DOCTORAL (PhD) DISSERTATION

Noor Alkhudierat

University of Sopron

Sopron

2024

UNIVERSITY OF SOPRON

FACULTY OF ECONOMICS

The István Széchenyi Doctoral School of Economics and Management

The Impact of Corporate Social Responsibility on Customer Loyalty

Comparative Study: Jordanian and Hungarian telecommunications Firms

PhD. DISSERTATION

By:

Noor Alkhudierat

Supervisor:

Prof. Dr. Fábián Attila

Sopron

2024

The decision of the committee

Dissertation to obtain a PhD degree

Written by:

Prepared by the University of Sopron

The István Széchenyi Doctoral School of Economics and Management

within the framework of the management and organisation sciences Programme

Supervisors: **Prof. Dr. Fábián Attila**

The supervisor(s) has recommended the evaluation of the dissertation be accepted: yes / no

_____

_____supervisor signature

Date of comprehensive exam: 20_____ year _____ month _____ day

Comprehensive exam result _____ %

The evaluation has been recommended for approval by the reviewers (yes/no)

1. judge: Dr. _____ yes/no _____

(signature)

2. judge: Dr. _____yes/no _____

(signature)

Result of the public dissertation defence: _____ %

Sopron, 20_____ year _____ month _____ day

_____

Chairperson of the Judging

Committee

Qualification of the PhD degree: _____

_____

UDHC Chairperson

Contents

Tables and Figures

Figures

Acknowledgment

Allah Almighty said in His Holy Qur'an Book: "And whoever is grateful, he is only grateful for himself" [Surah Luqman, verse 12].

First and foremost, I express my deepest gratitude to the Almighty Allah for providing me with this invaluable opportunity to complete my studies and granting me the resources to acquire knowledge. Throughout this journey, I have felt the presence and guidance of Allah, His merciful care and kindness have made it possible for me to overcome every challenge. I humbly offer my thanks to Allah with gratitude that can never be fully expressed, and I pray that this study will be beneficial to me both in this life and the hereafter and that it will please Him. And then, I send my prayers, peace, and blessings upon our first teacher, our beloved Prophet Muhammad, until He is pleased.

I express my deep gratitude to my parents, both my father and mother, who may have departed this world, but their memories, teachings, and blessings continue to guide and inspire me. My mother, the epitome of love, tenderness, and generosity, was my first source of encouragement to embark on this academic journey, and although she could not witness its completion, her unwavering prayers continue to surround me. My father, the pillar of strength who supported us in our pursuit of knowledge, sacrificed his time and energy until his last breath for our betterment. I humbly dedicate this achievement to them.

I would like to express my heartfelt appreciation and thanks to my supervisor Prof. Dr. Fábián Attila. I am grateful for his unwavering support in both academic and personal matters, which made my years of studying abroad more manageable. His dedication to ensuring my success in completing this thesis and obtaining my degree is highly appreciated. Additionally, I extend my gratitude to the distinguished members of the discussion committee for their valuable guidance and advice.

Finally, I thank my brothers and sisters who were with me throughout the time with their support, patience, and encouragement. Without them, I would not be here among you now.

Thank you all.

Abstract

The Impact of Corporate Social Responsibility on Customer Loyalty

Comparative Study: Jordanian and Hungarian telecommunications Firms

This study investigates the impact of corporate social responsibility (CSR) on customer loyalty among a sample of telecommunications customers in Jordan and Hungary. The study developed 11 hypotheses to test the impact of CSR on customer loyalty while controlling variables were the corporate image, customer trust, customer satisfaction, and service quality. The study utilized a sample of 700 customers from each country, and the response rate for the Jordanian sample was 76%, while for the Hungarian sample, it was 71.1%.

The study employed a descriptive approach to describe the variables and relationship between them and a comparative approach to find differences between the two study samples. A six-axis questionnaire was designed to measure the various variables, and statistical tests including correlation and multiple regression tests were applied to test the impact of CSR on customer loyalty in the presence of controlling variables. The t-test was used to compare the answers from the two independent samples in each country. The study found that all the hypotheses were accepted, indicating a significant impact of CSR on customer loyalty from the perspective of customers in Jordan and Hungary. Additionally, the study found that corporate image, customer trust, customer satisfaction, and service quality all played a significant role in the relationship between CSR and customer loyalty. No significant differences were found between the responses of the Jordanian and Hungarian samples regarding the study variables. These findings suggest that implementing CSR practices can improve customer loyalty, and that telecommunications companies in both Jordan and Hungary should prioritize these practices to maintain their competitive advantage.

Key Words: Corporate Social Responsibility, Customer Loyalty, Hungary, Jordan

1 Introduction

There is now an agreement and a general tendency to adopt the concept of social responsibility of the organization to improve performance and increase its effectiveness (Bouterfas et al., 2019). Companies no longer rely solely on building their reputation on their financial positions, and their evaluation no longer depends just on their profitability. Modern concepts, such as Corporate Social Responsibility, have emerged that help creates a working environment capable of dealing with the rapid developments in the economic, technological, and administrative aspects around the world (Lončar et al., 2019).

The role of private sector institutions has become pivotal in the development process, which is proven by the successes achieved by advanced economies in this field (Amor et al., 2019). The private sector institutions are not isolated from society and have drawn attention to the need to expand their activities to include more than production activities, such as the concerns of society and the environment, and to the need to take into account the three aspects defined by the World Business Council for Sustainable Development: economic growth, social progress, and environmental protection (Hategan et al., 2018).

Matten & Moon (2020) assert that corporate social responsibility (CSR) is regarded as a vital component for establishing the reputation of companies, as it involves taking part in practical and impactful initiatives that cater to the social needs of communities. By doing so, companies can improve their public image, which, in turn, can boost their management mechanisms, enhance their ability to attract new customers, and expand their market share (Bucur, 2021).

According to Renouard & Ezvan (2018), investing in social initiatives can augment the financial value of a company and increase its access to capital in the market. In addition, there are several other benefits, such as the ability to attract and retain top talent, foster loyalty, and motivation among employees, encourage creativity and innovation, and ultimately boost productivity (Gaio & Henriques, 2020). By participating in social work, companies can also engage with stakeholders, facilitate transparent and effective partnerships, and foster open dialogues, which can enhance their relationship with communities and stimulate business growth (Frynas & Yamahaki, 2019).

As Akbari et al. (2020) suggest, the demands of globalization affect all businesses, regardless of their location or nationality, and require them to adopt social responsibility measures and align their economic goals with environmental and social considerations as a

prerequisite for survival. As a result, achieving customer loyalty is key to fulfilling these requirements (Lee, 2019).

Today, business organizations need to prioritize social responsibility to establish customer loyalty, given that customers are increasingly interested in companies that demonstrate an ongoing commitment to such initiatives (Han et al., 2019). The philosophy of social responsibility entails considering social and ethical considerations in marketing practices and balancing the potentially conflicting interests of profitability and the wider interests of society. By prioritizing social responsibility, organizations can foster customer loyalty, as well as contribute to social and environmental well-being (Rivera et al., 2019).

Like other companies, telecommunications companies are under pressure to prioritize corporate social responsibility practices to improve their corporate image in a highly competitive market, particularly with the rapid advancements in information technology (Afridi et al., 2018). Therefore, these companies strive to attain high levels of customer satisfaction by gaining their trust through meeting their service quality expectations, ultimately leading to customer commitment and loyalty, which is the goal of businesses (Arrive et al., 2019).

The primary aim of this study is to investigate the impact of corporate social responsibility disclosure on customer loyalty in telecommunication companies operating in Jordan and Hungary by examining factors related to customer awareness. Additionally, the study will explore the role of customer satisfaction, customer trust, company image, and service quality in moderating the relationship between corporate social responsibility and customer loyalty, as these variables can significantly influence this relationship. The study will compare the results between Jordan and Hungary, highlighting any similarities and differences in the impact of these variables on customer loyalty in the two countries.

1.1 The Problem of the Study

This study aims to answer many questions about the impact of corporate social responsibility (CSR) on customer loyalty in Jordanian and Hungarian telecommunications companies, as follows:

1. Is there an impact of CSR on customers loyalty in Jordanian and Hungarian telecommunications companies?

2. Is there an impact of corporate image on the relationship between CSR and customers loyalty in Jordanian and Hungarian telecommunications companies?

3

3. Is there an impact of customer trust on the relationship between CSR and customers loyalty in Jordanian and Hungarian telecommunications companies?

4. Is there an impact of customer satisfaction on the relationship between CSR and customers loyalty in Jordanian and Hungarian telecommunications companies?

5. Is there an impact of service quality on the relationship between CSR and customers loyalty in Jordanian and Hungarian telecommunications companies?

