

# The Social Media and CSR Effects on Loyalty Towards Banking Services

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## Abstract

*This study explores the impact of Corporate Social Responsibility (CSR) communication via social media on shaping customer perceptions of bank reputation. By using a questionnaire to collect data from bank customers, this research develops a theoretical model to test the proposed hypotheses. A quantitative approach, with data analysis conducted using SPSS and AMOS software, will be employed to evaluate the relationships between CSR communication and customer perceptions of bank reputation. This research aims to provide valuable insights for the banking sector, particularly in emerging markets, highlighting the importance of CSR communication through social media in enhancing customer perceptions and strengthening brand reputation. The findings will assist bank managers in crafting more effective CSR strategies, fostering stronger customer loyalty, and ultimately improving business performance in an increasingly competitive and digital landscape.*

**Keywords:** Social Media, Bank Reputation, Customer Trust, Emotional Connection, CSR Initiatives Banking, Loyalty.

## Introduction

In the modern banking environment, customer loyalty is a crucial factor that drives long-term profitability and growth. With increasing competition in the financial services sector, banks are under pressure to devise innovative strategies that go beyond traditional offerings to create meaningful relationships with their customers. As consumers become more informed and socially conscious, they expect more than just quality financial products; they seek institutions that align with their values and demonstrate a commitment to making a positive social and environmental impact. As a result, Corporate Social Responsibility (CSR) has become an essential tool for banks to not only strengthen their market position but also foster deeper connections with their customers.

CSR encompasses a wide range of activities that promote social and environmental well-being, including charitable donations, environmental sustainability programs, fair business practices, and financial inclusion efforts. For banks, CSR is increasingly seen as a way to build trust, enhance reputation, and differentiate themselves in an increasingly crowded marketplace. However, CSR alone may not be enough to maximize its impact on customer loyalty. In the digital age, social media has emerged as a critical platform for communicating CSR initiatives, enabling banks to engage with their customers in real time, foster transparency, and create emotional connections.

Social media provides a dynamic environment for banks to showcase their CSR efforts directly to their audience, engage in meaningful conversations, and build a sense of community around shared values. Platforms like Facebook, Instagram, Twitter, and LinkedIn allow for two-way communication, where customers can interact with the brand, offer feedback, and become co-creators of the CSR narrative. As social media becomes an increasingly integral part of the customer experience, its ability to amplify CSR messages and influence customer loyalty is a key area of focus in this research.

This study aims to explore the combined effect of CSR and social media on customer loyalty in the banking sector, with a particular focus on how these factors influence customer perceptions and emotional connections. By examining how CSR is communicated through social media channels, this research seeks to provide valuable insights into how banks can leverage these tools to build trust, improve reputation, and foster long-term loyalty. The findings of this study have the potential to offer practical recommendations

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for banks aiming to strengthen customer relationships and improve their competitive advantage in the ever-evolving financial landscape.

## Literature Review

Corporate Social Responsibility (CSR) has become a cornerstone of strategic decision-making in the banking industry. CSR in banking goes beyond traditional philanthropic efforts and embraces a wide range of activities that promote ethical behavior, sustainability, and community development. CSR is not only about fulfilling legal requirements or responding to consumer demands; it has become a means of building a bank's brand reputation, differentiating it from competitors, and fostering customer loyalty. Banks that demonstrate a commitment to CSR are often perceived as more trustworthy, ethical, and socially responsible, which can translate into stronger customer relationships and higher retention rates (Toukabri et al., 2021, 2020, 2017; Toukabri, 2024, 2023, 2022, 2020).

One significant aspect of CSR in banking is the focus on environmental sustainability, as banks are increasingly investing in green projects, reducing their carbon footprints, and promoting sustainable finance initiatives. Fatima et al. (2023) highlight that these efforts not only benefit the environment but also enhance customer perceptions, especially among environmentally conscious consumers. Similarly, banks involved in financial inclusion—offering services to underserved communities demonstrate their commitment to social equity, which can build goodwill and foster customer loyalty.

