

Journal of Economics, Management and Trade

18(2): 1-13, 2017; Article no.JEMT.34279

**Previously known as British Journal of Economics, Management & Trade
ISSN: 2278-098X**

The Relationships between Corporate Social Responsibility and Customer Satisfaction in Taiwan Farmer Association

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Authors' contributions

This work was carried out in collaboration between all three authors. All authors read and approved the final manuscript.

Article Information

DOI: 10.9734/JEMT/2017/34279

Editor(s):

(1) Cohen Yuval, The Open University of Israel, Israel.

Reviewers:

(1) Borislav Kolaric, Belgrade, Serbia.

(2) Michael Richarme, The University of Texas at Arlington, United States.

(3) Kwon, Gee-Jung, Hanbat National University, Republic of Korea.

Complete Peer review History: <http://www.sciencedomain.org/review-history/19941>

Original Research Article

Received 22nd May 2017
Accepted 23rd June 2017
Published 8th July 2017

ABSTRACT

Service is dictated by its inseparability, variability, intangibility and perishability characteristics, inherent characteristics that make it more difficult for an organization to market and sustain its marketability. Studies have revealed relationships between Corporate Social Responsibility (CSR) and customer satisfaction, there is a gap on the relationships between the dimensions of CSR as antecedents and customer behavior. This study therefore examined the effect of three dimensions in CSR to customer satisfaction of the Farmers' Association credit departments (FACDs) in Taiwan. This study adopted a positivism paradigm and quantitative cross-sectional approach to empirically examine customers' views of CSR. Using purposive, judgemental, and convenience sampling techniques, a self-administered questionnaire was personally distributed to 400 members and customers outside FACD offices throughout Taiwan. A total of 334 fully completed questionnaires were received from participants. The significant findings from this study are the existence of the relationship between the three dimensions of CSR and customer satisfaction.

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Keywords: CSR; customer satisfaction; service; ethics; social; environment.

1. INTRODUCTION

There has been a remarkable transformation in the business sphere over the last decade due to the introduction of the Internet that has changed buying behaviour and produced a new generation of buyers. Along with online retailing, the concept of social marketing was introduced that embraced corporate social responsibility (CSR). CSR is prolific and paradoxical in business applications, whereby businesses are made responsible for more than the product and services they produced but are also challenged to alleviate social problems in order to remain valued and competitive [1,2,3,4,5]. Previous studies have found that CSR programmes influence customer perception and buying behaviour [5,6,7,8,9,10]. Therefore, the primary objective of this study was to examine the relationships between customer satisfaction and CSR activities in the context of FACDs in Taiwan. But this research does not provide an answer to the question of prioritizing social and environmental responsibility activities versus operational activities in terms of budget allocation and schedule, but rather answer the question if social and environmental responsibility is relevant to customer satisfaction.

2. LITERATURE REVIEW

2.1 Corporate Social Responsibility (CSR) and Customer Satisfaction

Corporate social responsibility (CSR) has been around since the 1950s and has evolved into what it is today in order to accommodate various stakeholder interests and other arising issues [6,11]. The framework commonly used for CSR is based on [12] work, where it is recommended to examine four dimensions: economy, ethics, legal, and philanthropic. However, with increasing social problems, [13] altered the CSR dimensions to fit the current business standing by introducing discretionary at top of the pyramid, suggesting that businesses need to be compassionate toward society and the environment at their own discretion [13,14,15].

The four dimensions: economy, ethics, legal, and philanthropic of CSR were initiated with the motive to have business organisations ethically and legally generate sufficient income that would enable them to support social activities. Hence academic and non-academic CSR research has

expanded over the years with many studies taking a keen interest in how and why CSR affects organisations and to what extent companies are willing to go to achieve recognition for their CSR efforts. [12] structure for CSR that encapsulates responsibilities into four distinct dimensions has since been contrived, incorporating new responsibilities to meet stakeholders' current needs. [16] asserted that the twentieth century promoted a business pyramid whereby businesses concentrated primarily on economic gain, followed by legal processes, and then ethical aspect of business as a way of contributing to society.

