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**REVIEW THE EFFECT OF SOCIAL RESPONSIBILITY OF REAL STATE IN THE
BANKING SECTOR (DIRECTLY OR INDIRECTLY), ON THE NATIONAL BANK'S
CUSTOMER LOYALTY**

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ABSTRACT

Growing importance of corporate social responsibility and corporate strategic results found. Corporations to significantly invest in activities related to corporate social responsibility. Willing to invest in socially responsible companies' show that this is a cost, restrictions or OK to do that, but it is a source of competitive advantage. Today, corporate social responsibility of organizations and management is most important thing to count. The purpose of this study was to evaluate the impact of corporate social responsibility is on the identification and customer loyalty for this study, 396 questionnaires distributed among the branches of National Bank town of Qazvin, 380 questionnaires were collected. Research methods in terms of objective, functional and descriptive in nature. Amos was to test the hypothesis of soft partition. The results showed a significant positive impact on corporate social responsibility client identity with the bank. The results indicated that there was a positive relationship between customer delight and loyalty Bank the results of research on corporate social responsibility and live up client identity that can be subjected to bank managers.

Keywords: Corporate Social Responsibility, Identity, Loyalty, Delight, Trust

INTRODUCTION

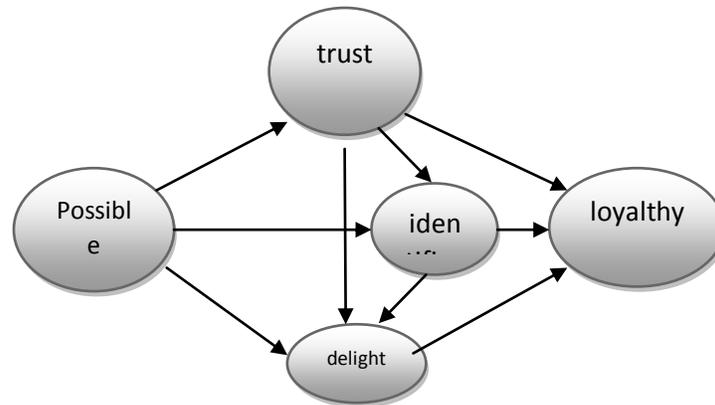
Statement of problem

Today, companies are moving towards maintaining superior performance and gain the loyalty of their customers, because most of our markets are in mature process, Competition and new customer acquisition costs are greatly increased. Maintaining customers loyalty and attract them, is considered as essential factor for continuing business. The Banking industry is not an exception. Banks should also seek to improve their customer loyalty strategies.

Maintain and strengthen customer loyalty, concern for banks is posed to maintain and develop their competitive position as a strategic challenge. On the other hand, corporate social responsibility (CSR) become a fundamental concept in various business applications. Today, consumers are exposed to many problems, including depreciation, natural disasters, climate change, etc. are facing economic and financial crisis. The difficulties and problems such as manufacturing companies (including banks) in the community demand Through learning the social responsibility of firms in customer loyalty and organizational strategies to achieve sustainable competitive advantage

(Nemec, 2010). In fact, one of the main reasons, lies in the idea that the social responsibility of corporations to influence customer loyalty. Corporate social responsibility as a strategic orientation for banks in the banking industry has minimal negative effects of these agents on the economy, the environment, etc.

Thus a model of corporate social responsibility impact on bank customers' loyalty is tested simultaneously with concept of trust, customer identification and customer delight as intermediary variables (mediator) taken these structures show the impact on loyalty. In the proposed methodology (Martinez and Bosque, 2013), social responsibility is perceived indirectly, through the intermediary of trust, identity and loyalty affects customer delight. An empirical test of the model will be using survey data from the National Bank customers. Corporate social responsibility as an independent variable in this research, and customer loyalty as the dependent variable being studied. The main research question is whether the social responsibility of firms in the banking sector (directly or indirectly) influence on loyalty?