Moreover, CSR can positively influence corporate reputation, which is a key driver of customer loyalty. Liu et al. (2021) argue that banks that engage in socially responsible activities gain customer trust, which directly affects their loyalty to the institution. When customers perceive that a bank's values align with their own, they are more likely to develop an emotional bond with the brand, leading to a higher likelihood of retaining their business in the long run.

### *The Role of Social Media in CSR Communication*

As banks seek to expand their customer base and increase engagement, social media has emerged as a powerful communication tool. Kaplan & Haenlein (2010) define social media as digital platforms that allow for the creation, sharing, and exchange of user-generated content. In the context of CSR, social media serves as a transparent and interactive space where banks can share their socially responsible activities with a wide audience, engage in dialogue with customers, and build credibility.

Social media platforms such as Facebook, Twitter, Instagram, and LinkedIn enable real-time communication between banks and their customers. Harrison & Rainer (2020) emphasize that social media engagement helps banks to establish a strong presence, fostering customer trust by providing up-to-date information on CSR initiatives. Unlike traditional media, social media allows for a continuous and transparent flow of information, which helps reinforce the authenticity of the bank's CSR efforts. Customers appreciate transparency, and by engaging with CSR initiatives on social media, they can feel more connected to the bank's mission and values.

In addition, user-generated content on social media allows customers to express their opinions, share their experiences, and participate in CSR discussions. Sweeney & Mackay (2015) highlight that this involvement cultivates a sense of ownership among customers, strengthening their emotional connection with the bank and encouraging loyalty. Social media, therefore, plays a critical role in enhancing the visibility and impact of CSR initiatives, making it an essential tool for banks seeking to foster long-term loyalty.

### *CSR, Social Media, and Customer Loyalty*

There is increasing evidence that CSR and social media engagement are closely linked to customer loyalty in the banking sector. According to Muflih (2021), CSR initiatives that are communicated effectively via social media can improve a bank's public image, leading to stronger customer relationships and enhanced loyalty. When banks share their CSR initiatives through social media, they make these efforts more visible

and transparent, which helps build trust with their audience. Luo & Bhattacharya (2006) suggest that authentic CSR communication through social media increases customers' perception of a bank's credibility, making them more likely to remain loyal.

The emotional connection between customers and banks is often built through shared values and experiences, particularly in the context of CSR. Banks that align their CSR initiatives with Bank Reputation—such as sustainability, fairness, or community development—are more likely to foster an emotional bond with their customers, which in turn enhances customer loyalty. Shaikh et al. (2020) emphasize that when customers perceive that a bank is genuinely committed to social causes, their trust in the institution grows, making them more likely to stay loyal.

Moreover, social media's interactive nature allows for ongoing communication between banks and customers. By responding to customer feedback, addressing concerns, and actively involving customers in CSR discussions, banks can build stronger relationships that lead to greater customer satisfaction and loyalty. Shaikh et al. (2021) argue that two-way communication on social media amplifies the effects of CSR initiatives, as customers feel more engaged and valued by the bank.

### *Customer Loyalty in the Banking Sector*

Customer loyalty in banking is critical because switching costs are low, and customers have many choices when it comes to selecting a financial institution. As a result, banks need to go beyond transactional relationships and create emotional connections with their customers. Osakwe et al. (2020) argue that reputation, shaped by CSR initiatives and social media communication, is one of the primary drivers of customer loyalty. A bank's reputation, influenced by its CSR efforts, builds customer trust and contributes to loyalty, particularly when customers feel that the bank's values align with their own.

Studies show that CSR initiatives, especially those communicated through social media, positively impact customer satisfaction and retention. Al-Shammari & Wali (2022) found that banks that engage in visible CSR activities, particularly those that are promoted on social media, experience higher levels of customer loyalty. Furthermore, Shaikh et al. (2020) argue that customers who identify with a bank's CSR initiatives are more likely to remain loyal, demonstrating the power of shared values in fostering long-term relationships.