6. Are there no differences in the responses of the Jordanian and Hungarian samples regarding the study variables?

1.2 Overall Value Added

This study derives its scientific importance from the growing interest in corporate social responsibility as a scientific field related to business and its relationship to society in the adoption of social and ethical responsibility.

This study is complementary to the previous studies through its contribution to bridging the research gap related to corporate social responsibility and customer loyalty. In addition, it is hoped that this study will contribute to enriching knowledge about the concept of the controlling role of factors related to customer awareness (customer satisfaction, customer trust, corporate image, service quality) in forming the relationship between corporate social responsibility and customer loyalty.

In practical terms, this study is expected to contribute by shedding light on customer awareness towards corporate social responsibility and its impact on loyalty in Jordanian and Hungarian telecommunications companies. Where the study will present, through the comparative approach, a description of the difference or similarities in viewpoints between the two samples, and an attempt to explain the results through the cultural perspectives between the two countries, as the two samples of the study differ from each other in demographic and cultural aspects.

This cultural difference may give another added value to the research, as this study is considered one of the first studies that examines the differences between the Middle Eastern sample and the Eastern European sample concerning corporate social responsibility and its impact on customer loyalty and the role of customer awareness factors in shaping the relationship between them in telecommunication companies.

1.3 Study Hypotheses

The focus on promoting corporate social responsibility and its role in improving a company's image among stakeholders has led to an increased emphasis on this concept in

influencing customer awareness, as opposed to traditional marketing factors. Consequently, researchers in the field of customer awareness have recognized social responsibility as a crucial factor in shaping customer awareness. Therefore, it is essential to investigate the impact of social responsibility on two different samples, one from Hungary and the other from Jordan. The study proposes several hypotheses to explore this impact.

H1: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H2: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.

H3: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H4: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

H5: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H6: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

H7: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H8: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

H9: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H₁₀: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

H11: There are no significant differences (at the level $\alpha \leq 0.05$) in the responses of the Jordanian and Hungarian samples regarding the study variables

2 Literature

2.1 Corporate Social Responsibility in modern economy

The states in modern society today is less able to deal with the social needs and issues that have arisen due to the increasing interdependence and complexity in the modern social and economic environment (Parker & Braithwaite, 2003).

And there has become a realization and awareness in modern societies that the rapidly changing, due to social conflicts cannot be resolved by states alone, and that the classic division of labour between companies and the state must be reconsidered. (Scherer et al., 2006). Also, commercial companies became more important, which formed incentives that made scholars, company owners, managers and shareholders think about adopting the modern model and abandoning the classic one. According to (Kreitner, 2001), "many think the time has come to revamp what they believe to be an obsolete, classical economic model."

Therefore, the role of global companies in today's business world must go beyond profit making. And to carry out its work in a way that ensures responsibility towards society and stakeholders (Harrison & Freeman, 1999). And also, Davis (1973) says that CSR requires "consideration of issues beyond the narrow economic, technical, and legal requirements of the company."

The concept of corporate social responsibility has witnessed amazing ups and downs in recent years. However, the concept has not been adopted uniformly, due to differing opinions about its potential utility and applicability. For those who doubt it, they see corporate social responsibility as inconsistent with sound business practices and not focused on wealth maximization (Clement-Jones, 2005; Murray, 2005).

On the other hand, proponents believe that corporate social responsibility is essential to successful business operations and an opportunity for companies to look beyond narrow financial profits and broad social interests (Jackson & Nelson, 2004; Rudolph, 2005).

Corporate social responsibility has become increasingly crucial in recent years due to its impact on numerous customer-related aspects, particularly those linked to customer awareness (Bello et al., 2021). Although the primary objective of corporate social responsibility may not necessarily be to target customer awareness, its disclosure can have a significant impact on customer awareness (Rhou et al., 2016). As "awareness" encompasses everything that mentally affects customers, this term is implicitly connected to various variables (Ajina et al., 2019).

Perhaps the most important factor that may be affected by the awareness of the customer is the customer's loyalty (El-Adly, 2019). Loyalty awareness occurs when the customer is fully aware that he/she will continue for an unlimited period to benefit from the services or goods of the same company (Leninkumar, 2017). But loyalty can only occur if the customer has an obligation to deal with the company (Srivastava & Rai, 2018).

It seems that for this commitment to become a reality, the customer must have integral and complete satisfaction with the service provided by the institution (Shukla et al., 2016). However, achieving customer satisfaction needs to build mutual trust between him/her and the company (Hill & Alexander, 2017).

Trust is dependent on the gap between a customer's expectations and the actual quality of service or product provided by a company (Bozic & Kuppelwieser, 2019), demonstrating that the quality of service or product is a fundamental component in building a loyalty system (Blut, 2016). Quality and trust are also crucial in forming a favourable perception of a company, which can lead to customer satisfaction, commitment, and ultimately, loyalty (Leninkumar, 2017; Shiri et al., 2019).

But customers from different cultural backgrounds have expectations regarding corporate social responsibility implementation in different regions, and therefore they expect different social performance (Abreu et al., 2005). However, there are few and limited studies on the performance and strategies of international companies in developing countries, as most studies focus on measuring corporate social responsibility in developed countries and Europe (Rahman Belal, 2001). So it is difficult to assess the impact of multinational corporate social responsibility activities in developing countries (Kolk & Van Tulder, 2006).

The biggest challenge facing international companies operating in different regions around the world and within diverse cultures is to achieve social responsibility in line with these cultures and in a way that suits the company's policy and stakeholders at the same time. According to Rosenzweig & Singh (1991), multinational companies "are affected by a variety of environmental forces, some of which are specific to the host country and some of which are global in nature", they said that multinational companies "face, at the same time, a pressure for conformity to conditions in the local environment and an imperative for consistency within the multinational".

Muller (2006) has a close view, he said that there are different opinions about the method of choosing a strategy in multinational companies, and whether the company should use one standard and approved strategy in all the places in which it conducts its business, or it should

follow different strategies that suit each region and its local culture. Some researchers believe that multinational companies will try to implement corporate social responsibility activities towards the communities in which they operate across the world to improve the well-being of society, and this strengthens their belief that there is a positive relationship between international diversity and social responsibility (Bansal & Roth, 2000).

This puts two-way pressure on the company's management in relation to its policies in relation to social responsibility: on the one hand, the company must manage its business in a way that suits local cultures, values and concepts, and on the other hand, it must maintain following standard principles when making decisions due to global concepts and values (Bartlett & Ghoshal, 2002).

All of this makes the subject of comparing the effect of applying corporate social responsibility policies by international companies such as telecommunications companies that run their business in culturally, socially and geographically different environments, like the case between Jordan and Hungary, important for study, to measure and disclose the impact of these activities on customer loyalty.

2.2 Corporate Social Responsibility

In the late 19th century, the concept of social responsibility began to take shape, driven in part by growing concerns about the widespread use of child labour during that time (Habisch & Wegner, 2005). This gave rise to discussions about the need for business practices that would benefit society and the environment, which, in turn, led to the formation of organizational structures aimed at achieving these goals (Maignan & Ralston, 2002).

According to Idowu & Schmidpeter (2015), the way companies think about management has made many of them prioritize material policy over social responsibility. As a result, they view social responsibility as a secondary activity that could interfere with achieving their financial goals. This can lead to a perceived reduction in economic benefits and can take companies away from their primary goal of maximizing economic benefit, which is the main goal for any existing company (Friedman, 1970).

During the 1970s, companies began to recognize the value of social resources, as social responsibility gained significant attention under various names. For instance, it was referred to it as corporate citizenship (Bowen, 1953) and social performance (Wood, 1991), and was also associated with the Stakeholder Initiative (Donaldson & Preston, 1995). The shared

aspect of these concepts is the engagement of companies in social activities to achieve mutual benefits for both the company and the community it operates.

European interest in social responsibility began at the beginning of the twentieth century, but the actual beginning that drew a new history for the concept of social responsibility was at the beginning of the new millennium (Crane et al., 2013), specifically in 2001, when the European Commission issued the so-called "green paper", which seeks directly to raise awareness towards the importance of social responsibility practices and their role in improving the overall performance of companies (Sharma & Kiran, 2013).

Numerous conferences were held to establish an accepted knowledge structure that elucidates the rationale for social responsibility and how companies can benefit from it, further developing the conceptual framework for social responsibility (Lis, 2012). Additionally, the importance of social responsibility's role in sustainable development and promoting equal opportunities and social justice within society has been emphasized (Fernando & Lawrence, 2014). This European interest in social responsibility is evident through the establishment of numerous conferences, seminars, and workshops that aim to define the parameters of the new phase, of which social responsibility is a crucial component (Ankersmit, 2020).