The difference in priority given by businesses to the four dimensions introduced by [12] hardly changed in twenty years since its introduction [15]. Moreover, previous studies indicate that businesses viewed ethical conduct and philanthropic activities as the least of their concerns [15,16,17]. However, the twenty-first century has seen technological advances that have caused an increase in the variety of social and environmental problems [18,19,20]. Furthermore, the business world has witnessed a prolific growth of stakeholders in the last decade, as outsourcing and globalisation involving mergers, alliances, and interdependence amongst businesses, become common [21]. Consequently, [15] findings added to newer research outcomes on CSR and corporate social performance [12,14], indicate the need for businesses to be more proactive in the ethical and discretionary dimensions of CSR. The irresponsible and fraudulent acts by companies such as Enron and Worldcom, have forced society to critically evaluate the service they are receiving and how they are receiving it, from the businesses they deal with [22,23]. This, coupled with global dilapidation of biodiversity, global warming and extinction of various species of flora and fauna, has compelled society to revisit the CSR pyramid and demand that businesses place more weight on the ever lagging ethical and discretionary aspects, which directly relate to society and the environment.

Though convoluted and often paradoxical, CSR remains a worthy tool to help build the overall image of an organization [25,26,27]. However, the CSR activities undertaken need careful consideration as they may be misconstrued as mere marketing or public relations [5,28], which could result in the loss of CSR's quintessential

nature and threaten the development of a strong positive image [29,30].

Some organizations have initiated CSR activities that cover a large scope of stakeholders, while others focus on primary stakeholders such as employees and customers [31,32]. Organizations' primary motive in developing CSR activities is to show that they are responsible, anticipating that customers will be satisfied to be associated with them. Nevertheless, customers are end-users, expecting satisfaction with the core product or service they pay for [33,34,35,36,37,38], hence CSR is an advanced tool to enhance loyalty, reputation, and credibility [3,4,26,31]. Some studies claim that CSR is the 'icing on the cake' and as such customers should feel proud to be associated with the organization due to its ethical behaviour and involvement in CSR activities that help society and the environment [11,15,39,40,41].

Marketing studies suggest that customer satisfaction is a necessity for organizations to gain a positive perception from customers and hence strengthen their reputation and credibility [42,43,44]. Contradicting this, some studies indicate customers may be satisfied with the organization due to its CSR activities [4,39,45], while others claim that customers could also be satisfied with the organization due to its legal and ethical conduct of business [24,35,46,47]. Moreover, some studies suggest that customers favour CSR activities that are closely linked to their interest or those causes that they are fighting for [48,49]. From the foregoing it can be concluded that there is confusion over the benefits of CSR to customer satisfaction.

2.2 CSR Pyramid and Customer Satisfaction

Though CSR is not a new term or concept, its definition lacks consensus and grounded theory [14,50,51]. Several theories such as agency theory, legitimacy theory, social-contract theory and stakeholder theory have been used to explain and discuss CSR, but the two most common and established are agency theory and stakeholder theory [20,52,53,54]. Milton Friedman devised agency theory, describing business as being for the benefit of shareholders, since their interest is of primary importance [55,56,57,58,59]. This theory supports the economic platform of the CSR pyramid, indicating that businesses are made for maximizing profit and supporting their investors.

Interestingly, researchers in support of this doctrine, assert that the wealth of shareholders will automatically support stakeholders, whereby employment offered by wealthy businesses would be able to support the living standards of employees while taxes paid to governments would in turn support various social services and causes [60]. In contrast, Edward Freeman's stakeholder theory encourages managers to cognitively and strategically place stakeholders' concerns ahead of shareholders' economic benefits [56,61]. While these contradicting theories were being debated, CSR emerged with the two dimensions of economic and legal that support shareholder benefits or agency theory, while the ethics and social dictums of CSR support stakeholder concerns or stakeholder theory.

The convoluted descriptions of CSR often lead to it being synonymously associated with the ethical conduct of a business [6,25,37,62,63,64]. Ethics is beyond following rules and regulations; it is the responsibility and obligation of an organization. From a CSR perspective, ethics is a notion that needs to be satisfied in order to achieve long term benefits and sustainability and to help employees and customers emotionally invest in the vision and mission of the organization. However, ambiguous objectives and misleading ethical practices are at times imitable and may be adapted by an organization without full knowledge and with no long-term strategy in mind. Thus ethical conduct may be misconstrued as unimportant and adhered merely to meet requirements set by various parties, including company standard operating procedure and government bodies [31,65]. However, in recent times communities have become more conscious and knowledgeable of environmental issues and so socially responsible organizations tend to do better than those that are not [31].