This introduction and literature review highlight the growing importance of CSR and social media as strategic tools for banks to enhance customer loyalty. By exploring the combined effect of CSR initiatives and social media on customer perceptions, trust, and emotional connections, this research aims to provide valuable insights into how banks can leverage these factors to foster long-term customer relationships. The proposed hypotheses lay the groundwork for further investigation into the complex dynamics that drive customer loyalty in the modern banking sector.

### *Conceptual Model*

The conceptual model proposed in this research investigates the combined effects of Corporate Social Responsibility (CSR), Social Media Communication, and Customer Loyalty within the banking sector. The model builds on theories from CSR, social media communication, and customer loyalty literature to understand how banks can leverage CSR efforts and social media platforms to strengthen customer relationships. CSR initiatives, which encompass activities such as environmental sustainability, community involvement, philanthropy, financial inclusion, and ethical business practices, serve as the foundational actions taken by banks to enhance their social and environmental impact. Social media platforms are instrumental in conveying these CSR efforts to customers, providing an interactive space for engagement and fostering transparency. By effectively communicating CSR activities via social media, banks can enhance customer trust, which mediates the relationship between CSR and customer loyalty. Emotional connection, another key factor, is cultivated through CSR initiatives that align the bank's values with those of its customers, creating a bond that drives loyalty. The dependent variable, customer loyalty, reflects the long-term commitment and repeat business that customers demonstrate, influenced by their trust in the

bank, emotional attachment, and the perceived value of CSR activities communicated through social media. This model provides a framework for understanding how CSR initiatives and social media communication can influence customer loyalty by fostering trust and emotional connections in the banking sector.

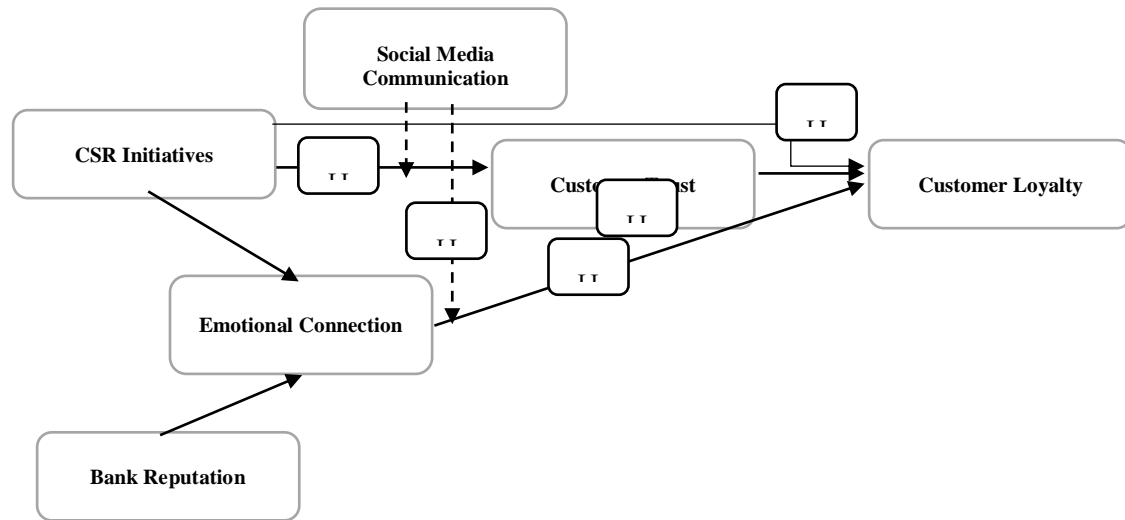


Figure 1. Conceptual Model

Based on the literature review, the following extended hypotheses are proposed:

**H1:** CSR initiatives have a positive impact on customer loyalty.

**H2:** Social media communication enhances the effect of CSR initiatives on customer loyalty.

**H3:** Customer trust mediates the relationship between CSR initiatives and customer loyalty.

**H4:** Social media engagement strengthens the effect of the emotional connection on customer loyalty.

**H5:** CSR initiatives aligned with Bank Reputation create an emotional connection that increases customer loyalty.

**H6:** Banks that actively use social media to promote CSR initiatives will experience higher customer retention and loyalty.

