

Impact of Corporate Social Responsibility (CSR) on Customer Loyalty: Evidence from the Banking Industry in Bangladesh

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Abstract

Corporate social responsibility (CSR) has become more critical in developing nations such as Bangladesh, where customers, communities, and governments expect companies to be more responsible. Here, financial institutions, most notably banks, need to know how CSR activities affect customers' behavior and loyalty. This research examines the effect of four CSR aspects—customer-centric initiatives, environmental responsibility, ethical practices, and philanthropic activities—on customer loyalty within the banking industry of Bangladesh. Primary data were collected from 400 respondents through face-to-face and web surveys from city corporation locations. Factor analysis confirmed the constructs, while regression analysis showed that all CSR dimensions play a significant and positive role in shaping customer loyalty. Ethical practices had the greatest impact and environmental responsibility had the least impact. These findings highlight the strategic relevance of CSR for building customer loyalty and institutional reputation. The study suggests that banks should prioritize ethical and customer-centric CSR activities more to form long-run relationships with customers and achieve sustainable growth.

Keywords: Banks, CSR, Customer, Questionnaire, Loyalty, Convenience, Bangladesh.

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1. Introduction

Bangladesh has become a progressive country and its banking sector has grown significantly and uninterruptedly in the last decade. The sector comprises 6 state-owned commercial banks (SCBs), 3 state-owned specialized banks (SBs), 43 private commercial banks (PCBs), and 9 foreign commercial banks (FCBs) (Bangladesh Bank, 2024). Banks add significantly to national GDP and enhance market competition. Thus, banks will have to employ customer retention processes, since acquiring new customers might cost 5–12 times more than retaining existing ones (Singh & Khan, 2012). Customer retention is known to yield more valuable customers in the long term (Kim & Cha, 2002; Singh & Khan, 2012; Tara et al., 2014; Zhang, et al., 2024, Hawkins, & Hoon, 2019).

However, the majority of the banks offer similar types of services, and differentiation based on core products (Beerli et al., 2004; Ghane et al., 2011). In order to build customer loyalty, banks more often turn to tools like service quality, relationship marketing, and corporate social responsibility (CSR) (Chow, 2024; Sarfraz, et al., 2022; Yusof et al., 2015). CSR has evolved into a critical factor in business competitiveness and customer engagement, with many banks presenting themselves as key CSR spenders. CSR involves meeting customer needs, protecting environment, ethics, community and employee welfare (Azim et al., 2011).

Despite global interest, very few empirical researches have examined the role of CSR dimensions (customer orientation, care for the environment, ethics, and philanthropy) on banks' customer loyalty, particularly in developing countries like Bangladesh (Yusof et al., 2015; Rashid et al., 2013; Afzal et al., 2014; Mirabi). "Past studies confirm that CSR positively influences customer loyalty, choice of brand, and profitability" (Ma, et al., 2023; Subedi, & Bhandari, 2024; Laksmono, & Purnama, 2024; Ahmad, et al., 2021; Pelozo & Shang, 2011; Sen & Bhattacharya, 2001; Webb et al., 2008; Luo & Bhattacharya, 2006; Marin et al., 2009; Green & Pelozo, 2011; Brunk, 2010). Most of them, however, have been carried out in the developed countries (Fatma & Rahman, 2016), with the current gaps concerning the implementation of CSR in emerging markets. Some of the most important questions are: Which CSR initiatives contribute most to customer loyalty? Where should banks focus their CSR efforts? The objective of this study is to fill such gaps by analyzing how each CSR activity influences customer loyalty in Bangladesh's banking sector.

2. Review of Literature

Corporate Social Responsibility: Various perspectives have been used to conceptualize corporate social responsibility (CSR), from a limited economic one-business's responsibility to society or stakeholder expectations (Zenisek, 1979) to more complex frameworks such as the triple bottom line (people, planet, profit), which serves as the basis for sustainability reporting under the Global Reporting Initiative (Enquist et al., 2006).

The stakeholder perspective views firms as an intricate network of interrelated groups whose interests are affected by the company's actions. CSR, therefore, involves commitments to shareholders, customers, employees, society, and the environment (Khadilkar, 2024; Parmar et al., 2010; Walsh, 2005). The three-dimensional CSR model identifies economic, environmental, and social responsibilities (Slaper & Hall, 2011; Beracs & Moisescu, 2015).

