) showed in his research that the amount of customer satisfaction increase and the amount of their loyalty increase are not equal, it means that the relationship between customer satisfaction and loyalty is not linear, satisfaction explains only 37% of loyalty.

Loyal customers in the insurance industry have many benefits, Some of these benefits are the profitability of insurance companies, insurance marketing costs, increase sales of company, lower price sensitivity of insurance customers and ... (Haghighi kafash et al, 1390). Consumer loyalty leads to support of organizations, and organizations can have better control over applications (Salari, 1383). Loyalty program implementation in the organization should be done after the formulation of objectives and strategies of the organization's marketing (Nunes & Dreze, 2010).

No detailed design of material rewards and benefits in loyalty programs can involve large organizations in a trap. Trap where customers instead of loyalty to the business and brand, become loyal to material and economic benefits of loyalty program. Due to the high costs of loyalty programs, the entry without the study and planning, certainly will have adverse results (Berman, 2011).

Loyalty is divided into healthy and unhealthy. Healthy loyalty is the realization of strong relationship between the individual and organization in a way that the maximum integrity and trust achieved. In this kind of loyalty, both sides are satisfied of the existence of this relationship. In unhealthy loyalty, despite of the person's visit to the organization and an ongoing relationships, there is not a strong connection between them, and the person does not seem quite satisfied, and constantly moving between two or more service provider. To justify this dichotomy, we can say that in a competitive world, product or service defects greatly reduces customer satisfaction.

Communications of social responsibility and customer satisfaction and trust and loyalty:

On corporate social responsibility, organizations should be able to directly or indirectly, through activities help to improve social welfare. Activities related to social responsibility in the company can create a competitive advantage for the organization, and can manage the mentality of customers toward organization. The customer satisfaction is usually important when that a company realizes that customers are the ones who bring them revenue, at this time the companies start to make their criteria for customer satisfaction. Trust is considered as an important factor to maintain long-term relationships within the organization. Established trust between buyer and seller is the main issue to create a mutual beneficial

relationship, which leads to customer satisfaction and loyalty. Customer loyalty is a key to business success and the concept of customer loyalty is the increase of profitability (value creation) at low costs. In a today changing world, creating and maintaining customer loyalty needs hard effort.

Research hypothesis:

1. Corporate social responsibility has a significant impact on customer trust.
2. Corporate social responsibility has a significant impact on customer loyalty.
3. Corporate social responsibility has a significant effect on customer satisfaction.
4. Customer trust has a significant effect on customer satisfaction.
5. Customer trust has a significant effect on customer loyalty.
6. Customer satisfaction has a significant effect on customer loyalty.

Methodology:

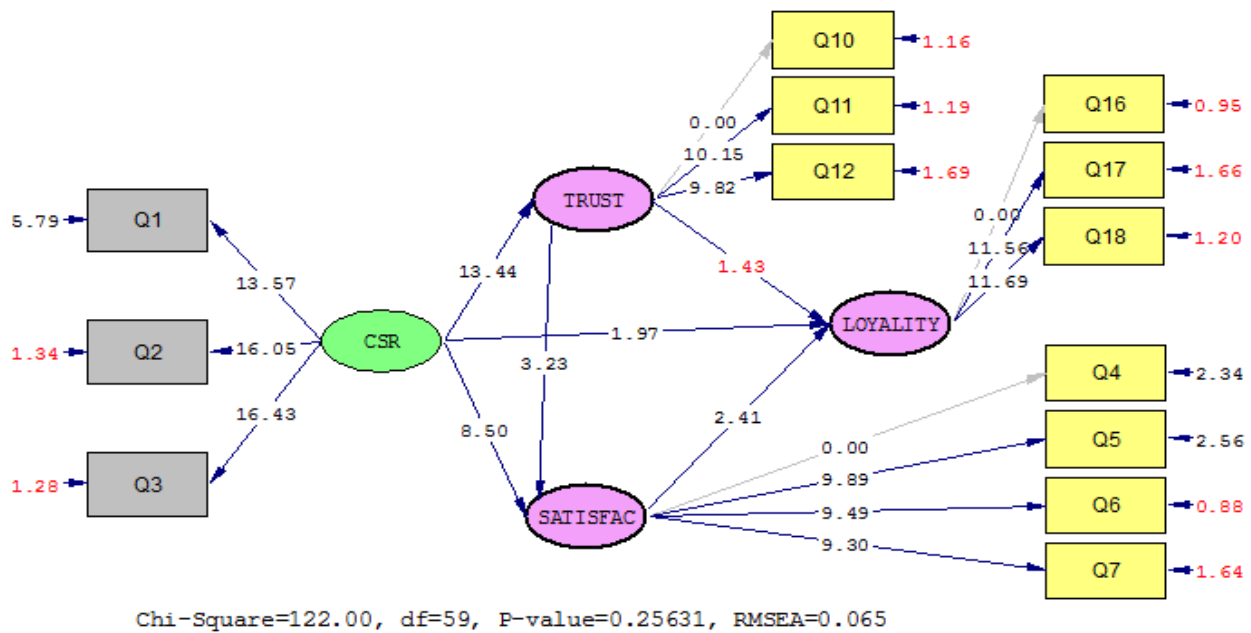
This study is an applied research in terms of purpose. In terms of data collection and data analysis is a descriptive exploratory research. The statistical population of research is Iran insurance customers of Mazandaran province, which is considered as undefined society. The sampling method was available nonrandom sampling. Using the Cochran formula, the minimum required sample size was achieved 208 People. This number became the basis of analysis. In order to collect research information and data, questionnaires were used. And structural equations method was used.