Conceptual model (Martinez and the Basque Country, 2013)

Hypotheses

In this study, the integrated framework provided by Martinez and the Basque Country (2013) and they tested following hypotheses:

1. Customer trust has significant positive impact on customer loyalty.
2. The customer's identification with the company, is positive significant effect on customer loyalty.
3. Customer delight is a positive significant effect on customer loyalty.
4. The social responsibility of business is a positive significant effect on the client's identity.
5. A significant positive impact on the social responsibility of business is trust.
6. Corporate social responsibility is positive significant impact on customer delight.
7. Customer identification is positive significant impact on customer delight.
8. Customer confidence is positive significant effect on the company's customer identification.
9. Customer trust is positive significant impact on customer delight.

Corporate social responsibility of real state

Corporate social responsibility of real state, including economics, law, ethics and human expectations of business units that extend to all stakeholders. Here stakeholders defined as any individual or group that may work, decisions, policies, procedures, or affect the objectives (Danko et al., 2008) Some scholars define CSR activities to improve the social goals, which are beyond the financial goals (e.g., William M. C., Siegel, 2001; Harjoto, 2011).

Another group of authors defines CSR as follows:

For example, Jones, 1980; Johnson and researchers, and 2010 (Theoretical approaches to corporate social responsibility the theoretical literature on the concept of social responsibility as a major, three distinguishable approach (**Bowen, 1953**). These three approaches are: the neoliberal perspective, new Keynesian perspective, the perspective of radical political economy Neoliberal views, experts neoliberal perspective, the concept of social responsibility is defined as: the adoption of a set of policies, principles and guidelines for corporate optional. Attitude neoliberal approach to the concept of social responsibility largely similar comments have been made. Every business organization, only a social responsibility, which includes the use of resources and using them in activities designed to increase profits and shareholder wealth. According to Friedman, ethics and corporate social responsibility is to increase profits, the rules of free competition, without deception and deceit.

Although it seems that fans of the neoliberal perspective, know the concept of social responsibility essentially a concept of annoying and limiting main objectives of the organization, The adherents of this view in his

lectures about social responsibility has greatly modified Friedman views suggests that adopting the principles of corporate social responsibility, intellectual, can only be profitable in the long run. Moreover, if the positive role of social responsibility to make a profit, there is doubt, this concept can be understood as a safe strategy to minimize the risk of government interventions, protests, media, customers and shareholders about the company's behavior.

New Keynesian perspective, the following definition of social responsibility provide new Keynesian perspective on the voluntary aspect of the sense of social responsibility principles to be given more attention. New Keynesian perspective is different from many directions with liberal views. The main difference between these two approaches is that Neokensian to admit that this behavior on the company can affect and cause social problems (**Bowen, 1953**).

Radical political economic perspective, followers of radical political economic perspective, more serious criticisms raised the issue of social responsibility. They are in addition to the effectiveness of social responsibility programs look with skepticism, They also believe that many companies are investing in many advertising and social responsibilities in this area would divert

minds And governmental laws and regulations of the escape (Tsotsorra, 2004). Researchers believe that there are two main approaches to corporate social responsibility. A classical approach: In accordance with this approach, the only social responsibility of management is to maximize profits. The most famous proponent of this approach, is the Nobel Prize-winning economist Milton Friedman, which was discussed earlier about his ideas. Followers of this approach is that every time the resource management decisions for the good of society's welfare, will impose additional costs to the company. These costs are ultimately passed on to customers or due to the increase in prices of goods and services, or due to a decrease in will bring harm to dividends shareholders (Robins, 2006).

(B) The socio-economic approach: In this approach, social responsibility management go beyond profit maximization and it is considered to include protecting and improving the welfare of society. This approach is based on the belief that organizations are not independent entities and not only their responsibilities to shareholders. They also have responsibilities towards the society, due to regulations, to purchase goods and services through the formation of support (Robins, 2006).