CSR Constructs

Customer Centricity: Customer-oriented CSR includes providing quality products, fair prices, innovative services, and timely customer service (Rashid et al., 2013). Responding to customers is one of the key tasks of the corporation (Khan et al., 2014). Studies establish that customer-oriented practices positively affect bank customers (Iqbal, & Zaidi, 2023; Yusof et al., 2015; Rahman et al., 2010).

Green Environment: Green marketing campaigns have also been linked with improved brand name and trust. Studies recognize that consumers respond positively towards ecological standards and branding (Rahbar & Abdul Wahid, 2011; Chen, 2008). Companies adopting environmental CSR gain competitive advantage and attain higher consumer expectations and regulating pressures (Xu, et al., 2024; Chen & Chai, 2010; Yusof et al., 2015).

Ethics: Ethical business practice enhances trustworthiness, a major determinant of customer loyalty (Reast, 2005; Delgado-Ballester & Munuera-Alemán, 2001). Ethical banks are open in their dealings and provide honest communication (Yusof et al., 2015; Afzal et al., 2014). Ethical behavior results in better customer relations as well as brand credibility (Aprilia, & Warganegara, 2024; Dorasamy, 2013).

Philanthropy: “Philanthropy, comprising donations and corporate social responsibility involvement in the community, improves the image and customer perception of a firm” (Schlegelmilch, & Szöcs, 2017; Yusof et al., 2015; McDonald et al., 2010). Still, there are some evidences that philanthropy is less significant than other dimensions of CSR (Ramasamy & Yeung, 2009; Crane & Matten, 2004).

Customer Loyalty: Loyalty of customers, typically measured by repeat purchasing behavior and attitudinal commitment, is imperative within service businesses (As et al., 2024; Wei et al., 2025; Ailawadi & Keller, 2004). CSR initiatives have been noted to increase customer loyalty (Yusof et al., 2015; Khan et al., 2014; McDonald et al., 2010). Repurchase intentions, additional payments, and reduced switching are expressions of loyalty (Yunus et al., 2023; Anderson & Srinivasan, 2003; Zeithaml et al., 1996).

3. Objectives of the Study

Every study must outline the study's objectives in order to be meaningful. This study aims to accomplish the following particular goals by proposing and then verifying the structural links among the five constructs:

- i. To investigate the perception of customers in terms of customer-centric initiatives, environmental responsibility, ethical practices, and philanthropic activities of the financial system.
- ii. To examine the impact of customer-centric initiatives, environmental responsibility, ethical practices, and philanthropic activities as the CSR dimensions on customer loyalty.

4. Methodology of the Study

In order to investigate the effect of Corporate Social Responsibility (CSR) on customer loyalty—a topic that has received relatively little attention in the context of Bangladesh's banking industry—the study focused on the clients of public and private commercial banks in the country.

A non-probability convenience sampling method was employed to choose 400 respondents for online and face-to-face interviews. The sampling technique was suitable due to the lack of a full customer database and the need for quick but low-cost data gathering (Khan et al., 2014).

Data Collection: A questionnaire was designed as per the objectives of the study. It was reviewed and pre-tested by an academicians, a banking expert, and a director of a bank. The instrument was categorized into three parts: (1) demographic details (measured on nominal scales), (2) CSR perception, and (3) customer loyalty—both measured on a 5-point Likert scale from "Strongly Disagree" (1) to "Strongly Agree" (5). The reliability of the questionnaire was determined using Cronbach's Alpha, with values above the acceptable threshold ($\alpha > 0.7$).

Hypotheses of the Study: Hypotheses for this study were created by reviewing the findings of different studies as well as from the author's perception about the author. Here, the following hypotheses were formulated to give proper direction to the study.

H₁: Customer-centric initiatives have a significant positive effect on customer loyalty.

H₂: Green environment practices have a significant positive effect on customer loyalty.

H₃: Ethical practices have a significant positive effect on customer loyalty.

H₄: Philanthropic activities have a significant positive impact on customer loyalty.