Data analysis:

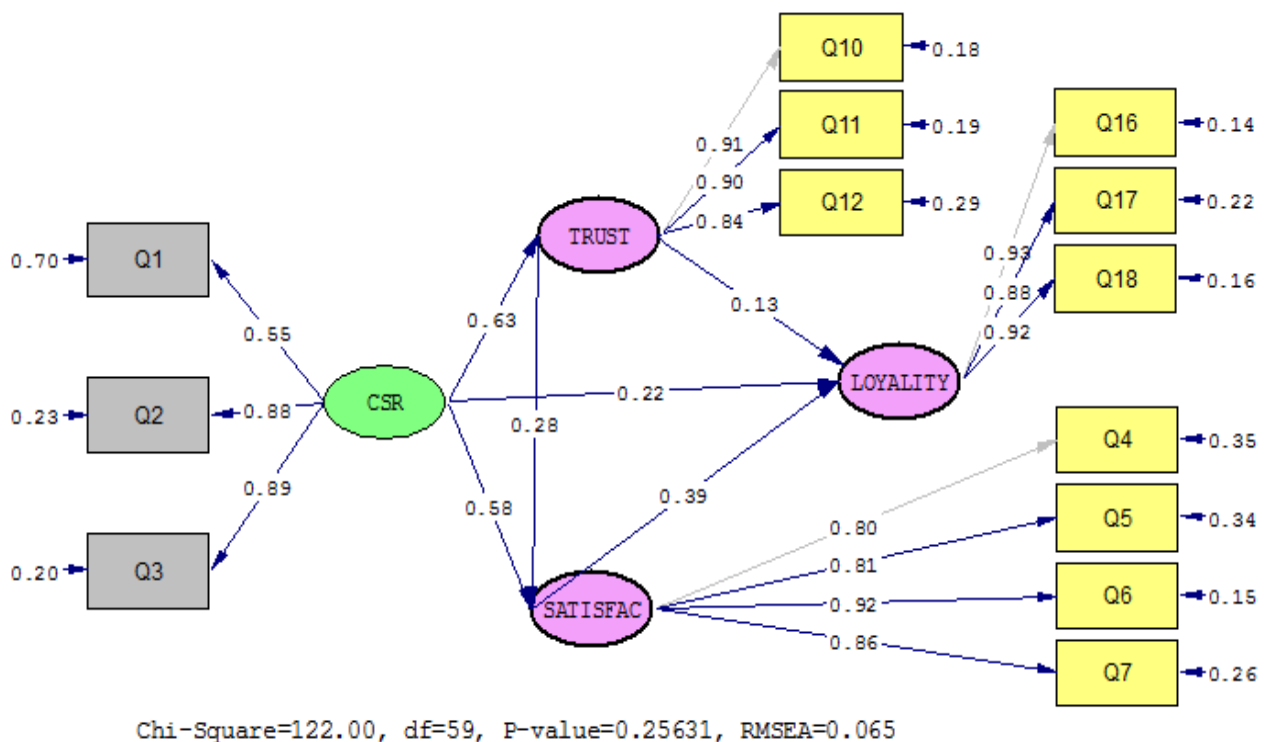
Cronbach's alpha coefficient of the dimensions in the questionnaire