Social responsibility in the banking industry

Retail banks globally millions of dollars annually in corporate social responsibility (CSR) to enhance the reputation and relationships with stakeholders, particularly customers in the throws (Mac Donnelly et al., 2008). Banks and financial institutions responsible for the firm's use of financial innovations such as micro credit schemes and small investment, investing, ethical, social and environmental, banking income (with low income) and barriers to access the credit are implemented in practice (Mac Donald, 2008). For example, in the Indian banking industry CSR activities on education, health and environment, balanced growth is concentrated (Narvala, 2007). Lebanese banks Bayblous strategies CSR on educational activities, awarding scholarships to needy students and public schools concentrate makes, while Deybanks scholarship schools donate hive of festivals and major support (Jamali and Mirshakri, 2007).

8 financial institutions in support of the environment in Taiwan is currently the use of paper and electronic invoices are presented. Over the past 25 years, 20 to 30 percent of Spain's banks published their deposit income and charitable activities (Stadler-Moore et al. 2006; Kalaro and Atrro 2006; Velaz and

others 2007). A review of 32 major banks in Europe, North America and Oceania, according to multiple indicators of CSR, including social and environmental management indicated that the CSR performance of banks has improved dramatically since 2000 (Sholtenz, 2009).

According to some research, probably have more positive reaction than strategies that focus on their customers, In contrast to approaches that focus on humanitarian community, including activities or strategies regarding the environment. The study of multiple CSR activities by Pomeroy and Dolnikar (2006) suggests that the notion of retail banking clients of their personal health can be more powerful than the imagination of the broader social impacts. It also reports on the growing Asian consumer expectations of social responsibility of business is available, But almost CSR little research has focused on Asia (Chapel and Moon, 2005). Even less research about banking customer reactions to CSR activities in non-Western contexts there. It is also said that although Taiwan is very limited practical application of CSR, the CSR value to the banking industry (JP, 2008).

Customer Loyalty

Institutions and organizations in the industry today have found that customer delight is not enough to keep them happy and they cannot

be satisfied, they should ensure that their customers are satisfied, they will be loyal. So today's manufacturing and service companies such as banks employ their best to satisfied customers into loyal customers convert (Mishkin, 2013). Customer delight and loyalty in late 1390 had a significant impact on managerial thinking. In fact, understanding and meeting the needs of our customers is the most important source of sustainable competitive forecast for organizations (Vilaros and coilo, 2003).

Customer loyalty as a critical issue for companies in today's competitive world is to survive and prosper. Create customer loyalty marketing is not just a goal, but a sustainable competitive advantage (Kotler and Armstrong, 2008). Jacobi and Chesnutt (1978) stated that the success of a brand in the long term based on the number of consumers who buy once it is set, But on the number of consumers that they are regular buyers. It is accepted that the relatively high cost of acquiring a new customer and grow profitably with loyal customers (and drag Chiu, 2006). Several key indicators of customer loyalty have been identified, one of which is the quality of service (Unger et al., 1999). One important factor that has recently been introduced due to corporate social

responsibility (CSR) is (Coleman, 2009, Burns et al., 2007, Delmar et al., 2005).

Loyalty in banking industry

Most researchers define relationship between loyalty to a product and service and generally treat the same subject, but others point to the existence of loyalty and devotion to the service of goods due to differences in inherent characteristics of goods and services are allowed. Schneider believes that the concept of loyalty to the service of brand loyalty is more complicated than that normally used for goods. Loyalty to serve his view necessarily with other forms, such as brand loyalty, loyalty to the store or supplier loyalty, not adapted. Schneider served as that of loyalty to stricter standards than other types of loyalty to and a loyal customer brand loyalty and faithful service to the company. Loyalty refer to service or its provider, and this matter adds the complexity of this type live up (Schneider, 1986).

Some other scholars, define another distinctive aspect to consider loyalty regard to service as supplier can make stronger contraction to create loyalty to clients rather than suppliers. Also they have expressed loyalty to the customer service and more conventional commodities (Zysmal, 1981). Why do you think the person is often based service interactions this interaction is an

opportunity to develop strong relationships with customers, providing and thus pave the way for the development of loyalty (Paramason and Zysmal, 1987).