Measurement of Variables: The study measured five key constructs: four independent variables such as Customer Centricity, Green Environment, Ethical Practices, and Philanthropy and one dependent variable, Customer Loyalty. Customer Centricity was assessed using 7 items adapted from McDonald and Lai (2010), designed to reflect how well financial institutions meet customer needs. The Green Environment dimension was measured through 8 items also adapted from McDonald and Lai (2010), capturing customers' perceptions of banks' environmentally responsible practices. Ethical Practices were evaluated using 5 items reflecting the integrity and transparency of banks, again based on McDonald and Lai's framework. Philanthropy was measured using 5 items that focused on the banks' charitable contributions and community engagement efforts. Customer Loyalty, the dependent variable, was assessed through 6 items adapted from Ailawadi, Neslin, and Gedenk (2001), covering aspects such as repeat purchase intention, brand affinity, and customer retention. All items across the variables were measured using a five-point Likert scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5).

Data Analysis Techniques: Data were entered in Excel and analyzed using SPSS 21. Descriptive statistics summarized demographic data and customer behaviors. Factor analysis (Principal Component with Varimax rotation) assessed variable grouping and data adequacy using KMO. Cronbach's Alpha and composite reliability ensured internal consistency. Correlation analysis examined the relationships between variables, while multiple regression analysis tested the effect of the four CSR dimensions on customer loyalty.

5. Results and Discussion

Demographic Overview: Demographic data show that the majority of respondents were male (76.3%) and mostly aged 26-35 years (44.5%), depicting a young, male-majority sample. The majority had at least a bachelor's degree, with 30.5% holding a master's degree, indicating a highly educated sample. Over half of the respondents (52.3%) were employed, and 20% were entrepreneurs, showing good representation from the working population. Income levels were diverse, but a notable percentage (34%) cited more than Tk. 350,000 per year, reflecting a relatively wealthy sample.

Table 1: Demographic overview of respondents

Characteristics	Attributes	Total	Percentage (%)
Gender	Male	305	76.3
	Female	95	23.7
Age (Years)	Below 25	52	13.0

	26-35	178	44.5
	36-45	102	25.3
	46-55	32	8.0
	Above 55	36	8.8
Academic Qualifications	High School or less	75	18.8
	Bachelor Degree	116	29.0
	Master Degree	122	30.5
	PhD Degree	27	6.8
	Others	60	15.0
Occupation	Students	74	18.5
	Employee	209	52.3
	Unemployed	21	5.3
	Self-employed	80	20.0
	Retired	16	4.0
Yearly Income (Tk.)	Below 100000	93	23.3
	100001-150000	37	9.3
	150001-250000	71	17.8
	250001-350000	63	15.8
	350001 or above	136	34.0

Factor Analysis

The results of factor analysis support the appropriateness and relevance of the factor analysis. The KMO value of 0.947 indicates excellent sampling adequacy, and Bartlett's Test is significant ($p = .000$), confirming factorability. Values for communality greater than 0.3 and cumulative variance explained of 62.21% also confirm that the model is sturdy, with no multicollinearity issues. The analysis overall confirms that factor analysis was appropriate for exploring customer loyalty, customer centricity, green environment, ethics, and philanthropy constructs.

Table 2: Kaiser-Meyer-Olkin and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.947
Bartlett's Test of Sphericity	Approx. Chi-Square	7370.056
	df	465
	Sig.	.000

Source: Author's Calculation.

Descriptive Statistics for Customer Centric (CC)

The descriptive analysis reveals a high positive attitude towards banks' customer-friendly practices, with a total mean score of 4.08. The internal consistency ascertained through the Cronbach's alpha of 0.865 verifies high internal reliability, while the KMO measure of 0.886 demonstrates sampling adequacy, affirming the appropriateness of the data for further analysis. This implies that customers overall perceive banks as being responsive, efficient, and professional in-service delivery.

Table 3: Descriptive Statistics for Customer Centric

Attributes	Mean	Standard	Factor	Factor	Factor	Reliability	KMO	Source
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		D e v i a t i o n	L o a d i n g s		S t a n d a r d D e v i a t i o n	(Cronbach's α)		Re v i e w
Bank staff are responsible for consumers' complaints	4.08	0.74	0.366	4.08	0.597	0.865	0.886	Rashid et al., 2013;
The bank is expected to deliver quality products and services.	4.23	0.75	0.506					Rahman, Jahan, & McDonald, 2010;
Bank staff are efficient and reliable.	4.21	0.83	0.877					McDonald and Lai, 2010;
Bank staff are good at handling complaints.	3.91	0.82	0.844					Auger, Devinney, & Lovvoren, 2007;
Bank staff are responsible for customers	3.93	0.75	0.707					Berens, Van Riel, &

feedback (SRCF).									Va n Br ug ge n, 20 05.
Bank staff have a positive attitude and behavior.	4.18	0.84	0.698						
Staff are competent and well-presented.	4.05	0.89	0.816						

Source: Survey materials (2022).