The social and environmental dimensions of CSR are at the discretion of the organization, while the ethical dimension is usually observed due to rules and regulations set by society. However, the turn of the twenty-first century witnessed a prolific number of organizations showing interest in using CSR as a competitive advantage by integrating it into organizational strategies, and assessing its effect on customers, growth, and sustainability [14,37].

Different industries and organizations may use different dimensions and aspects of CSR to suit the type of product and service they produce and

sell. It is critical to develop economically viable and worthwhile CSR activities that attract, satisfy, and gain positive perception and behaviour from customers; as such, it is important to recognize suitable CSR activities. The present study recognizes CSR-ethics, CSR-social, and CSR-environment as aspects FACDs embark upon in building their image as a cooperative responsible for rural development of Taiwanese farmers' economy [11,33,66,67,68,69].

2.3 Hypotheses Development

The application of CSR's ethics dimension has been shown to help customer satisfaction [3,70,71]. Research demonstrates that ethical conduct of an organization affects customer's perception of the organization. Customers tend to be satisfied with the organization's products and services when the organization is operated ethically [35,72,73]. Meanwhile, marketing theories suggest that customer satisfaction is essential for the growth of the organization as customers repurchase, perform positive word-of-mouth recommendations, and trust the quality of the service and reliability of the organization [4,39,45,74]. Though customer satisfaction can change customer's perspective of the organization, ethics is expected of the organization. Meanwhile social and environmental concerns are the responsibility of the organization [18,20,37,75]. As such satisfaction is a standpoint that is developed based on an organization's obligations and responsibilities [30,76,77]. Thus the following three hypotheses are developed to help understand the effect of CSR (social, ethics and environment) on customer satisfaction.

Hypothesis H1: CSR-social initiatives positively relate to customer satisfaction of FACDs in Taiwan.

Hypothesis H2: CSR-ethics initiatives positively relate to customer satisfaction of FACDs in Taiwan.

Hypothesis H3: CSR-environment initiatives positively relate to customer satisfaction of FACDs in Taiwan.

The research model developed in this study is shown in Fig. 1.

3. METHODOLOGY

3.1 Sample

As this study involved a large number of unknown customers of FACDs as the unit of

analysis, completing the data collection using a census approach would have been very costly and time consuming [78,79]. Therefore, a sample of FACD customers was drawn from the population to elicit views on how satisfied they are with CSR activities carried out by FACDs. It is important for the sample to be representative of the population as generalisability of findings is dependent on the sample being part of the population [80]. When the population size is unknown, a sample of 150 to 300 is sufficient to provide valid and reliable results [79,81,82]. As the most complex construct for this study is CSR, and each of its dimensions was measured with 6 items, a sample size of 60 was deemed sufficient for this study. However, in order to achieve better reliability and normality of data, a sample size of 350 was set. Thus, this study distributed questionnaires to 400 FACD customers.

3.2 Data Collection

A quantitative approach was used in this study since there is a lack of empirical evidence related to customer satisfaction with FACDs and data was collected based on the observations and experiences of the customers' to service providers' CSR activities. As the study examined the three dimensions of CSR with customer satisfaction in which all the constructs are abstract in nature, so this study used a personal survey method to distribute self-administered questionnaires to customers of FACDs. Within the 400 FACD customers, 350 filled questionnaires were collected from 20 FACD offices.

3.3 Measurement Items

The questions for measuring the four constructs were borrowed from different literatures with high level of reliability and validity. For the six items of social dimension of CSR, the literatures by [4,33,83,84] were used. The literatures by [4,33,73,83], and [18] were used for the six items of the ethics dimension of CSR whilst [33,73,83,85] were used for the six items of the environment dimension of CSR. The six items for customer satisfaction were borrowed from [71]. The questions for the measurement items of the four constructs in this study are shown in Table 1.

3.4 Data Analysis

Multiple regression analysis was conducted in this study to test the three dimensions of CSR

initiatives to customer satisfaction. The analysis will lead to an empirical equation as below.

$$Csat = \alpha_1 (CSR-social) + \alpha_2 (CSR-ethics) + \alpha_3 (CSR-environment) + constant$$

Before that factor analysis and Cronbach's alpha test were conducted for reliability and validity tests. Validity tests were carried out using Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA).