For some services, switching between suppliers and customers can create problems for those who have not seen the transition between different brands. According Zysmal, relocation costs, tend loyalty in customer service, more customers can make goods. A major reason for this is that the cost of searching for the brand in the field of services is higher. The second reason is that the displacement Zysmal provide the service, the customer enters heavier financial costs (Zysmal, 1981). The great thing about effective marketing strategies that are different in the customer banking needs they remain viable and lasting for different marketing strategies designed and implemented. It is important to identify the level of customer durability. Due to a variety of clients in the creation of a lasting relationship with the bank leads, Can be classified into six categories: undecided clients, potential clients, customers a fast, permanent customers, loyal customers or attorney repellent, customers or partners committed bank It should be noted that the level of sustainability of the bank's clients as a ladder, or a pyramid continuum is

investigated. And customers place on the continuum upgrade. The strategy on how to promote approach and communicate with each of the six categories of clients and customers has special levels, features (Gasemi 2004).

Banking Network marketing is the way to accomplish this is to classify customers according to their needs and according to them, there is flexibility,

However, because customer expectations leads to increased revenue, including repeat satisfied customer buy, buy new products by customer delight with the lowest cost of advertising, Purchase by new customers that have been advertised by the customer satisfied (Habibi and Jacob, 1386). Significance and consequences of customer delight is the key factor in the success of many organizations and several studies on the relationship between customer delight and word of mouth communication, loyalty, repeat purchase of increasing the profitability of organizations has been pointed out (Gonzalez and at the Fernandez Prado, 2007). Industries providing services that require communication and interaction with customers, Based on their overall customer delight, how and experience of the organization. It is no wonder that companies spend considerable resources to measure and

manage customer delight. Enterprises to improve customer delight and loyalty to the factors affecting customer delight and referred to his re-investigate Customer delight and loyalty by providing them access (Lau et al., 2004).

Customer delight can lead to behaviors such as loyalty and positive word of mouth advertising (Abdul - Mahamin). Several studies Relationship, relationship marketing approach focused on customer delight.

Marketing researchers believe that customer delight is of key importance for the following reasons:

- Consent customer, more buy, and he is faithful.
- Consent customer, buying additional products and services.
- Customer delight, informal and verbal positive publicity for the company and the cost of advertising media converter, so the communication channel is based on the increasing number of clients.
- Consent customer, has less attention to the ads of competitors.
- consent Customer, transfer more suggestions and comments to the company.
- Consent Customer is lower cost (Aziz, 2008).

Trust between staffs and customers is an essential key to improving relationship between service provider is essential

Consent is necessary to continue the relationship and is one of the most important aspects of buyer-seller relationship. Customer delight is the emotional state of his overall assessment is received in connection with the service experience (R. M. et al., 2012).

Customer trust

Trust is the foundation of relationship marketing. Morgan and Hunt looked at relationship marketing success requires trust and commitment in the relationship. They believe that the formation of trust implies a level of confidence in the honesty and integrity of the other party by any of the parties promise (Morgan Hunt, 1994). Sean and his trust as a belief in the reliability of statements relating to other obligations defined. They also believe that higher levels of trust between buyer and seller relationship will increase the likelihood of continuation (Sin et al., 2002). Coleman to establish a relationship of trust. Hence Condition:

1. The trust entails putting resources in the hands of the parties of trustee or who gain profit or both
2. If the trustee is trustworthy, is better to trust than not trusted

In case if the trustee is not reliable, trust would be in a worse situation if they did not trust.

Necessary factor is making an act of faith is to trust the other hand, have voluntarily provide resources,

Without any real commitment on the part of the document to the other party, like, bill, contract, etc. to the oral promises, obligations or other moral and material WARRANTIES people who lack formal and potentially other friends that they trust must rely much more and in much less time for the confidence they need to find a potential friend to many other people are potential friend. Coleman are discussed in terms of "need" as a precondition to establishing a relationship of trust makes. The longer the relationship, come with trust, and the more benefits associated with repetition, actions will be deeper and more successful (scholar Akhtar, 2006).