Questions	Cronbach's alpha	Variable
	0/83	The whole questionnaire
1. This insurance company protects environment. 2. This company show its commitment to the community by doing social services. 3. This company spends part of its budget on social issues.	0/80	Corporate Social Responsibility
4. It is good to pick up of the insurance brand that belongs to Iran. 5. Now I would like to use this insurance, which belongs to Iran brand. 6. The Use of this insurance with Iran brand name is excellent. 7. My choice to buy insurance policy from this insurance is clever. 8. I think did the right thing when bought an insurance policy from this insurance. 9. This insurance meets all of my requirements.	0/72	Customer satisfaction
10. The services of this company create a feeling of security in me. 11. I trust to the quality of this insurance company. 12. Use the services of this company is a quality assurance. 13. This company is interested in its customers. 14. This company is honest with its customers.	0/73	consumer trust
15. I usually use this insurance company as my first choice in comparison with other brands of insurance. 16. If I terminate my relationship with this insurance, it will be costly for me in terms of financial, time and effort. 17. I will use in the coming years from this insurance. 18. If someone wants consultation about insurance, I would introduce this insurance.	0/72	Customer Loyalty

Fitted structural model of research in significant numbers



The structural model of research in the standard estimation mode



RMSE value was lower than the 0.08 and was 0.065, and also the ratio of chi-square to the degree of freedom (χ^2 / df) was equal to 2.07, which indicates the good fit of the structural

model. It should be noted that the parameters derived from the structural model shows that all the coefficients, except one, have been significant. And significance test values greater than 1/96 or smaller than -1/96, represents the significance of indexes reflection relations with latent variables, as well as the relationship between latent variables with each other.

It can be seen from the models obtained above that, all assumed causal relationships, except one have been approved. The considered model has a relatively good fit. Model of fitness indexes are:

Fitness indexes of structural research model

RMSEA	CFI	AGFI	GFI	RMR
0/065	0/98	0/85	0/93	0/013

Conclusion and Recommendations

The results of Research causal hypotheses test

test results	A significant amount	The estimation coefficient	causal hypotheses	Number of hypotheses
Approval of the first hypothesis	13/44	0/63	social responsibility → Customer trust	1
Approval of the second hypothesis	1/97	0/22	social responsibility → customer loyalty	2
Approval of the third hypothesis	8/50	0/58	social responsibility → customer satisfaction	3
Approval of the forth hypothesis	3/23	0/28	Customer trust → customer satisfaction	4
Disapproval of the fifth hypothesis	1/43	0/13	Customer trust → customer loyalty	5
Approval of the sixth hypothesis	2/41	0/39	customer satisfaction → customer loyalty	6

The results of the above table shows that only one hypotheses (the hypotheses V) of six hypotheses, did not have a significant causal relationships with a 95% confidence level. The relationships between corporate social responsibility and customer confidence, corporate social responsibility and customer loyalty, corporate social responsibility and customer satisfaction, customer trust and customer satisfaction, customer satisfaction and customer loyalty are confirmed. But the relationship between customer trust and loyalty did not confirmed.

Suggestions:

Today Organizations, according to the understanding of the importance of meeting the needs and demands of customers, have tend gradually to develop and maintain long-term relationships with customers. In this study, the relationship between corporate social responsibility and customer loyalty and satisfaction of Iran insurance in Mazandaran province was studied. According to the findings and results of statistical tests and other research findings, to improve performance of insurances, we recommend the following notes:

1. One of the findings was that social responsibility has a significant effect on customer trust. So, the insurance company's senior managers recommended to held training and briefings courses to promote staffs social responsibility. So that this training could improve the level of desired behaviors and decrease undesirable behaviors of staff and thus can provide the context to increase customer confidence, satisfaction and their loyalty to employees, brand and organizations products.
2. One of the findings was that consumer trust had a significant effect on customer satisfaction. Therefore, it is suggested the insurance company's executives that predict all possibilities for insuring a person from the events, and support the person concerned so that the insured person feel safe and trust that the company is able to protect him against predicted accidents and problems and by doing this, achieve the customer satisfaction.
3. One of the findings was that customer satisfaction has a significant effect on customer loyalty. Therefore, it is suggested that senior Iran insurance company by giving training to their employees in how to deal with customers, and by providing good service to customers, attract customer satisfaction, And customers with the satisfaction of the insurer, will have long term relationship with the company, and this leads to customer loyalty.

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