Views differed in determining an agreed definition of social responsibility, this may be due to the multiplicity of concepts and basic variables of social responsibility the different activities of companies, and the nature of the societies to which companies belong (Arraiano & Hategan, 2019a).

Carroll's describes CSR in a bit more detail, Carroll (1979) described CSR as: "The social responsibility of business encompasses the economic, legal, ethical, and discretionary expectations that society has of organizations at a given point in time". While Carroll sees that the lack of social responsibility leads to increased government laws and regulations which will thus reduce the efficiency of organizations.

But Friedman (1970) argued that the company's only social responsibility is to increase profits, this was an unacceptable statement by society or the world of business sciences itself. Where Friedman justified his opinion that the application of social responsibility leads to reducing the profits and benefits of the organization, and focused on the theory of stakeholders and its administrative importance, which focused on the relationship between the organization and the surrounding environment and how to deal with it. But some argue

that the organization should expand its interest and focus to other groups that have a relationship with the organization in addition to the shareholders' shares (Buhmann, 2011).

There are several definitions of the social responsibility, it was defined by Drucker (1984) as "the commitment of an organization to the society in which it operates". This definition paved the way for studying social responsibility in various directions, enabling a deeper understanding of its significance and impact.

Brodhag and Talière (2006) proposed another perspective that emphasized how companies and organizations should incorporate social, environmental, and economic considerations into their decision-making, strategies, policies, values, and culture. The proposed approach stresses a commitment to maintaining health, safety, environmental protection, human rights, and worker well-being. This viewpoint underscores the need for companies to take a comprehensive approach to social responsibility, highlighting the importance of considering multiple aspects when making decisions and developing strategies.

For the World Bank, its definition of corporate social responsibility is "Corporate Social Responsibility (CSR) is the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve quality of life, in the ways that are both good for business and good for development" (Fox et al., 2002).

And according to the Green Paper (Communities, 2001), it defined the CSR as "a concept whereby firms decide voluntarily to contribute to a better society and a cleaner environment", and explaining that it performed by merging "social and environmental aspects into business operations and their interaction with stakeholders" (Communities, 2001).

Likewise, the European Union believes that social responsibility is an act that companies undertake voluntarily (Akinyomi, 2013). As for the definition UNIDO (2013) of CSR is a "concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders.

Also International organization for standardization (ISO, 2015) defines social responsibility as: "the responsibility of an organization for the impacts of its decisions and activities on society and the environment, through transparent and ethical behaviour that contributes to sustainable development, including health and the welfare of society; takes into account the expectations of stakeholders".

There is several the benefits for the company of adopting of corporate social responsibility: (1) Access to resources; (2) Better employment of human resources; (3) Better product marketing; (4) More opportunities; And (5) competitive advantage (Barnett & Salomon, 2006).

The main activities of social responsibility according to Jiang & Wong (2016) are environmental protection, safety and security inside buildings, rights and welfare of employees and consumers, well-being and development of society, and volunteer work. As for the important motives for companies to participate in social responsibility activities, it can be said that they are the image of the company, its competitive value and customer expectations. As it turns out, corporate social responsibility is extremely important to maintaining a positive corporate image and reputation (Zhao et al., 2012).

Through definitions, social responsibility can be defined as the company's commitment to integrating environmental and social activities into its various business activities to achieve the welfare of society, protect the environment, and achieve sustainable development. And disclose it within the annual financial reports and statements to be communicated to stakeholders interested in the company.

2.2.1 *Corporate social responsibility disclosure (CSRD)*

International companies' interest in social responsibility in their business and strategy means caring about what stakeholders and different communities expect from them (Mark-Herbert & Von Schantz, 2007). As this increases the chances of customer loyalty if companies follow a social responsibility approach while running their business (Brown & Dacin, 1997). For multinational companies, the basic rule in social responsibility is to meet the expectations of stakeholders, and the need for corporate strategies to be based on these expectations (Communities, 2001).

According to Haniffa and Cooke (2005), The companies' disclosure of their social responsibility activities in the annual report is affected by the size of the organization. As the increase in activity of large organizations has a greater impact on society. Also, larger organizations are subject to more scrutiny than others by different groups in society, so they are under pressure to reveal their social activities to show how legally and socially responsible they are (Cowen et al., 1987).

Corporate social responsibility reporting is defined as the process of uncovering all social and environmental activities that organizations are committed to, with the purpose of

reaching specific interest groups both internally within the company and externally within society (Gray et al., 2001; Campbell, 2004; Gamerschlag et al., 2011).

The disclosure of corporate social responsibility (CSRD) began in western countries, where developed countries implement many measures to push companies to disclose their activities and actions related to corporate social responsibility: for example, many social indicators in the United States since 1990 (the Dominican Social Index); The European Commission also announced that European countries must implement the CSRD from 2005 (Luetkenhorst, 2004); the United Kingdom as well created the position of Minister for Corporate Social Responsibility, while the law in France obliges large companies to issue CSR reports (Wanderley et al., 2008).

In addition to these changes in corporate social responsibility practices, a number of literature reviews have been published that examine corporate social responsibility reports in the past few decades, given that these reports indicate the company's responsibility for its actions (Perrini, 2005). As well, modern society is very interested in organizations and institutions that disclose in their published reports their commitment to the principles of social responsibility and the activities that they undertake (Fisher et al., 2001).

There are a variety of ways that organizations publish their information (newspapers, radio or television websites, emails to stakeholders, and contacting the company in person). The most common way that all companies tend to use is the disclosure of annual reports, along with the use of social media available in the era of technology, all of these methods are important and effective for disseminating information to society (Arnold et al., 1984).

Empirical research on corporate social responsibility reports examines the characteristics and factors of the company that influence the level of corporate social responsibility reports. Adam (2002) and Prado-Lorenzo et al. (2009), confirmed it is possible to classify the factors that may affect the level, quantity and quality of CSR reports into three categories: (1) Company characteristics, such as size and industry; (2) Contextual factors such as country of origin, time, stakeholder pressure and the media and (3) internal factors, such as a chief executive officer (CEO) policy or social reporting committee.

Since the emergence of the concept of social responsibility, several methods have emerged through which information related to corporate social responsibility practices can be presented. These methods have taken two directions:

1. A combination of financial disclosure and social responsibility disclosure

According to Alshbili and Elamer (2020), companies are required to provide complete disclosure by including both financial and non-financial statements in their annual financial reports. Financial statements typically comprise annual financial information such as income statements, statements of financial position, statements of cash flows, and statements of changes in equity. Meanwhile, non-financial statements, which contain corporate governance information and other details about the company's nature, are also included as pointed out by Lessambo (2018).

In addition, according to Naseem et al. (2017), it is important for companies to include a specific section on their social responsibility practices in their annual reports. This section can offer valuable insight into the company's commitment to the environment and its impact on the community. This is especially relevant for the industrial sector, as regulations may require companies to disclose their waste treatment methods and disposal practices, as pointed out by Michelon et al. (2015).

2. Disclosure of social responsibility in a separate report

Companies that are required by legislative regulations to disclose their social responsibility activities often produce separate reports to emphasize their commitment to social responsibility, as highlighted by Bucaro et al. (2020). This trend aims to encourage companies to prioritize and give importance to their social responsibility activities, as noted by Arraiano and Hategan (2019). In some cases, companies with ample opportunities for social responsibility activities also produce separate reports to highlight their efforts, as observed by Litfin et al. (2017).

Some investors are increasingly attracted to companies that support social responsibility activities, which puts greater emphasis on companies that focus on these activities and provide details about their objectives and impact on society (Michelon et al., 2015). This type of disclosure can make the company more appealing to investors who seek to invest in sectors and companies that prioritize social responsibility activities.

2.2.2 Benefits of Corporate Social Responsibility

Companies that prioritize the disclosure of their social responsibility practices can reap various benefits, such as enhanced social acceptance, improved customer loyalty, and a positive product image. Additionally, stakeholders can also benefit from such practices (Skouloudis et al., 2016).

In the past, corporate management feared the potential costs associated with disclosing social responsibility practices or implementing such actions (Hąbek & Wolniak, 2016). The

14

initial economic view was that social responsibility practices could increase expenses without providing a return on investment (Lock & Seele, 2016). However, it is now recognized that social responsibility practices can provide a competitive advantage for companies by giving them distinctive characteristics (Utz, 2017). By disclosing practices related to charitable works, environmental protection, and other ethical practices, companies can improve their image and reputation and appear more socially responsible to society (Cho et al., 2015).