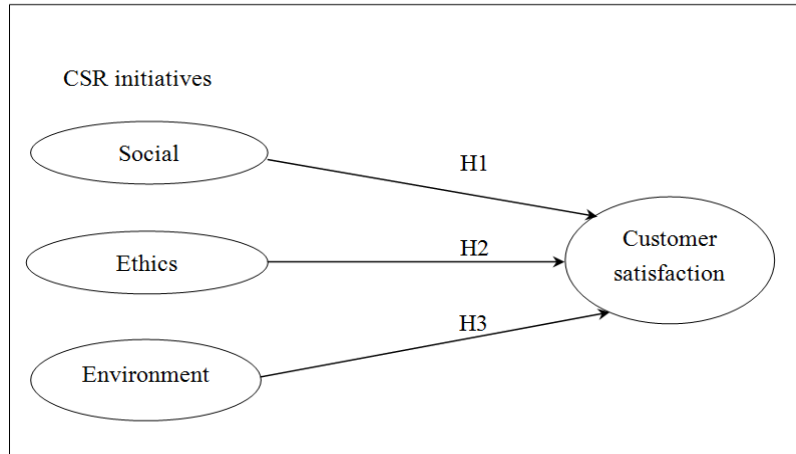


Fig. 1. Research model

Table 1. Measurement items

Constructs	Measurement items
CSR- Social	CS1 It is important for a FACD to provide educational support
	CS2 It is important for a FACD to provide a safe and healthy working condition for its employees.
	CS3 I like my FACD to actively support the disadvantaged
	CS4 Important for me to see my FACD supporting under privileged communities where it does its business.
	CS5 It is nice to know my FACD provides for charitable activities
	CS6 FACDs support local sportsmen/women activities
CSR-Ethics	CE1 FACDs must be honest to their customers
	CE2 It is important for me that my FACD is transparent with charges
	CE3 Customers must be informed of all charges of a FACD
	CE4 The FACDs must pay interests as per their promise
	CE5 All information on service charges by FACD must be given clearly
	CE6 FACDs must assist customers truthfully
CSR - Environment	Cenv1 FACD ought to ensure there is no paper waste in their dealings
	Cenv2 It is important for FACDs not to be involved in projects that harm the environment
	Cenv3 FACDs ought to support projects that saves animals
	Cenv4 It is important for me to see FACDs plant trees
	Cenv5 I respect a FACD that is involved in environment sustainability
	Cenv6 I would enjoy my association with a FACD that reduces carbon footprint
Customer satisfaction	Csat1 I am satisfied with my decision to use this FACD
	Csat2 I am happy with my FACD
	Csat3 My choice to use this FACD is a wise one
	Csat4 I feel good to be a customer of my FACD.
	Csat5 My FACD takes care of all my financial needs
	Csat6 My FACD satisfies my financial needs

4. ANALYSIS OF RESULTS

4.1 Sample Characteristics

The characteristics of the sample are shown in Table 2.

4.2 Measurement Assessment for Reliability Analysis

A reliability analysis was undertaken with Cronbach's Alpha test [86,87]. The items in this study are adapted from past studies that have validated and confirmed reliability, however the validity and reliability tests confirm the items used as suitable in the context of this study, where members of FACDs in Taiwan are the respondents. The Cronbach's Alpha test undertaken on the valid items, resulted in reliability coefficients as presented in Table 3.

4.3 Factor Analysis

The data was analysed by exploratory factor analysis. The results are shown in Table 4. The results found that items CS2 and CS4 were removed from the construct social aspect of CSR. All the six items of ethical aspect of CSR fell into the same component and could measure this construct appropriately. It is the same for customer satisfaction, all the six items of this construct fell into the same component. For environmental aspect of CSR, the item Cent5

was removed according to the factor analysis results.

4.4 Hypotheses Testing

The three hypotheses H1 to H3 were tested by using multiple linear regression analysis. Table 5 below shows the regression weights and significance of the relationships between the variables of the study.