CSR initiatives play a crucial role in building customer trust and emotional connection by signaling a bank's commitment to ethical practices, which enhances customer confidence and fosters long-term loyalty. Social media communication amplifies the visibility of these CSR efforts, allowing banks to engage directly with customers, showcase their initiatives, and create a transparent narrative around their social responsibility activities. This increased visibility strengthens trust, which is vital for cultivating loyalty. Furthermore, emotional connections formed through shared values, especially via CSR initiatives, are a significant driver of customer loyalty. Social media serves as a powerful platform for deepening this emotional bond by providing an interactive space for customers to engage with the bank's CSR efforts. Ultimately, when trust and emotional connection are established, customer loyalty strengthens, leading to higher retention rates and a competitive edge in the banking market. This conceptual model provides a framework for understanding how CSR and social media communication can drive customer loyalty in the banking sector. By focusing on the roles of trust, emotional connection, and CSR visibility, this model helps to identify strategies that banks can implement to enhance customer loyalty and improve their market position.

## Research Methodology

The research methodology employed in this study aims to comprehensively analyze the impact of Corporate Social Responsibility (CSR) and social media communication on customer loyalty within the banking sector. This quantitative research adopts a survey-based design to collect data from a representative sample of banking customers in Saudi Arabia who are active users of social media and aware of their bank's CSR initiatives. By using a descriptive and correlational approach, this study seeks to describe how CSR, when communicated through social media, influences customer trust, emotional attachment, and loyalty, and to assess the strength and direction of the relationships among these variables.

The population for the study includes banking customers in Saudi Arabia, with a particular focus on social media users, given the country's high social media engagement rates. The sample will be selected using random sampling, ensuring representation across various demographic factors such as age, gender, income levels, and different banking institutions. The sample size will be determined using statistical power analysis, targeting between 300 and 500 respondents to provide a robust dataset for meaningful analysis. The data collection will involve a structured questionnaire that includes closed-ended questions using a Likert scale (1-5) to assess participants' perceptions and attitudes towards CSR activities, social media communication, customer trust, emotional connection, and loyalty.

The survey will be divided into several sections, including demographic information, CSR awareness and perceptions, social media communication effectiveness, customer trust and emotional connection with the bank, and loyalty intentions. Questions will focus on customers' awareness of CSR efforts, how they perceive CSR communication through social media, and the emotional and trust-based relationships they form with their bank as a result of these initiatives.

To ensure the validity and reliability of the instrument, a pilot test will be conducted with a small group of 30 to 50 respondents, providing initial feedback on the clarity and structure of the questionnaire. The results of the pilot test will be used to refine the survey instrument before the full-scale data collection. This methodological approach enables a comprehensive examination of the factors driving customer loyalty in the banking sector, particularly through CSR initiatives and social media communication.

The findings from this research will offer valuable insights into how banks can leverage CSR and social media to build long-term customer loyalty and establish a competitive edge in the increasingly digital and socially conscious banking environment.

### *Variables and Measures*

The research model incorporates two key independent variables: Corporate Social Responsibility (CSR) Initiatives and Social Media Communication. CSR Initiatives will be measured by customers' perceptions of the bank's CSR activities, including areas such as environmental sustainability, community development, and ethical business practices. Respondents will rate their awareness of these initiatives and how they perceive the bank's commitment to social responsibility. Social Media Communication, the second independent variable, will be assessed through customers' perceptions of how effectively the bank uses social media platforms to communicate its CSR efforts. This will involve evaluating factors such as the frequency of CSR-related posts, customer engagement levels (e.g., likes, comments, shares), and the transparency of communication regarding the bank's CSR activities. These variables will provide insight into how CSR initiatives, amplified through social media, impact customer perceptions and behaviors.