On the other hand, the disclosure of social responsibility can develop the competitive advantage of the company in front of its other competitors (Mittelbach-Hörmanseder et al., 2021). The competitive advantage is not only related to the quality of the product, but rather to the development work which the company offers that benefits the community (Gambetta et al., 2017). In addition, disclosure of social responsibility can contribute to raising the quality of the products offered by the company and increasing its sales ratios (Dimitropoulos, 2020).

Numerous studies have emphasized the significance of social responsibility in achieving customer satisfaction and ultimately building customer loyalty (Chang & Yeh, 2017). Furthermore, the disclosure of social responsibility practices can lead to reduced expenses through tax exemptions that the organization may receive for its charitable work (Martínez & Del Bosque, 2013).

Social responsibility may play a notable role in creating social solidarity within the community (Amo-Mensah & Tench, 2018). This can be achieved through companies providing grants, aid, or charitable distributions that would raise community development. Moreover, social responsibility can contribute to achieving social justice and equal opportunities, as well as improving the levels of welfare in society (Halkos & Skouloudis, 2017).

And most important, these practices may contribute to reaching societal awareness about the nature of the integrative relationship between different business entities and societal segments, considering that society is the first source of material and human capital for such companies (Pedersen, 2010). And this may encourage society members to be more loyal to the companies that are obligated to CSR activities.

2.3 Corporate Social Responsibility in Jordan and Hungary

Jordan and Hungary are two very different countries in terms of geography, culture, and history. Jordan is a relatively small country in the Middle East with a population of around 10 million people, while Hungary is a landlocked country in Central Europe with a

population of around 10 million people. Despite their differences, both countries share some similarities in terms of their economic and social structures. Table (2.1) below presents a concise comparison of selected economic and social indicators between Jordan and Hungary. The purpose of this table is to demonstrate some similarities and differences between the two countries for the indicators listed.

Table (2.1): Jordan and Hungary comparison (The World Bank, 2021)

Category	Jordan	Hungary
Location	Middle East	Central Europe
Capital	Amman	Budapest
Religion	Islam	Christianity (mostly Roman Catholic)
Population	10,820,644	9,660,351
Language	Arabic	Hungarian
Currency	Jordanian dinar	Hungarian forint
Gross Domestic Product (GDP)	$45.8 billion (2019)	$168.2 billion (2019)
GDP per capita	$4,300 (2019)	$17,400 (2019)
Move towards	Globalization	European Union
International economy	Heavily reliant on foreign aid	Export-oriented, member of the EU and WTO
Economic Sectors	Services (79.8%), Industry (18.2%), Agriculture (2%)	Services (65.8%), Industry (32.6%), Agriculture (1.6%)
Unemployment rate	23.7% (2020)	4.2% (2020)
Major Exports	Clothing, Fertilizers, Potassium Salts, Pharmaceuticals, Vegetables, Phosphates	Machinery and Equipment, Motor Vehicles, Pharmaceuticals, Food Products, Chemicals, IT Services
Human Development Index (HDI) Rank	102nd	43rd
Life Expectancy	74 years	76 years
Literacy rate	98%	99%

The concept of corporate social responsibility (CSR) has gained increasing attention and importance in recent years as companies and organizations recognize their roles and responsibilities towards society, the environment, and their stakeholders. Jordan is no exception, and the government and private sector have made efforts to establish and promote CSR practices. However, the extent to which companies in Jordan exercise social responsibility and the motives behind their CSR practices are still under-researched. This table presents various studies and findings on CSR in Jordan, including its historical and cultural roots, the role of the government and private sector, the drivers and motivations of

CSR practices, and the extent and quality of CSR reporting. The table (2.2) below also includes references for further reading and exploration of this important topic.

Table (2.2): CSR in Jordan

Aspect	Information	Reference
Early stages of CSR	Before 1999, CSR was voluntary and stemmed from religious and cultural beliefs and prevailing social values such as solidarity.	khalil Elian, 2004
Obligation for social responsibility	Muslim societies are obligated to apply social responsibility, whether at the individual or group level. Companies are owned by individuals who hold this thought and these beliefs.	Almaghribi, 1996
CSR as a new concept in Jordan	Previous studies show that the concept of CSR in Jordan is new.	Elian, 2005
Limited strategic approach to CSR	Social responsibility activities in Jordan cannot be considered a strategic approach to sustainability but are still considered part of volunteerism.	Al-Daaya, 2017
CSR and positive reputation	Jordanian institutions that adopt social and environmental initiatives have a positive image and high reputation within all segments of society.	Lin, 2009
Increasing role of private sector	The economic transformation in Jordan in the late 1990s led to the creation of partnerships between the private and government sectors to improve economic and social aspects.	Al-Daaya, 2017; Székely & Knirsch, 2005
Motives behind CSR	A recent study showed that the motives behind CSR in Jordan are cultural ethics, a company law, customary rules, state law, political or societal pressures, competitors, and non-governmental pressure. No firm considered pressure from clients to be a motivational factor.	Abdelrahim, 2014
Importance of social and environmental reports	Preparing social and environmental reports for companies is considered a means to attract domestic and foreign investment in Jordan.	Barakat et al., 2015; Ibrahim and Hanefah, 2016); Haddad et al., 2017
Limited studies on CSR in Jordan	Studies in the field of CSR in Jordan are still limited and insufficient.	Al-Khadash and Al-Yarmouk, 2003

Aspect	Information	Reference
Lack of disclosure regarding CSR	Few available studies to determine the extent to which companies exercise social responsibility in Jordan due to the process of disclosing social responsibility, which is still new and in its primary stages.	Abu-Baker and Naser, 2000; Khasharmeh and Suwaidan, 2010
Focus on human resources and societal participation	Most companies in Jordan are interested in disclosing information about human resources and societal participation, but disclosure regarding environmental activity was sparse and requires more attention.	Abu-Baker & Naser, 2000
Mix of voluntary and compulsory CSR	CSR in Jordan is a mix between ethical volunteer work and compulsory work influenced by domestic and international pressure.	Mkheimer, 2018

Made by the researcher

The table (2.3) below provides an overview of the state of corporate social responsibility (CSR) in Hungary, based on various aspects related to the concept. Hungary, as part of the Central and Eastern European region, has a relatively new and emerging concept of CSR, largely influenced by political, economic, and intellectual systems that ruled the country in previous periods. As a result, the legislative framework for CSR in Hungary is still developing, and most laws and regulations related to CSR came to keep pace with European legislation. The table highlights various aspects related to CSR in Hungary, including its early stages, the obligation for social responsibility, motives behind CSR, the importance of social and environmental reports, limited studies on CSR in Hungary, focus on human resources and societal participation, and the mix of voluntary and compulsory CSR. The table is based on various studies and reports on CSR in Hungary, providing an overview of the current state of CSR in the country.

Table (2.3): CSR in Hungary

Aspect	Description	Reference
Early stages of CSR	The concept of CSR is relatively new in Hungary, as state-owned companies during the socialist era did not have sufficient knowledge or experience about sustainability or social responsibility.	Győri et al., 2021
Obligation for social responsibility	Legislation related to CSR in Hungary is relatively new, with the first law related to social responsibility indirectly issued in 2006. In 2018, public shareholding companies were obligated to issue a report on the company's non-financial data, including environmental, social, and human resources aspects, in their annual report or an annex.	Mélypataki and Szegedi, 2016

Aspect	Description	Reference
CSR as a new concept in Hungary	CSR is a newly emerging concept in Hungary, due to the political, economic, and intellectual system that ruled the country in previous periods. Foreign ownership in Hungarian companies has led to the import of a new culture related to corporate social responsibility, as the market became more ready to receive this type of activity.	Ádám, 2009; Przytuła et al., 2019
Limited strategic approach to CSR	There is a lack of explicit government legislation in Hungary related to corporate social responsibility as a legal term. While there are laws that mention CSR, these are mainly to keep pace with European legislation. There is a need to develop an appropriate regulatory and legislative framework to empower CSR practices.	Szegedi and Mélypataki, 2016; Przytuła et al., 2019
CSR and positive reputation	CSR can contribute to a positive reputation for companies in Hungary, which is important for building brand value and customer loyalty.	Crane et al., 2014
Increasing role of private sector	Hungary relies heavily on investments generated by the private sector. Multinational companies and institutions are an important factor in shaping the new trend towards social responsibility in the country.	Szanto, 2018
Motives behind CSR	The responsibility towards stakeholders and personal motivation and commitment of the company's leaders are determinants of social responsibility in Hungary.	Nagypál, 2014
Importance of social and environmental reports	Environmental responsibility was the first CSR-related legislation in Hungary. In 2010, a law was issued requiring advertisements for CSR to be in the form of awareness reports. In 2018, public shareholding companies were obligated to issue a report on non-financial data.	Długopolska-Mikonowicz et al., 2019; Szegedi and Mélypataki, 2016
Limited studies on CSR in Hungary	There are limited studies on CSR in Hungary, particularly in certain sectors such as the banking sector. There is a need for more research to evaluate the impact of CSR on different sectors in Hungary.	Bank, 2017; Lentner et al., 2015; Biró and Szalmáné Csete, 2021
Lack of disclosure regarding CSR	There is a lack of clear disclosure related to CSR in Hungary.	Győri et al., 2021
Focus on human resources and	Hungary has a legislative framework promoting social and environmental responsibility. Companies are encouraged to	Nagypál, 2014; Győri et al., 2021;