The relationship between CSR-social (CS) and customer satisfaction (Csat) charts a t value 2.836, with a sig-value = 0.005, and as the sig-value is less than 0.05, the direct relationship between CS and Csat is significant with a standardised estimate of positive 0.220. Thus the result supports the significance of the relationship between CS and Csat. As the estimate is positive, the hypothesis H1: CSR-social initiatives positively relate to customer satisfaction of FACDs in Taiwan is supported.

The relationship between CSR-ethics (CE) and Csat records t = 4.364 with a sig-value = 0.0001, and as sig-value is less than 0.05 supporting a significant relationship between CE and Csat. The standardised estimate is positive 0.262, showing a positive relationship, hence the hypothesis H2: CSR-ethics initiatives positively relate to customer satisfaction of FACDs in Taiwan is supported.

Table 2. Demographics of respondents

	Demographics	Frequency	Percentage
Gender	Male	159	47.6
	Female	175	52.4
Age group	20 - 30	26	7.8
	31 - 40	72	21.6
	41 - 50	124	37.1
	51 - 60	81	24.3
	61 - 70	22	6.6
	more than 70	9	2.6
Education level	Primary	15	4.5
	Secondary	86	25.7
	Tertiary	225	67.4
	Post graduate	8	2.4

Table 3. Outcome of reliability test - Cronbach's alpha

Construct	Cronbach's alpha
CS	0.771
CE	0.850
Cenv	0.789
CSat	0.944

Table 4. Factor analysis

	Component			
	Social	Ethics	Environment	Satisfaction
CS1	0.702			
CS3	0.661			
CS5	0.785			
CS6	0.811			
CE1		0.651		
CE2		0.703		
CE3		0.752		
CE4		0.786		
CE5		0.845		
CE6		0.746		
Cenv1			0.848	
Cenv2			0.696	
Cenv3			0.693	
Cenv4			0.640	
Cenv6			0.508	
Csat1				0.945
Csat2				0.891
Csat3				0.802
Csat4				0.768
Csat5				0.477
Csat6				0.422

Table 5. Multiple linear regression model

Model		Unstandardized coefficients		Standardized coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	5.892	0.673		7.112	0.000
	CS	0.209	0.074	0.220	2.836	0.005
	CE	0.434	0.099	0.262	4.364	0.0001
	Cenv	0.396	0.096	0.364	4.139	0.0001

The CSR-environmental (Cenv) and Csat relationship charts a $t = 4.139$ with a sig-value = 0.0001, with this being less than 0.05, showing a significant relationship between Cenv and Csat. The standardised estimate is positive 0.364 indicating a positive relationship, thus the hypothesis H3: CSR-environment initiatives positively relate to customer satisfaction of FACDs in Taiwan is supported. Amongst these three relationships, the relationship between Cenv and Csat seems to be the highest as the standardised regression estimate shows.

5. DISCUSSION

CSR is ever evolving and so paradoxical that it perpetually requires contemporary and up-to-date knowledge. This study significantly contributes to theoretical and practical know-how of CSR by enhancing the perceptive of managers

and academics towards CSR initiatives and their value to society and organizations. This study further enriches knowledge on theoretically formed constructs. Though previous studies revolved around CSR in the form of initiatives within the dimensions of economic, legal, ethics, and discretionary, they hardly identified customer satisfaction towards the organizations that undertake several specific CSR initiatives; thus its knowledge is underdeveloped.

The vast number of marketing and CSR literature referred to in the theoretical framework for this study has contributed to an understanding of CSR and its implications for business. Meanwhile the outcome of the present study significantly contributes to proliferation of knowledge related to CSR activities and customer satisfaction.

The effects of CSR on customer satisfaction have been studied in various ways. Studies in the service industry indicate that CSR is used by some organizations as a marketing ploy [11,33,51,66], while some use it to build better corporate image in terms of reputation and credibility [1,2,3,26,88].

Though satisfaction is the cornerstone of holding on to customer interest and prolonging loyalty, the role of satisfaction in converting CSR efforts to reputation and credibility is frequently neglected. As such, the present study, whilst acknowledging the existence of specific knowledge on CSR in business, adds a new dimension to the understanding of what other roles satisfaction plays in enhancing the effect of CSR.

Interestingly, newer knowledge was gained as, though all three CSR aspects of social, ethics and environment are positively and significantly related to customer satisfaction in this study. This clearly adds new knowledge to the theories and findings of the past.