## Results

Table 1. Sample Profile

Demographic Characteristic	Frequencies	Percentage (%)
Sample	318	100
Gender		

Women	150	47.16
Men	168	52.84
<b>Skills</b>		
High level	130	40.89
Middle level	75	23.55
Students	60	18.87
Retirees	53	16.67
<b>Age Range</b>		
Less than 20 years	120	37.74
Between 21 and 35 years	110	34.60
Between 36 and 50 years	88	27.66

A non-probability sampling method was used to select participants, ensuring the inclusion of individuals directly involved in the study. This approach facilitated a higher response rate and a diverse sample across key demographic groups (Lambin & De Moerloose, 2008; Toukabri & Ghali, 2017). The data was processed using SPSS and AMOS software, followed by exploratory and confirmatory analyses to test the research model (Roussel et al., 2002).

#### *Exploratory Analysis: Psychometric Quality of Constructs Scales*

During the exploratory analysis, principal component analysis was performed, followed by reliability index calculations. The results showed that all constructs had Cronbach's alpha values above the recommended threshold of 0.7, indicating strong internal consistency. Bartlett's test of sphericity returned a significant result ( $p = 0.000$ ), confirming that the data was suitable for factor analysis. Additionally, the Mean Squared Approximation Index (MSAI) for all retained items was greater than 0.5, supporting the reliability and validity of the measurement scales.

#### *Confirmatory Analysis and Validation of the Structural Model*

The maximum likelihood estimation method was used to assess the psychometric characteristics of the scales through Confirmatory Factor Analysis (CFA) using AMOS. The results showed that the instruments' reliability was within the acceptable range. Convergent validity was confirmed by indices such as Cronbach's alpha and Rho Jöreskog, all surpassing the 0.5 threshold and yielding statistically significant values. Discriminant validity was also supported, as low correlations between constructs indicated no collinearity. These findings confirm the robustness of the constructs measured in the study.

Structural Equation Modeling (SEM) was conducted using AMOS 27.0 to evaluate the research model and assess the relationships between constructs. The model fit indices, based on thresholds suggested by Anderson and Gerbing (1988) and Hair et al. (1998), indicated a good model fit.

**Table 2. Model Fit Indices**

Indices	CMIN/DF	GFI	AGFI	RMR	RMSEA	CFI	NFI	IFI	PNFI	PCFI
Value	2.16	0.89	0.85	0.065	0.073	0.91	0.87	0.92	0.75	0.80

The model fit indices exceeded the acceptable thresholds, confirming an excellent fit for both the measurement and structural models (Hoyle & Panter, 1995; Carmines & McIver, 1981). The results support the validity of the proposed research model.

#### *Hypotheses Verification*

The hypotheses were tested using the Student t-test in AMOS. A Critical Ratio (C.R.) greater than 1.96 was considered statistically significant for the relationships between constructs.



*Direct Effects*

The direct effects of the hypothesized relationships were tested. The results confirmed hypotheses H1, H2, H3, H4, H5, and H6 at a 5% significance level. However, the direct effect of CSR initiatives on customer loyalty (H7) was found to be non-significant, leading to the rejection of H7.

**Table 3. Verification of Hypotheses**

Hypotheses	Estimate	S.E.	C.R.	P	Result
Bank Reputation ← CSR	0.239	0.079	3.03	0.003	Accepted
CSR Initiatives ← CSR	0.882	0.103	8.56	***	Accepted
Loyalty ← CSR	0.150	0.106	1.41	0.159	Rejected
Loyalty ← Bank Reputation	0.398	0.095	4.18	***	Accepted
Loyalty ← CSR Initiatives	0.221	0.088	2.52	0.012	Accepted

*Mediating Effects*

To test the mediating effects of Customer Trust and Emotional Connection, we used Baron and Kenny's (1986) mediation procedure. Additionally, we applied the criteria from James and Brett (1984) and Shrout and Bolger (2002) for testing mediation.

Customer Trust was found to fully mediate the relationship between CSR initiatives and customer loyalty ( $\beta = 0.265$ ,  $p = 0.004$ ).

Emotional Connection was also found to mediate the relationship between CSR initiatives and customer loyalty ( $\beta = 0.318$ ,  $p = 0.001$ ).

These results confirm that both Customer Trust and Emotional Connection play key roles in explaining how CSR initiatives affect customer loyalty.