Aspect	Description	Reference
societal participation	engage in CSR activities that benefit employees and society. Motivations include stakeholder responsibility and personal commitment. Public shareholding companies must report non-financial data related to ESG aspects.	Biró and Szalmáné Csete, 2021; Szegedi and Mélypataki, 2016
Mix of voluntary and compulsory CSR	CSR in Hungary is a new concept, with a mix of voluntary and compulsory practices. The government is exerting more control over CSR, but incentives for social responsibility are unclear. Agricultural companies in Hungary prioritize CSR practices related to climate change.	Győri et al., 2021; Biró and Szalmáné Csete, 2021

Made by the researcher

2.4 Cultural dimension in Jordan and Hungary

On the cultural level, it can be noted that there are some cultural similarities at the level of the Jordanian and Hungarian environments, where these will be discussed through the selection of a unified cultural model, which are the national cultural dimensions of Hofsted (Hofsted, 2023).

The Hofstede model is considered one of the most important comparative models that were developed in order to assess the culture of society, as it developed six double dimensions to measure the culture of any society, which is masculinity / Femininity , Collectivism / Individualism , Short – term Orientation / Long term Orientation , High Power Distance / Low Power Distance, and Indulgence / Restraint .
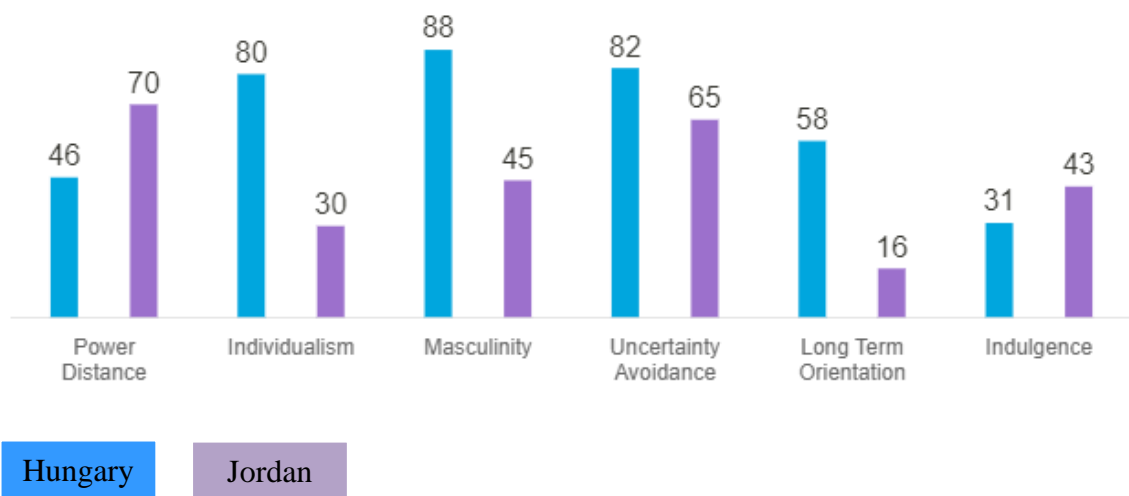
Hungary   Jordan

Figure (2.1): Cultural Dimensions of Jordan and Hungary (Hofsted, 2023)

Figure No. (2.1), shows that the cultural dimensions of Jordanian society are like their Hungarian counterpart in two dimensions, indulgence and uncertainty avoidance. Hofstede indicators indicate that Jordanian society has an indulgence rate of (43%), meaning that it has a restraint value of (57%). As for Hungarian society, it has an indulgence rate of (31%), meaning that it has a restraint rate of (69%). If the restraint dimension is high, it may suggest that these societies place a strong emphasis on self-control, moderation, and conformity to social norms. This may manifest in a variety of ways, such as an emphasis on traditional family structures, adherence to religious practices, and a preference for modest clothing styles. However, it's important to note that cultural dimensions are complex and multifaceted and should be viewed as general tendencies rather than definitive characteristics (Hofstede, 2011).

To clarify the characteristics that distinguish the restrained society and the indulgent society, the following table (2.4) summarizes the characteristics of each type of these societies, according to Hofstede's model of cultural dimensions.

Table (2.4): Differences between restrained and Indulgent society by Hofstede (2011)

restrained	Indulgent
Few people admit happiness	Many people consider themselves happy
Belief that a person is guided "does not have the power to harm or benefit himself "	The belief that a person can control his life
Freedom of expression is not a basic need	Freedom of expression is a necessity
Welfare is a secondary thing in society	Wellbeing is very important
Negative feelings prevail over positive ones	Positive feelings are more prevalent in society

Additionally, Figure (2.1) indicates that Jordanian and Hungarian societies share similarities in their cultural dimensions, particularly in the area of uncertainty avoidance. According to Hofstede's indicators, Jordanian society has a high rate of uncertainty avoidance, at 65%. Similarly, Hungarian society has a very high uncertainty avoidance rate of 82%, indicating a strong aversion to anything unclear or ambiguous. This suggests that individuals in these countries may prefer structured and predictable environments, may feel uncomfortable with ambiguity and uncertainty, and may value rules, regulations, and formal procedures. In the business world, they may be inclined to adhere to established practices and avoid taking risks. Furthermore, high uncertainty avoidance may also result in a preference for clear authority figures and hierarchical structures (Hofstede, 2011).

To clarify the characteristics that distinguish the high / low uncertainty avoidance society, the following table (2.5) summarizes the characteristics of each type of these societies, according to Hofstede's model of cultural dimensions:

Table (2:5): Differences between High / Low Uncertainty Avoidance society by Hofstede (2011)

High	Low
High pressure on individuals, constant anxiety, and excessive nervousness	Restraint, relief, no worries
Non-acceptance of extremists or those who oppose public opinion	Containing extremist ideas and people
The need for clarity, organizational structures, and governing rules	Acceptance of chaos and lack of clarity
The emotional need for written laws even if they are not enforced	Dissatisfaction with laws, whether written or unwritten
Citizens are viewed by the authorities as unfit for political office	Citizens are qualified to hold political positions
Stick to the job even if it's not comfortable	Dissatisfaction with work requires a change
Society members believe in absolute truths	Society members believe in relativism

Comparing Jordan and Hungary through Hofstede's cultural dimensions reveals both similarities and differences that can impact their approach to CSR. Although both countries are considered restrained societies, they differ in their levels of indulgence. Jordan has a higher indulgence rate compared to Hungary, which may affect how CSR is perceived and communicated in the country. Additionally, the countries differ in their levels of uncertainty avoidance, which can also impact their approach to CSR initiatives and communication.

2.5   CSR in telecommunications companies

Corporate social responsibility (CSR) has become a crucial component of the telecommunications industry as it has a substantial impact on customer loyalty and the overall success of telecommunication companies. With the growing demand for sustainable business practices and social responsibility, the global telecommunications sector is under pressure to adopt environmentally, socially, and ethically responsible measures. By incorporating CSR practices, telecommunication companies can establish a positive reputation, enhance their image, and boost customer loyalty and satisfaction, ultimately leading to long-term profitability (Glaveli, 2020).

Telecommunication companies can integrate CSR practices into their operations by focusing on several key areas, such as environmental sustainability, promoting digital inclusion, providing quality customer service, and participating in community development projects (Barnett & Salomon, 2006; Lee, 2019). For instance, telecommunication companies can implement environmentally friendly practices, such as reducing carbon emissions, using renewable energy, and implementing sustainable supply chain management strategies. Moreover, telecommunication companies can promote digital inclusion by providing affordable and accessible services to low-income and underserved communities.

Additionally, telecommunication companies can improve customer loyalty and satisfaction by providing quality customer service and incorporating customer feedback into their operations. They can also engage in social and community projects and partner with organizations and NGOs to promote education, health, and social welfare initiatives, as well as support disaster relief efforts (Afridi et al., 2018; Glaveli, 2020).