Review of Literature

A study in 2008 to determine the role of retailers come out of loyalty to the store, which showed a positive effect of delight , on loyalty to the dealer's is Positive .customer loyalty and allegiance to the store and advertising is word of mouth (Sadri Nia, 2006). A study entitled "Evaluation of Service Quality: A Case Study: Insurance Company "by Musharraf (2007), the insurer was done

in Iran. In this study, using a model of service quality (SERVQUAL) the quality of service in relation to the 5 dimensions of service quality gap, the factors tangible, reliability, responsiveness, reliability and empathy were identified. That the insurer Iran Insurance Company, the largest gap in relation to which the quality of the service. The results show that the quality of Iran Insurance Company, does not satisfy the expectations of policyholders. The maximum gap, empathy and responsiveness of the two components is. And the minimum gap of the tangible aspects of the insurance companies and in the end we can say that insurance companies managers should focus on improving service features which directly affect the two components of empathy and responsiveness because of the gap between the two components is higher than others (**overlooking, 2007**). Research entitled "Review and evaluation of customer delight and service quality and its relationship with the Bank" by **Hosseini (2010)** was used to measure the relationship between service quality and customer delight. The results show a significant relationship between service quality and customer delight (**Hussein, 2010**). **Delos Salmonz and others (2009)** studied 800 customers of the bank about social responsibility, ethical and humanitarian loyalty tested and concluded that the moral

responsibilities of the trust effect on loyalty, while humanitarian responsibilities effect by identifying customer of the bank.

Ager et al (2006), discussed not only about activities that benefit consumers openly discussed, but the study 6 of the United States, Germany, Spain, Turkey, India and Korea in the 16th issue of consumer preferences social, ethical, environmental, and labor rights, animal rights, human rights and personal security (safety) examined the goods. In all countries, while human activities such as industry concerns about human rights, prohibition of child labor, and safe working conditions for employees, the priorities were not good and conservation activities, such as Containers and packaging recycling prohibition of the use are natural byproducts of animals, the use of recycled materials in the low priority (**Ager et al, 2006**).

Method

The research will form the branches of National Bank of Qazvin. Stratified random sampling method used and with reference to the various branches of the bank was in the city of Qazvin. To collect the data needed to test the hypotheses of the study questionnaire was used. All indicators on the questionnaire used in the survey questionnaire and **Baskeh Martinez (2013)** were developed and localization. Given that the general

framework of the research questions, based on previous studies (Martinez and Baskeh, 2013) was designed and has been approved by supervisors and banking experts, so it is necessary validity (content validity). The Cronbach's alpha was used to assess internal validity of the questionnaire, Cronbach's alpha coefficient was 77% corporate social responsibility, customer identification, 83%, 84% customer delight, customer loyalty 79%, trust 91%, respectively.

Factor analysis of questions relating to social responsibility

As can be observed variable impact factor on all questions of corporate social responsibility is above 50%. The load factor is the order for the second question first.

As shown in **Figure 1** and table specifies all the questions and all questions are a significant factor loading as the final analysis are valid questions.

Factor analysis of questions relating to changing customer identity

As can be seen all the questions on the changing identity of the customer's load factor above 50 percent. The load factor is the seventh and sixth respectively for questions. Usually, if the load factor greater than 30%, the question is appropriate.

As **Figure and Table 2** are all questions with factor loadings are significant and all correct

question put in the final analysis. Time factor (standard estimate) for the seventh question with loadings greater than 93%. Also due to the lack of decisive measure latent variable (here the identity of the client) software, a question or a path (variable observer) to constant (Fix) and units (1,000) are considered and compared with the rest of the questions Knd.az this is the standard unit of measurement.

Confirmatory factor analysis of customer delight questions (Table 3)

In order to observe briefly, software output tables Amos The regression coefficient (standard and non-standard) for all variables remaining questions, provide and explain briefly. As can be seen, all the questions correctly, they can be used to measure latent variables and latent variables are significant and have good correlation Confirmatory factor analysis variables of trust and loyalty Questions 13 to 16 questions related to a trust, loyalty variable is related to questions 17 to 20.

As you can see all the questions about trust and loyalty have a meaningful relationship with their latent variable.