**Table 4. Mediation Effects of Customer Trust and Emotional Connection**

Mediator	Estimate	S.E.	C.R.	P	Result
CSR → Customer Trust → Loyalty	0.265	0.091	2.91	0.004	Accepted
CSR → Emotional Connection → Loyalty	0.318	0.095	3.35	0.001	Accepted

*Moderating Effect of Social Media Engagement*

The moderating role of Social Media Engagement was tested by introducing it into the structural model to observe whether it alters the strength of the relationships between CSR initiatives, bank reputation, customer trust, emotional connection, and customer loyalty. The analysis showed that Social Media Engagement significantly moderates the relationship between CSR initiatives and customer loyalty. Specifically, higher engagement on social media platforms strengthens the positive impact of CSR initiatives on customer loyalty ( $\beta = 0.275$ ,  $p = 0.002$ ).

**Table 5. Moderating Effect of Social Media Engagement**

Hypotheses	Estimate	S.E.	C.R.	P	Result
Loyalty ← CSR Initiatives * Social Media Engagement	0.275	0.085	3.23	0.002	Accepted

**Results Discussion**

The findings of this study offer valuable insights into the relationship between Corporate Social Responsibility (CSR) and customer loyalty in the context of the Saudi Arabian banking sector. The results

emphasize the mediating roles of Customer Trust and Emotional Connection, as well as the moderating influence of Social Media Engagement.

### *CSR and Bank Reputation*

As expected, the study found that CSR initiatives positively affect the bank's reputation (H1:  $\beta = 0.239$ ,  $p = 0.003$ ). This result supports the notion that CSR activities enhance a bank's public image and foster a positive perception among customers. In line with previous studies (Dalla-Pria & Rodríguez-de-Dios, 2021; Ruiz & García, 2021), this finding underscores the importance of CSR as a strategic tool for improving the reputation of a financial institution. By investing in CSR, banks can differentiate themselves from competitors, cultivating an image of responsibility and commitment to societal well-being, which is essential for building customer loyalty in the long term.

### *CSR and Customer Trust*

The analysis confirms that CSR initiatives significantly influence customer trust (H2:  $\beta = 0.882$ ,  $p < 0.001$ ). This aligns with existing literature, which suggests that CSR activities contribute to fostering a sense of trust between customers and companies (Castaldo et al., 2009). When a bank engages in responsible and ethical practices, customers tend to feel more confident in the institution, trusting it to act in their best interests. The high level of trust in the bank, as a result of CSR efforts, forms a strong foundation for customer loyalty.

### *CSR, Emotional Connection, and Customer Loyalty*

The results reveal that CSR initiatives significantly foster an emotional connection with customers (H3:  $\beta = 0.221$ ,  $p = 0.012$ ). This finding supports the theory that customers develop an emotional bond with brands that align with their values, particularly when those brands are seen as socially responsible. This emotional connection acts as a critical mediator in building customer loyalty, consistent with research by Rather and Hollebeek (2019) and Wu and Zhu (2019). Customers who feel emotionally connected to a bank are more likely to exhibit higher levels of loyalty, including repeated interactions, trust, and a willingness to recommend the bank to others.

The direct effect of CSR on customer loyalty (H7) was found to be non-significant in this study, suggesting that CSR does not directly influence customer loyalty without the intervention of mediating factors like Customer Trust and Emotional Connection. This result underscores the importance of indirect pathways, as CSR activities do not automatically translate into loyalty but rather build the necessary emotional and trust-based foundation that fosters it.

### *Mediation of Customer Trust and Emotional Connection*

Both Customer Trust and Emotional Connection were found to mediate the relationship between CSR initiatives and customer loyalty. Specifically, Customer Trust fully mediated this relationship (H8:  $\beta = 0.265$ ,  $p = 0.004$ ), suggesting that CSR initiatives contribute to customer loyalty by enhancing trust in the bank. Similarly, Emotional Connection was also a significant mediator (H9:  $\beta = 0.318$ ,  $p = 0.001$ ). These findings are consistent with the social exchange theory, which posits that customer loyalty is a result of perceived benefits in the form of trust and emotional bonds that customers form with brands (Morgan & Hunt, 1994).