Telecommunication companies in Jordan and Hungary face various challenges in implementing effective CSR initiatives. Firstly, there is a lack of clear regulatory frameworks for CSR in the telecommunications sector in both countries, which can create uncertainty for companies and make it difficult for them to know how to approach CSR initiatives (Elkington, 1998). Add to that, cultural differences pose a challenge, as companies must navigate between global CSR standards and local cultural norms to ensure that their initiatives are appropriate and effective (Mueller Loose & Remaud, 2013).

Moreover, financial constraints can limit the ability of telecommunication companies in Jordan and Hungary to invest in CSR initiatives, especially in a price-sensitive market where customers prioritize low costs (Waddock & Graves, 1997). Lastly, a lack of awareness and understanding of CSR among employees, customers, and other stakeholders in the telecommunications sector can also pose a challenge in building support for CSR initiatives and achieving their objectives (Idowu & Schmidpeter, 2015; Hopkin, 2018).

CSR is a critical aspect of business operations for telecommunications companies, and they are well-positioned to create positive social, environmental, and economic impacts. By focusing on key areas such as digital inclusion, network security and data privacy, responsible marketing, environmental sustainability, customer satisfaction, and social responsibility, these companies can demonstrate their commitment to sustainable practices and create long-term value for their stakeholders. Therefore, it is important for

telecommunication companies in Jordan and Hungary to develop strategies that address these challenges and ensure the effectiveness of their CSR initiatives.

2.5.1 CSR in telecommunications companies in Jordan

The history of corporate social responsibility (CSR) in telecommunication companies in Jordan dates to the early 2000s. According to Kanaan et al. (2013) the first CSR initiatives in Jordan's telecommunications sector were mainly focused on community development, such as supporting education and health programs, and environmental sustainability. These initiatives were driven by the need to improve the company's reputation and gain public trust.

The table (2.6) down provides a comparative analysis of the Corporate Social Responsibility (CSR) initiatives of three major telecom companies in Jordan: Zain, Orange, and Umniah. The table focuses on six key areas of CSR, including digital inclusion, responsible market practices, privacy and cybersecurity, environmental development, community engagement, and employee engagement. Each company's CSR report was referenced to gather information for the analysis. The table is designed to provide a clear and concise overview of the companies' efforts and initiatives in these areas, allowing for easy comparison and evaluation of their respective CSR strategies. By examining these areas of focus, the table offers insight into how these companies are leveraging their resources and expertise to contribute to sustainable development in Jordan.

Table (2.6): CSR in telecommunication companies in Jordan

Company	Zain Jordan	Orange Jordan	Umniah
Digital Inclusion	Zain provided 98,000 hours of digital literacy training to over 12,000 people and launched initiatives to bridge the digital divide and enable access to digital services for underprivileged communities. (Zain, 2021)	Provided digital literacy training for vulnerable communities, supported entrepreneurship programs for youth, and promoted digital inclusion, particularly for people with disabilities (Orange, 2021).	Committed to fostering digital inclusion, bridging the digital divide, and providing internet services to over 1.3 million families and businesses across the country (Umniah, 2021).
Responsible Market	Established strict compliance measures, launched several initiatives to support SMEs, and support financial inclusion and literacy (Zain, 2021)	Established strict compliance measures, launched several initiatives to support SMEs, and support financial inclusion and literacy (Orange, 2021).	Established strict compliance measures, launched several initiatives to support SMEs, and support financial inclusion and literacy (Umniah, 2021).
Privacy and Cyber Security	Implemented strict security protocols, launched awareness campaigns, and raised awareness about cyber security among its customers (Zain, 2021).	Implemented robust security protocols, launched awareness campaigns, and raised awareness about cyber security and data privacy among its customers (Orange, 2021).	Invested in advanced security technologies, established a security operations centre, and implemented strict data privacy policies and procedures. Launched initiatives to raise awareness about cyber security and data privacy among its customers (Umniah, 2021).

24

Company	Zain Jordan	Orange Jordan	Umniah
Environmental Development	Achieved a 10% reduction in greenhouse gas emissions, promoted sustainable practices, and launched initiatives to support environmental conservation efforts (Zain, 2021).	Achieved a 6% reduction in greenhouse gas emissions, promoted sustainable practices, and launched initiatives to support environmental conservation efforts (Orange, 2021).	Reduced carbon emissions by 50%, used renewable energy sources, promoted sustainable practices, and partnered with the Ministry of Environment to launch several environmental conservation initiatives (Umniah, 2021).
Community Engagement	Launched various programs to support education and health programs, social welfare initiatives, and youth employment and entrepreneurship. Contributed over JOD 7 million to social welfare programs in 2021(Zain, 2021)	Launched various initiatives to support education, health, and social welfare programs, and youth employment and entrepreneurship. Contributed over JOD 3.7 million to social welfare programs in 2020 (Orange, 2021).	Launched initiatives to support social welfare programs and youth employment and entrepreneurship. Contributed over JOD 1.6 million to social welfare programs in 2020 (Umniah, 2021).
Employee Engagement	Implemented initiatives to support professional development and employee well-being, such as Zain Academy and Zain Care. Implemented initiatives to support employee well-being and engagement during the COVID-19 pandemic (Zain, 2021).	Implemented initiatives to support professional development and employee well-being, such as Orange Academy and Orange Care. Implemented initiatives to support employee well-being and engagement during the COVID-19 pandemic (Orange, 2021).	Implemented initiatives to support professional development and employee well (Umniah, 2021).

Made by the researcher

2.5.2   CSR in telecommunications companies in Hungary

The telecommunication sector in Hungary has recognized the importance of CSR in meeting the needs of various stakeholders and has been working towards incorporating responsible practices into their operations (Müller, 2006).

Because of that, telecommunication companies in Hungary have been actively involved in environmental protection initiatives, as noted in a study by (Zilahy & Kovács, 2008). For example, they have been working towards reducing their carbon footprint and promoting sustainable practices. CSR initiatives in the telecommunication sector have also been targeted

towards promoting digital inclusion, supporting community development, and enhancing employee well-being and engagement, as highlighted in a study by Győri et al. (2021).

The following table (2.7) present a comprehensive analysis of the Corporate Social Responsibility (CSR) efforts of three leading telecom companies in Hungary: Magyar Telekom, Yettel (Telenor), and Vodafone. The tables are structured around six key areas of CSR, namely digital inclusion, responsible market practices, privacy and cyber security, environmental development, community engagement, and employee engagement. Information for this analysis was sourced from each company's respective sustainability or CSR reports. The table provides a clear and concise summary of each company's initiatives and efforts in the areas of focus, making it easier to compare and evaluate their CSR strategies. Through this analysis, we can gain insight into how these telecom companies are utilizing their resources and expertise to drive sustainable development in Hungary.

Table (2.7): CSR in telecommunication companies in Hungary

Company	Magyar Telekom	Yettel (Telenor)	Vodafone
Digital Inclusion Initiatives	Provided over 25,000 hours of digital training to more than 6,000 people in 2020 (Magyar Telekom, 2021).	Provided over 19,000 hours of digital training to more than 5,000 people in 2020 (Yettel, 2021).	Provided over 12,000 hours of digital training to more than 3,000 people in 2020 (Vodafone, 2021).
Responsible Market Practices	Offers "Smart Business" and "Green Business" programs for SMEs (Magyar Telekom, 2021).	Offers "Digital Accelerator" and "Green Network" programs for SMEs, and initiatives for financial inclusion and literacy (Yettel, 2021).	Offers "Ready Business" and "Green Network" programs for SMEs, and initiatives for financial inclusion and literacy (Vodafone, 2021).
Privacy and Cybersecurity Initiatives	Implements strict security protocols and launched a "Cybersecurity Month" campaign to protect customer data (Magyar Telekom, 2021).	Implements strict security protocols and launched a "Security Awareness Month" campaign to protect customer data (Yettel, 2021).	Implements strict security protocols and launched a "Security Awareness Week" campaign to protect customer data (Vodafone, 2021).
Environmental Development	Set a target to reduce carbon emissions by 40% by 2025, investing in renewable energy (Magyar Telekom, 2021).	Set a target to reduce carbon footprint by 30% by 2030, optimizing energy usage (Yettel, 2021).	Set a target to reach net-zero carbon emissions by 2040: investing in renewable energy (Vodafone, 2021).