Structural equation analysis (path analysis) to test the hypothesis

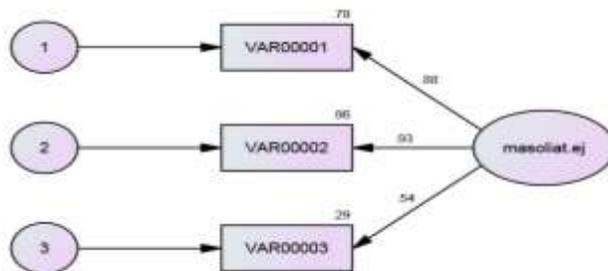


Figure 1: Factor analysis variables observer of the social responsibility of firms (standard estimate)

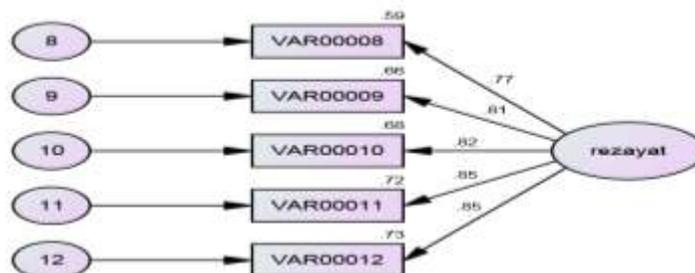


Figure 2: Factor analysis of observed variables related to the customer's identity