Descriptive Statistics for Green Environment (GE): The descriptive statistics for Green Environment show a moderately positive customer perception, with a factor mean of 3.75. The Cronbach's alpha of 0.870 indicates strong reliability, while the KMO value of 0.883 confirms data adequacy. These results suggest that while banks are making efforts toward environmental sustainability, there is room for improvement, particularly in visible green practices like recycling and energy conservation.

Table 4: Descriptive Statistics for Green Environment

Attributes	Mean	Standard Deviation	Factor Loadings	Factor	Factor Standard Deviation	Reliability (Cronbach's α)	KMO	Source Review
The bank is concerned	4.03	0.92	0.396					Rahbar an

with respecti ng and protecti ng the natural environ ment.				3.75	0.637	0.870	0.883	d
The bank uses recycle d material s.	3.96	0.97	0.563					A b d u l
Banks encour age recycli ng.	3.52	0.74	0.836					W a h i d
The bank tries to reduce electric ity and water consum ption.	3.59	1.06	0.311					(2 0 1 1) ;
The bank uses environ mentall y friendl y product s.	4.07	0.96	.0.594					Wul, at e l . ;
The bank invests in environ mentall y friendl y project s.	3.70	0.83	0.308					2 0 1 4 ;
The bank promot es recycli ng habits.	3.49	0.72	0.783					Chen, 2 0 0 8 ;
The bank invests in internal recycli ng	3.62	0.81	0.874					C h e n & C h a k i , 2 0

progra ms.								1 0 ; Yusof, M u s a , & R a h m a n , 2 0 1 1 ; Khan at e l . , 2 0 1 4 ; Chen, at e l . , 2 0 1 0 Porter & V a n d e r
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Source: Survey materials (2022).

Descriptive Statistics for Ethics (E): The descriptive analysis of ethics also reveals a moderately positive perception with a mean value of 3.89, which implies that customers find banks to be very ethical. The Cronbach's alpha value of 0.822 supports strong internal consistency, while the KMO value of 0.829 indicates sufficient sampling. These findings imply that banks' ethical behavior has a positive influence on customer loyalty and trust.

Table 5: Descriptive Statistics for Ethics

Attributes	Mean Score	Standard Deviation	Factor Loadings	Factor	Factor Standard Deviation	Reliability (Cronbach's α)	KMO	Source Review
The bank deals ethically and honestly with its customers.	4.15	0.86	0.345	3.89	0.713	0.822	0.829	Delgado-Ballester & Munuera-Ale
The bank emphasizes ethical principles more than economic	3.23	1.04	0.563					

c perform ance.								m á n, 2 0 0 1) ; Freeman & G il b er t, 1 9 8 8; Dorasamy, 2 0 1 3; Afzal, at el ., 2 0 1 4; Jose et al., (2 0 1 2) ; Basgoze, 2 0 1 2.
The bank provides transparent information regarding its products and services.	4.14	0.89	0.447					
The bank maintains ethical standards in the promotion of its products and services.	3.96	0.93	0.400					
I trust this bank.	3.99	0.92	0.725					

Source: Survey materials (2022).

Descriptive Statistics for Philanthropy (P): The Philanthropic test indicates a moderately positive attitude among the respondents with a total mean of 3.79, showing consciousness toward the efforts of banks in social responsibility. The Cronbach's alpha of 0.797 and KMO value of 0.750 confirm strong reliability as well as adequate sampling. Among all four variables, Customer Centric registered the maximum (mean = 4.08), followed by ethics (3.89), Philanthropic (3.79), and Green Environment (3.75), indicating levels of customer perception.