Company	Magyar Telekom	Yettel (Telenor)	Vodafone
Community Engagement	Supported "Nyitott Kórház" (Open Hospital) and launched "Hello Business" program (Magyar Telekom, 2021).	Launched "Digital School" and "Yettel (Telenor) Forest"; supports entrepreneurship (Yettel, 2021).	Launched "Green Network" and "Digital School"; supports entrepreneurship (Vodafone, 2021).
Employee Engagement	Offers "My Health" and "My Development" programs; supports work-life balance (Magyar Telekom, 2021).	Offers "Yettel (Telenor) Academy" and "Telenor Care" programs; supports work-life balance (Yettel, 2021).	Offers "Vodafone University" and "Vodafone Wellbeing" programs; supports work-life balance (Vodafone, 2021).

Made by the researcher

2.6 Customer Awareness and Corporate Social Responsibility

Corporate social responsibility is becoming increasingly important for businesses as consumers are placing more emphasis on ethical behaviour and sustainability. A company that neglects its social and environmental responsibilities can risk losing customer loyalty and market share, while companies that prioritize CSR can see a boost in their reputation, brand value, and long-term profitability (Hohnen & Potts, 2007).

The relationship between corporate social responsibility (CSR) and customer awareness has been explored in various studies. For example, Servaes and Tamayo (2013) investigated the impact of CSR and company values on customer awareness in American companies and found a significant influence on customers' level of awareness. Similarly, Van Doorn et al. (2017) analysed the relationship between CSR and customers' attitudes and thinking in the Netherlands and found a positive correlation between customer awareness and CSR.

Corporate social responsibility (CSR) has an important impact on customer awareness and can improve the image of organizations, according to recent studies. Loureiro and Lopes (2018) found that socially responsible companies are more likely to attract consumer engagement and positively impact their brand image. Similarly, González-Rodríguez and Díaz-Fernández (2020) found that CSR practices lead to increased customer awareness and brand loyalty. This highlights the importance of incorporating CSR practices into business strategies to improve customer perception, and in turn, increase the company's competitive advantage.

This is also supported by the study of Barlas et al. (2023), which focused on the Greek mobile telecommunications sector, examining customers' attitudes towards companies that

prioritize social responsibility. The research findings showed that successful companies, both in theory and in practice, are those that not only focus on improving sales and profitability but also on increasing their social impact and delivering value to society.

Also, Ogbemudia et al. (2022) research reveals that the social, legal, and ethical responsibility actions of telecommunications companies have outstanding positive impacts on several outcomes such as customer loyalty, product rating, and strategic legitimacy of the company. These findings demonstrate that the strategic corporate social responsibility (CSR) practices of telecommunications firms in Africa have multifaceted implications for their performance. Similarly, Ajina et al. (2019) conducted a study on the relationship between customer awareness and corporate social responsibility in the Kingdom of Saudi Arabia and found a positive correlation between customer awareness and perception and corporate social responsibility.

2.7 Customers Loyalty

Customer loyalty simply means that the customer buys from the same company repeatedly, while not accepting purchases from competitors despite their attempts to attract him/her (Mimouni Chaabane & Pez, 2020). This is undoubtedly not a coincidence, but rather requires a great deal of work to build trust between the company and the customer, with close relationships with him/her by providing the best services and looking at the customer with a prism (we want you for life, not to make you buy once); but we will try in all possible ways to keep you as a permanent customer, and we will do everything in our power to make you feel that we are working in your best interest. These attempts may not bear fruit in the short term, but they will have positive results in the long term (Kuhn & Mostert, 2018).

As per Albayati et al. (2020), loyalty is characterized by steadfast commitment and consistency in a customer's relationship with an institution, which results in the customer's confidence in the institution. This trust is further exhibited through positive feedback and recommendations to the customers' acquaintances based on their experiences with the institution. In the same vein, Themba et al. (2019) contend that loyalty is not a chance occurrence that develops over time, but rather a series of intentional decisions made by customers in favour of a specific brand or institution compared to others. These decisions are the outcome of a psychological evaluation process, highlighting that loyalty is a conscious choice made by customers based on their evaluation of the brand or institution.

Jacoby and Kyner (1973) argue that that "customer loyalty to an organization is a behavioural response". Also, Żyminkowska et al. (2019) define loyalty is "a strategy that

works to identify, maintain and increase the profitability of the best customers through a value-added, interactive and long-term relationship".

According to a number of researchers, there are two distinct types of loyalty: Behavioural loyalty and attitudinal loyalty. Nadiri et al. (2008), Karatepe and Ekiz (2004), Yi (1990), and Zeithaml et al. (1996) have all identified behavioural aspects of customer loyalty, which include repurchase intentions and positive word-of-mouth communication or recommendations. Additionally, attitudinal loyalty, as defined by Liu-Thompkins et al. (2010), is characterized by a positive and stable evaluation of a product, brand, or store that motivates favourable and frequent responses from the customer.

Kumar and Shah (2004) suggest that customer loyalty is influenced by several factors. Firstly, trust is crucial as customers need to have faith in the product or the seller they are dealing with. Secondly, customers need to perceive that the value they receive from the transaction or relationship is better than what competitors offer. Thirdly, by building on the first two factors, marketers can potentially create a positive emotional connection with the customer, further strengthening loyalty.

Pitta et al. (2006) propose that a positive emotional response can lead to a strong commitment to a brand, which in turn can resist change. However, Butscher (1999) contends that loyalty programs have become commonplace in many industries, designed to set competitors apart from one another. Griffin (2002) suggests that as customers go through the buying cycle, they experience a series of five stages shown in the figure (2.2) during their first purchase:
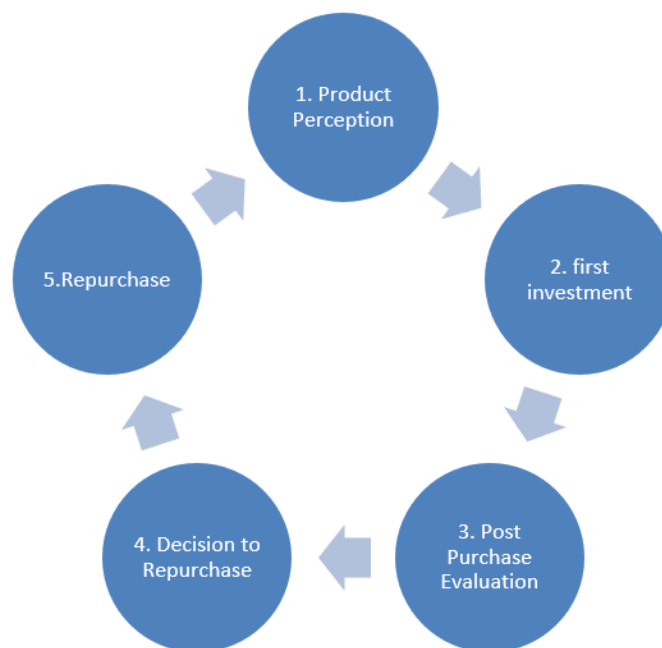
Figure (2.2) Customers Repurchasing Cycle (Griffin, 2002)

29

2.7.1 Means to reach customer loyalty

1. Customer reception program

It is a program that consists in giving customers a welcome file, sending a letter of thanks for the first purchase they made, and making contact to start the relationship in good condition. The more successfully the relationship is started, the more the customer will feel the value, and the more attached they are to the brand, the product, or the service (Kim & Baker, 2020).

2. Customer Club

The main objectives of the customer club are to achieve customer loyalty, obtain brand ambassadors, generate profits in the medium term, enhance the brand, unite high-value customers, determine the causes of satisfaction or dissatisfaction, enrich the database, improve the segmentation process, and improve customer knowledge Increasing the possibility of members recommending dealing with the institution (Yang et al., 2018).

The goal of customer clubs is not to merely accumulate as many customers as possible, but rather to foster and reinforce the relationships between the organization and its customers. A notable example is the Barbie Girlfriend Club at Mattel in France, which draws over two million young girls. Despite the small contribution required to join, these girls feel a sense of belonging to a reference group, which helps them achieve satisfaction and realize their aspirations for the product, ultimately leading to greater loyalty (Delvaux, 2018).

3. loyalty cards

They are techniques that include distributing cards that give the right after a certain number of purchases or when a certain purchase limit is reached, to return a certain percentage of the money the card holder has spent at the distributor or institution, or to provide products with low value. In addition, it also offers customized services, special operations, and special promotions (Apergis, 2021).

4. After-sales service

Some have described these activities as means to help consumers obtain the maximum benefits from goods and achieve the highest level of satisfaction of their needs and desires by offering additional benefits (Nasir et al., 2021). Meanwhile, others have expanded this definition to include after-sales advisory services and some exceptional services, as well as post-purchase services such as payment, maintenance, warranty, delivery, and installation, which aim to maintain communication with the customer and ensure continued satisfaction (Shokouhyar et al., 2020).