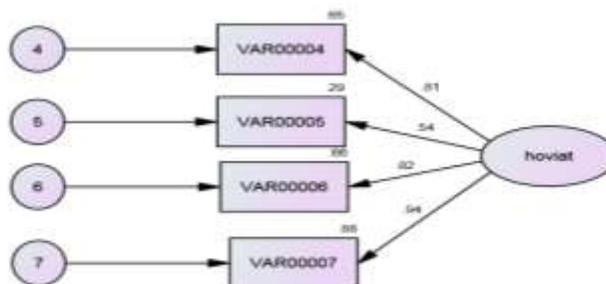


Figure 3: Factor analysis of observer data related to customer delight

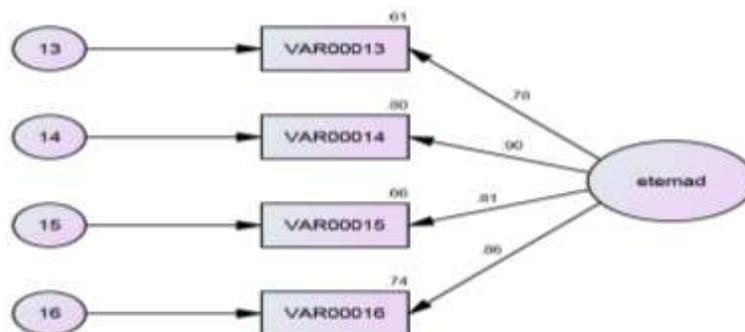


Figure 4: The standard estimate of the Trust

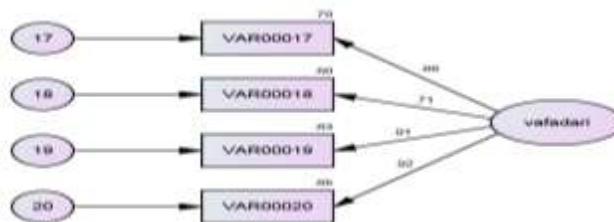


Figure 5: The standard estimate of loyalty

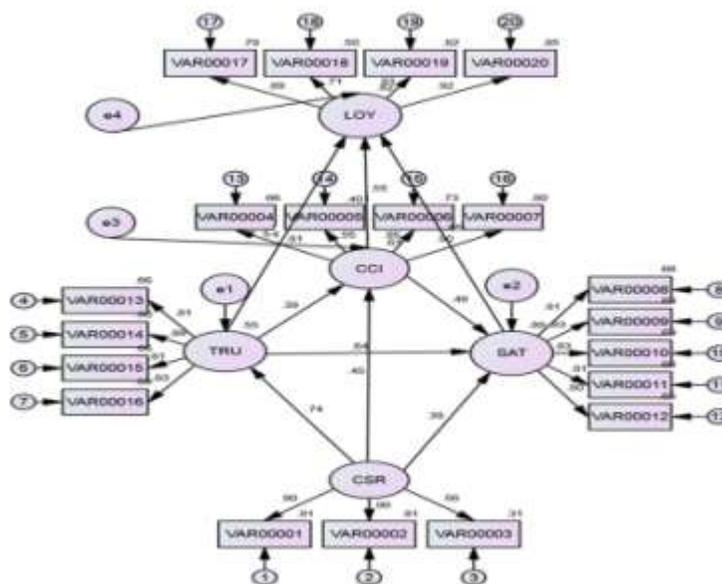


Figure 6: Structural model study estimates the state standards

Table 1: Significant coefficients and error variances of the social responsibility of real state

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00003	masoliat.ej	1.000				.542
VAR00002	masoliat.ej	1.817	.325	5.593	***	.926
VAR00001	masoliat.ej	1.667	.291	5.734	***	.884

Table 2: Coefficients significant error variance customer identity

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00007	hoviat	1.000				.936
VAR00006	hoviat	.851	.080	10.629	***	.815
VAR00005	hoviat	.502	.085	5.876	***	.538

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00004	hoviati	.818	.078	10.483	***	.808

Squared Multiple Correlations: (error variance identity variable customer inquiries)

	Estimate
VAR00004	.653
VAR00005	.290
VAR00006	.665
VAR00007	.877

Table 3: Load Factor in the standard estimates, t-statistics, and time is a significant factor in changing the standard for customer delight)

		nonstandard estimation	S.E.	C.R.	P	standard estimation
VAR00012	rezayat	1.000				.855
VAR00011	rezayat	.953	.089	10.736	***	.850
VAR00010	rezayat	.920	.090	10.192	***	.822
VAR00009	rezayat	1.034	.104	9.978	***	.811
VAR00008	rezayat	.911	.099	9.171	***	.767

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
VAR00008	.589
VAR00009	.657
VAR00010	.675
VAR00011	.722
VAR00012	.730

Table 4: A significant coefficients and error variances of the trust

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00016	Etemad	1.000				.859
VAR00015	Etemad	.873	.087	9.979	***	.810
VAR00014	Etemad	1.052	.091	11.531	***	.896
VAR00013	Etemad	.943	.100	9.398	***	.779

Squared Multiple Correlations: (trust)

	Estimate
VAR00013	.607
VAR00014	.803
VAR00015	.657
VAR00016	.737

Table 5: No significant coefficients and error variances of loyalty

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00020	vafadari	1.000				.923
VAR00019	vafadari	1.069	.071	15.036	***	.913

		Nonstandard estimation	S.E.	C.R.	P	Standard estimation
VAR00018	vafadari	.801	.089	8.971	***	.708
VAR00017	vafadari	.939	.067	13.960	***	.884

Squared Multiple Correlations: (fidelity variable)

	Estimate
VAR00017	.781
VAR00018	.501
VAR00019	.833
VAR00020	.852

Table 6: Table impact factor (load factor), the significant coefficients and t-statistics (CR) for the structural relationships (hypotheses) Research