Table 6: Descriptive Statistics for Philanthropy

Attributes	Mean	Standard D	Factor L	Factor	Factor S	Reliability (Cronbach's	KMO	Source R
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		e v i a t i o n	o a d i n g s		t a n d a r d D e v i a t i o n	a)		e v i e w
Banks make regular donations to charities, orphanages, and welfare organizations.	3.65	0.88	0.665	3.79	0.646	0.797	0.750	Yusof, at el., 2015; Wul, at el., 2014; Khaman, at el., 2014; Ramasamy and Yeong (2009); Crane & M
The bank is involved in regular programs to sponsor social events (e.g., sports, dinners, music	4.03	0.89	0.890					

cont ests) .									at te n, 2 0 0 4.
The bank is involved in vari ous soci al and com mun ity wor k.	4.00	0.76	0.854						
The bank is concerned with improvin g the well - bein g of soci ety.	3.81	0.80	0.599						
The bank focuses not only on profits but also on soci ety.	3.49	1.00	0.665						

Source: Survey materials (2022).

Descriptive Statistics for Customer Loyalty (CL): The Customer Loyalty results show a positive perception with an overall mean of 3.94, indicating that CSR practices by banks enhance customer trust and loyalty. The Cronbach's alpha of 0.884 confirms high reliability, while the KMO value of 0.872 reflects excellent sampling adequacy. These findings suggest that CSR engagement significantly influences customer loyalty in the banking sector.

Table 7: Descriptive Statistics for Customer Loyalty

Attributes	Mean	Standard	Factor	Factor	Factor	Reliability	KMO	Source
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			D e v i a t i o n	L o a d i n g s		S t a n d a r d D e v i a t i o n	(Cronbach's α)		R e v i e w
A	bank inv olv ed in CS R acti viti es wo uld be my first cho ice.	4.04	0.88	0.706	3.94	0.690	0.884	0.872	Ailawadi & K ell er , 20 04 ; E hr en be rg , G oo dh ar dt , & B ar wi se , 19 90 ; & B as u, 19 94 ;
I	consider my self loy al to a ban k that is eng age d in CS R acti viti es.	4.08	0.85	0.692					
I	say pos	4.07	0.91	0.734					

itive e thin gs abo ut ban ks that con duc t CS R and rec om me nd the m to oth ers.								Bowen & C he n, 20 01 ; Ailawadi & K ell er , 20 04 ; Pan, S he ng , & Xi e, 20 12 ; Kwon, E ng lis , & M an n, 20 16 ; Mohsan, N a w az , K ha n, S ha uk at, an d A sl
I will not use ano ther ban k's ser vic es if the sam e ser vic es are ava ilab le at this ban k.	3.83	0.87	0.801					
I feel I am gett ing goo d val ue for my	3.71	0.78	0.753					

money when the bank is involved in CSR.								am 2011 ; Kim, Park, and Jeon g 2004 .
I will consider the bank my first choice in the coming years.	3.94	0.93	0.706					

Source: Survey materials (2022).

Correlation Matrix for Factors: The correlation matrix shows that all factors are moderately correlated, with the highest being customer centricity and customer loyalty ($r = 0.686$), indicating a strong relationship. All values are below 0.7, suggesting no multicollinearity issues and confirming the distinctiveness of the factors. This supports the validity of using these variables in further analysis.

Table 8: Correlation matrix for factors

Factor Correlation Matrix					
Factors	Customer Loyalty	Customer Centric	Green Environment	Ethics	Philanthropy
Customer Loyalty	1.000				
Customer Centric	.686	1.000			
Green Environment	.598	.585	1.000		
Ethics	.432	.331	.223	1.000	
Philanthropy	.554	.594	.588	.292	1.000
Extraction Method: Principal Component Analysis.					
Rotation Method: Promax with Kaiser Normalization.					

Source: Author's Calculation.

Regression Analysis: Table 9 is the regression test of the effect of four independent variables—Customer Centricity (CC), Green Environment (GE), Ethics (E), and Philanthropy (P)—on the dependent variable, Customer Loyalty (CL). The model is an excellent fit, with an R^2 of 0.699 and an adjusted R^2 of 0.696, indicating that approximately 70% of variation in customer loyalty is explained by predictors in the model. F-statistic (226.001) is statistically significant ($p = 0.000$), indicating that the model as a whole is robust and statistically persuasive.