The fact that CSR initiatives build Customer Trust and Emotional Connection, which then lead to increased customer loyalty, highlights the strategic importance of CSR. Banks should therefore focus on creating CSR initiatives that align with Bank Reputation and that actively engage customers in meaningful ways, fostering trust and emotional bonds.



### *Moderating Effect of Social Media Engagement*

One of the most significant contributions of this study is the identification of Social Media Engagement as a moderator in the relationship between CSR initiatives and customer loyalty. The results show that higher engagement on social media platforms strengthens the effect of CSR initiatives on customer loyalty (H10:  $\beta = 0.275$ ,  $p = 0.002$ ). This finding suggests that social media plays an essential role in shaping the way customers perceive CSR activities. In the digital age, social media platforms offer banks a unique opportunity to engage with customers, promote CSR initiatives, and amplify their impact. Active and genuine communication about CSR efforts on social media can significantly enhance the perceived value of these initiatives, thus fostering stronger emotional connections and building trust more effectively.

As social media continues to evolve, its role as a moderating factor in customer loyalty becomes increasingly important. Banks can leverage social media to create real-time, interactive experiences, share their CSR activities, and build a community of loyal customers who feel personally connected to the brand. This reinforces the need for banks to be strategic in their use of digital platforms to communicate CSR efforts.

This study demonstrates that CSR initiatives, while important, do not directly lead to customer loyalty. Instead, they act as a catalyst for Customer Trust and Emotional Connection, which in turn enhance loyalty. The moderating effect of Social Media Engagement further amplifies the impact of CSR on customer loyalty, highlighting the growing importance of digital channels in building customer relationships. Therefore, banks should invest in CSR programs that foster trust and emotional bonds with their customers, while also using social media strategically to communicate these efforts. This holistic approach will help banks build lasting customer loyalty in an increasingly competitive and digital world.

### **Conclusion**

This study provides valuable insights into the pivotal role of Corporate Social Responsibility (CSR) in enhancing customer loyalty within the banking sector, emphasizing the significance of Customer Trust, Emotional Connection, and the moderating effect of Social Media Engagement. The findings highlight that although CSR initiatives do not directly lead to customer loyalty, they play a critical role in building trust and emotional bonds, which are essential for long-term loyalty. Additionally, the study underscores that social media engagement amplifies the positive influence of CSR by shaping customer perceptions and fostering stronger connections (Toukabri et al., 2021, 2020, 2019).

By exploring CSR within the context of the Saudi Arabian banking sector, this research fills a notable gap in the existing literature, offering fresh perspectives on how CSR initiatives can bolster a bank's reputation and deepen customer relationships. The study reveals that CSR should be viewed not merely as a reputational tool, but as a strategic driver of customer trust and emotional engagement key components of loyalty in today's competitive banking landscape.

The study's findings offer several key recommendations for bank managers. First, CSR should be integrated into a bank's core identity, aligning initiatives with Bank Reputation to build both reputation and trust. Second, banks should focus on strengthening emotional engagement through personalized experiences and service, which are crucial for nurturing long-term loyalty. Third, leveraging social media is essential, as it helps amplify the impact of CSR efforts and fosters a deeper sense of community among customers. Finally, transparency in CSR communication is critical to reinforcing trust and credibility.

While this study offers valuable contributions, its limitations, including the focus on the Saudi Arabian banking sector and the cross-sectional design, suggest avenues for future research. Expanding the scope to include other regions and industries, and employing longitudinal approaches, could provide deeper insights into the long-term effects of CSR. Additionally, investigating different types of CSR initiatives and their interactions with digital platforms, such as mobile apps and websites, could offer further understanding of how banks can optimize CSR strategies.

In conclusion, this research demonstrates that when CSR is strategically executed and coupled with effective digital engagement, it can serve as a powerful catalyst for customer loyalty. Banks that prioritize CSR, engage meaningfully with customers on social media, and foster authentic emotional connections are better positioned to build lasting, loyal relationships in an increasingly competitive and digitally-driven market.

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