Dependent variable	Independent variable	Impact factor on state non standardized coefficient estimation	S.E.	C.R.	Significant level	Impact factor on state standardized coefficient estimation
TRU	CSR	1.202	.234	5.129	***	.744
CCI	CSR	.800	.261	3.070	.002	.449
CCI	TRU	.428	.144	2.968	.003	.389
SAT	CSR	.436	.170	2.566	***	.382
SAT	TRU	.619	.109	5.663	***	.639
SAT	CCI	.583	.214	.987	***	.490
LOY	CCI	.647	.294	.505	***	.550
LOY	TRU	.450	.203	1.234	***	.536
LOY	SAT	.706	.234	3.011	.001	.899
VAR00003	CSR	1.000				.558
VAR00002	CSR	1.718	.279	6.155	***	.903
VAR00001	CSR	1.650	.268	6.154	***	.902
VAR00016	TRU	1.000				.831
VAR00015	TRU	.906	.092	9.894	***	.814
VAR00014	TRU	1.084	.095	11.460	***	.894
VAR00013	TRU	1.013	.103	9.816	***	.810
VAR00008	SAT	1.000				.810
VAR00009	SAT	1.101	.111	9.893	***	.829
VAR00010	SAT	.964	.098	9.872	***	.828
VAR00011	SAT	.951	.099	9.645	***	.815
VAR00012	SAT	.980	.103	9.473	***	.804
VAR00004	CCI	1.000				.812
VAR00005	CCI	.619	.109	5.685	***	.546
VAR00006	CCI	1.085	.109	9.990	***	.854
VAR00007	CCI	1.165	.110	10.598	***	.896
VAR00017	LOY	1.000				.890
VAR00018	LOY	.848	.097	8.788	***	.709
VAR00019	LOY	1.124	.080	14.010	***	.907
VAR00020	LOY	1.058	.073	14.590	***	.923

Table 7: Significant relationships and testing hypotheses

Confirmed or rejected	significant	Impact factor	hypothesis	Hypothesis number
Confirmed	***	.744	CSR has a positive impact on confidence	1
Confirmed	.002	.449	CSR has a positive impact on customer identification	2
Confirmed	.003	.389	Trust has a positive influence on the identification	3
Confirmed	***	.382	CSR has a positive impact on delight	4
Confirmed	***	.639	Trust has a positive effect on delight	5
Confirmed	***	.490	Identity has a positive effect on delight	6
Confirmed	***	.550	Identity has a positive effect on loyalty	7
Confirmed	***	.536	Trust has a positive effect on loyalty	8
Confirmed	.001	.899	Delight has positive effect on loyalty	9

CONCLUSION

As can be seen in the **Table 7** above, all nine hypotheses were confirmed in this study. Confirm this hypothesis in detail the reasons for the proposed hypotheses. Other assumptions are likewise used for analysis's has a significant positive impact on customer delight. Impact factor (impact factor), this is equivalent to 38% is a variable that represents the effect of CSR on customer delight is 38%. Furthermore, a significant factor in this equation is less than 0.01, resulting in a significant relationship with the research hypothesis is confirmed. Hypothesis: Identity client has a significant effect on customer delight. Identification of the impact factor of 0.49 is satisfied that the impact is significant. In addition, a significant factor in this equation is less than one percent. The result

was a significant correlation hypothesis is confirmed. Hypothesis: Identity significant positive impact on customer loyalty. Identity impact on loyalty factor is equal to 0.55, which is higher than 0.3. As a result of the 99% confidence level, the hypothesis is confirmed. Hypothesis: The trust has a significant positive impact on loyalty. The impact of trust on customer loyalty index is 54%. The correlation was significant at the 99% significance level and hypothesis is confirmed. Other assumptions are also due to the impact factor (impact factor) more than 30% and less than one percent approved will be a significant factor. The impact factor is also related to the impact of delight on loyalty (90 percent).

Model process
RMSEA=0.72

Result (Default model)

<p>Minimum was achieved</p> <p>Chi-square = 224.825</p> <p>Degrees of freedom = 161</p> <p>Probability level = .001</p>

As can be seen, the ratio of the square degrees of freedom (161/224) of less than 1.5 would indicate a very good fit of the model. The RMSEA is also less than 0.08 indicates a very good fit of the model

Suggestions from results

Based on the obtained results, some bank managers will be provided as follows: Participation in social activities such as organizing social events, assistance to the victims of natural disasters, etc., complete moral and material support of bank employees and their families, reflecting the bank's extensive presence in social activities through the mass media to inform its customers pay fair wages and benefits to employees feel equal to their employees, managers encourage and award the highest activity in the area of social responsibility bank branches have to encourage other managers, development and application of ethical, social, environmental and equity gender, including the health and safety of the general policies of the Bank and the management of the bank employees.

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