The present study adds to the theoretically acknowledged relationship between CSR initiatives and customer satisfaction. As the farming business is close to environment, saving animals and paper, though it affects customer satisfaction, may not be appropriate initiatives for FACDs in Taiwan. In order to gain a good reputation, it is not enough to embark on CSR initiatives without first ensuring that customers are satisfied with the organization's products and services. Moreover, any CSR initiatives that are introduced might be more effective if they are specific to the context and stakeholders.

The present study found that ethical behaviour of an organization may simply be what is expected by the customers of the organization, rather than categorizing as CSR. However, an organization's ethics may be recognized as CSR when dealing with other organizations that are equally ethical and invest in ethical enterprises. As the current study picked up customers' perception of FACDs' ethical behaviour toward them, organizations are liable for their responsibilities to their customers. Moreover, as service at retail outlets, such as credit departments, lacks consistency, customers' interest and beliefs in the company's image is rather difficult to capture and maintain. As such, managers ought to be careful and diligently work on a set of CSR activities that do not clash with the customers' expectation of organizational duties and obligations.

Thus, environmental related CSR activities may need to be very specific and cost cutting for the organization. Endeavours such as less use of energy, reduction of paper and plastics, and use of energy saving equipment in the day-to-day operation of the office may be closer to the customers' hearts, while introduction of replanting of trees would require the purchase of saplings and land to plant. Past studies indicate CSR activities dear to customers or close to the causes they fight for, may be more appreciated and consequently provide a more positive image of the organization [2,48]. Interestingly enough, it has also become competitive amongst the business organizations to offer best possible CSR activities that would gain more publicity and news coverage. Hence, the findings from the present study ought to be a reminder to managers to be involved in CSR activities that are appreciated by their customers and suppliers rather than for the organization's own benefit. Jumping on the CSR bandwagon is easy for organizations with big budgets but critical examination of CSR activities may reveal the appropriate ones to provide customers the necessary satisfaction to evoke a positive attitude toward the organization.

Previous studies also revealed customers as the primary stakeholders and that CSR initiatives are correlated directly and are of value to them who will reveal higher satisfaction. These initiatives may be tangible benefits such as funds, or intangible benefits such as satisfaction, happiness and fulfilment of a dream, which are relevant humanitarian issues that may draw a positive attitude [4,89,90]. As environmental issues are of lesser concern, managers may be able to promote relatively simple initiatives that customers would be able to see, get involved in, and appreciate. The banking and finance industry is more likely to be appreciated if processes are simplified, legalities are documented and well explained, and customer queries are resolved quickly; efficient processing is a crucial marketing element for service organizations [1,91,92,93]. Furthermore, experienced and educated employees who are capable of resolving problems and assisting customers are more appreciated by customers, fulfilling yet another marketing element [1,92,93,94,95].

6. CONCLUSION

The study found positive relationships between all three CSR initiatives and customer satisfaction. It

is clear from the findings of this study that the survey respondents are well aware of CSR initiatives and understand the benefit of being a farmer's association member. Respondents find FACDs' CSR initiatives contribute to their satisfaction with their FACD. CSR initiatives relating to environment is a bigger revelation, as respondents perceive these initiatives to be positively related to customer satisfaction. Moreover, the farming industry is closely related to the environment and as such FACDs would most likely benefit in supporting organic farming and help overcome other natural calamities farmers often face.

In conclusion, this study verifies past theories, establishing measurement items for this context while suggesting to marketing and CSR managers to be innovative in their CSR activities by introducing activities that are relevant to the context and nature of the industry. FACD marketers may benefit by employing experienced and educated staff to provide better information and service to customers, as well as making smart investments to increase the company's assets. As a service organization, simpler processes and excellent customer services may help add to FACDs' customer satisfaction as these are effective customer satisfaction tools. However, this research does not provide an answer to the question of prioritizing social and environmental responsibility activities versus operational activities in terms of budget allocation and schedule, but rather answer the question if social and environmental responsibility is relevant to customer satisfaction. Future studies should examine the mediating effect of customer satisfaction on the relationship between individual CSR aspects and reputation and credibility of FACDs. Furthermore, a qualitative research may identify more specific CSR initiatives that are relevant to the context. Although a cross-sectional study was used for this study due to research constraints, a longitudinal study may provide better insights from customers by including the relevance of time and more details of specific CSR activities.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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