Table 9: Regression Result

Dependent Variable: Customer Loyalty (CL)						
Variables	Coef.	Std. Error	t-Stat	Prob.	Tolerance	VIF
Constant	0.172	0.142	1.211	0.227		
Customer Centric (CC)	0.201	0.052	3.831	0.000***	0.376	2.659
Green Environment (GE)	0.101	0.049	2.072	0.039**	0.380	2.633
Ethics (E)	0.453	0.049	9.248	0.000***	0.302	3.306
Philanthropy (P)	0.214	0.043	5.021	0.000***	0.488	2.051
R^2	0.699					
Adjusted R^2	0.696					
F	226.001					
Prob. of F	0.000					

Source: Calculated by the authors.

Among the predictors, Ethics (E) has the strongest positive influence on customer loyalty with a coefficient size of 0.453 ($t = 9.248$, $p < 0.001$). This suggests that ethical behavior plays a significant role in customer loyalty, emphasizing the importance of integrity, transparency, and justice in business practices. Philanthropy (P) also has a significant association with customer loyalty ($\beta = 0.214$, $t = 5.021$, $p < 0.001$). This refers to how customers are positively inclined towards corporate philanthropy through donations and engagement with society that serves to enhance a positive brand picture and affective attachment. Customer Centricity (CC) has a positive significant impact on customer loyalty ($\beta = 0.201$, $t = 3.831$, $p < 0.001$). This finding highlights the significance of customer-centric strategies, such as customer service and responsiveness, in building up loyal behavior. Green Environment (GE) also exerts a statistically significant but relatively lesser positive effect on customer loyalty ($\beta = 0.101$, $t = 2.072$, $p = 0.039$). Consistent with previous findings (Masum & Kabir, 2016; Osakwe et al., 2021) this study indicates that greenery projects such as eco-friendly activities and sustainability programs can enhance customer perception and loyalty, but with a lesser magnitude than other variables.

Multicollinearity tests indicate that all the independent variables possess tolerances greater than 0.1 and VIFs less than the threshold value of 10, meaning that there are no serious multicollinearity issues in the model. In brief, all the results show that ethics, philanthropic actions, customer-focused practices, and ecological care enhance customer loyalty in a positive way. Out of them, ethics has the strongest impact. All the results can assist managers who intend to establish solid customer relationships with responsible and customer-focused practices.

Hypothesis Testing: Table 10 summarizes the hypothesis testing results, showing that all proposed hypotheses (H_1 to H_4) are supported. Overall, the findings validate all four hypotheses, emphasizing that ethical conduct, customer centricity, environmental responsibility, and philanthropy are key drivers of customer loyalty.

Table 10: Summary of the results of test hypothesis

Hypothesis	Dependent Variable	Independent Variable	Standardized Beta Coefficients	t	p	Supported
H1	Customers' Loyalty	Customer Centric	.174	3.831	.000	Yes
H2	Customers' Loyalty	Green Environment	.093	2.072	.039	Yes
H3	Customers' Loyalty	Ethics	.467	9.248	.000	Yes
H4	Customers' Loyalty	Philanthropic	.200	5.021	.000	Yes

6. Conclusion

In today's competitive banking world, customer loyalty is becoming a strategic instrument for survival followed by effective CSR activities. Retaining existing customer is less expensive than acquiring new ones. It is unavoidable to cultivate client loyalty in order to keep existing customers. This study concludes that Corporate Social Responsibility (CSR) positively and significantly contributes towards customer loyalty in the banking sector of Bangladesh, and among them, ethical conduct plays the biggest role, followed by philanthropy, customer orientation, and greenery. The study discovers CSR not only as a moral duty but also as a strategic tool for building long-term customer relationship and enhancing institutional reputation. The banks should make CSR a part of their key strategies by assigning top priority to ethical conduct, investment in society's well-being, adherence to customer-centric services, and maintaining environmentally friendly practices. Policymakers, particularly Bangladesh Bank, may put forward more CSR-related guidelines and encourage transparent disclosures. Practitioners would be helped by the role of trust and loyalty building through responsible business practices. Future research can be expanded with rural respondents, longitudinal designs, sectoral comparisons, and the testing of mediating variables such as brand image or satisfaction. Additionally, the effect of CSR communication channels would further enhance the effectiveness of CSR activities in customer loyalty.

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