5. Green Line

The toll-free phone number provides customers with direct access to the institution's information service and facilitates a communication channel between the customer and the organization. To ensure the effectiveness of the process, it is crucial to communicate the number effectively through various channels, such as marketing campaigns or product packaging (Chicu et al., 2019).

6. Call Centres

Call centres have become the preferred and most widespread means for organizations to communicate with their customers. Most of the institutions that are in contact with their customers have re-engineered their infrastructure, which includes from one centre to several contact centres. For many organizations, call centres provide the main link between the customer and the service provider (Chicu et al., 2019).

7. Information Technology

The advancement of communications and informatics technology has given rise to a new class of communication tools and applications called "Information and Communication Technology (ICT) ". The internet is a network that presents a vast potential for building relationships through its various connections. This tool can be used for effective information and relationship management, providing organizations with an additional communication channel. According to Bauer et al. (2002), the primary features of the internet are:

- Interaction between the organization and its customers, as well as between customers.
- Availability of information continuously (24) hours / (24) and (7) days / (7).
- Integration of communications and e-commerce deals.
- Bauer et al. (2002) conducted a study to investigate how the internet's features influence trust, commitment, and satisfaction. According to their results, engagement has a noteworthy favourable effect on commitment, trust, and satisfaction. Furthermore, the internet's accessibility has a positive impact on trust, and to a lesser extent, on adherence. The effective transmission of information has a significant favourable effect on adherence, and to a lesser degree, on trust. Lastly, the capability to make purchases online has a favourable effect on trust.

8. Free Gifts (Sample)

The notion of gifting refers to the practice of providing customers with a gift that is closely related to the institution's activity. It is important to note that while gifting may not

be a strict loyalty technique, it can still serve as an effective means of supporting actual loyalty techniques (Kwiatek et al., 2020).

9. consumer magazine

A consumer magazine, also known as a brand magazine, is a publication created specifically for or by a particular brand. The primary purpose of this type of magazine is to serve as a relationship management tool to cultivate customer loyalty (Avery et al., 2012). Brand magazines are frequently included in a brand's customer relationship management program and may be distributed to loyalty card holders. The content of a brand magazine can vary and may cover:

- A brand reminder: This is often the case for insurance or mini-consumer magazines that may be overlooked by customers.
- A service linked to a product or service of the brand: An instance of this can be seen in a program guide provided by a paid channel, which complements the subscription.
- A symbol of brand appreciation: These may be provided as a thank you for purchasing products, for customer loyalty, or as an expression of interest in the brand, such as by participating in a branding event, offering advice, or providing information on the use of the products or on a more general topic.

10. Anti-attrition programs

These include all the actions that take place when the customer wishes to cancel the subscription. It is about designing special actions to be carried out when certain behavioural indicators (low consumption or operations) can predict the disloyalty of customers in the future. Among these actions, we find telephone calls, promotions, and business operations (Pinheiro & Helfert, 2009).

2.8 Customer Satisfaction

The satisfaction of customers is critical to the success of any business organization. According to (Kurdi et al., 2020), when starting a business, customer satisfaction takes precedence over profits. Companies that are able to fully satisfy their customers often secure the top position in the market. Nowadays, businesses have come to recognize that customer satisfaction is the primary driver of a company's success and is also integral to expanding its market value (Budur & Poturak, 2021).

Satisfaction entails feeling content and being convinced that the cost was worthwhile (Rita et al., 2019). However, determining whether customers are satisfied with the products or services provided to them can be challenging (Vasić et al., 2019). Achieving customer

satisfaction is therefore not a straightforward task, as it requires considering various moods and preferences. For instance, what one person may consider an excellent product value may not be the case for another (Shokouhyar et al., 2020).

Customer satisfaction is defined as an overall evaluation based on the overall buying and consuming experience with good service or over time with good marketing and attractive promotion (Afthanorhan et al., 2019), customer satisfaction comes along with this which means that customer expectations which were based on marketing can be ascertained first on how to deliver these Goods and services by companies (Lucini et al., 2020).

Although the topic seems difficult with the growing market, the competitors are developing their marketing channels with great effectiveness that enables them to win the largest number of customers and kidnap them from the competitors (Y. Zhao et al., 2019). As it is an important aspect to ensure that customers are interested in providing the best and most suitable products in this highly competitive market. If the customer's satisfaction is gained, then it is certain that the customer's loyalty will also come with it if the company continues to gain the customer's trust and achieve his/her desires and aspirations (Nunkoo et al., 2020).

The figure (2.3) below, taken from the study (Tung, 2013), shows the customer satisfaction model, which can be analysed into the following factors:
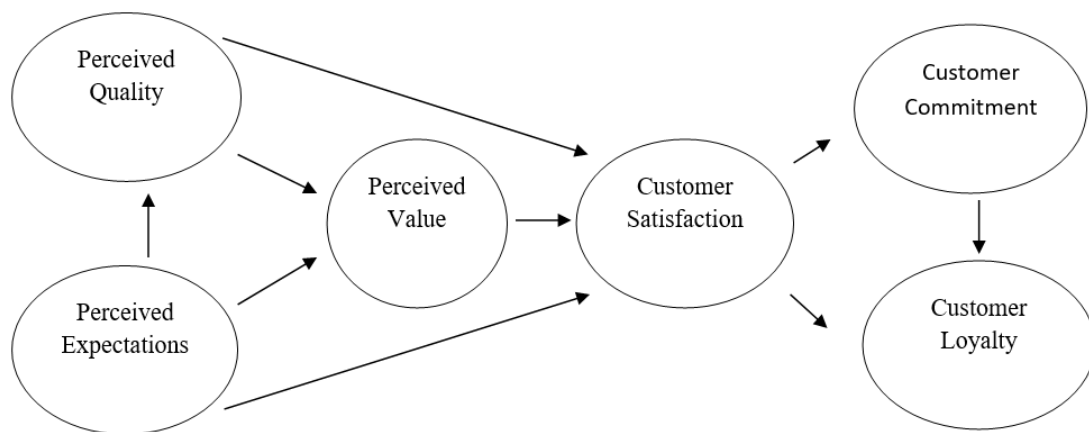
Figure 2.3: Customer Satisfaction Model (Tung, 2013)

1.Preceived Quality

Perceived quality is the subjective evaluation or judgment that a customer makes about the overall quality of a product or service based on his/her expectations and experience. Perceived quality plays an important role in customer satisfaction, loyalty, and purchasing behaviour, as it reflects the customer's perception of the product or service, which may or may not be the same as the actual quality of the product or service. The concept of perceived

quality has been studied extensively in marketing and consumer behaviour research (Zeithaml, 1988).

2. Perceived expectations (Trust)

As previously mentioned, customers often hold companies to high standards and expect a certain level of quality. However, if the company fails to meet these expectations and fails to maintain a positive reputation, the high standards can work against them. This can lead to a loss of trust, loyalty, and potentially negative word-of-mouth communication. Studies have indicated that customers are more inclined to share negative experiences with others than positive ones. Therefore, it is crucial for companies to prioritize maintaining a positive image and delivering high-quality products or services (Rust & Zahorik, 1993a).

3. Perceived Value Added

The term "value-added" refers to the additional benefit that consumers derive from consuming a particular product, and it is a complex concept because exposure to the same level of interest can result in insensitivity to any added value. To enhance this benefit, the quality and benefit of the product or service must be increased. The mobile phone industry is a prime example of this, as some companies release a new version of their product every month. Each version may contain an update or new feature that entices users to renew their contracts and continue doing business with the company (Anderson et al., 2004).

2.9 Customer Trust

Creating long-term relationships with customers is heavily dependent on establishing trust, which can be achieved by maintaining the confidentiality of customer information and a commitment to providing exceptional service consistently over time. Trust is usually developed between the organization and its customers through efficient and effective service provision, while balancing the interests of both the client and the company (Singh & Sirdeshmukh, 2000).

A review of previous studies reveals that there are different definitions of the concept of customer trust. (Sirdeshmukh et al., 2002) define it as customers' expectations of an organization being trustworthy and reliable in fulfilling its promises to them. As well, Eisingerich and Bell (2008) define customer trust as the degree to which the service provider is reliable, credible, and has the ability to deliver what was promised. According to Chu and Shiu (2009), trust is a human characteristic that is based on an individual's assessment of the characteristics of others, which are mainly reflected in their behaviour and motives.

Therefore, trust can vary from person to person, depending on the values and standards held by everyone (Sirdeshmukh et al., 2002; Eisingerich & Bell, 2008; Chu & Shiu, 2009).

Delgado-Ballester et al. (2003) have identified two essential elements of trust. The first component is reliability, which refers to the organization's capacity to meet its commitments and satisfy the needs of its customers. This element helps to build customers' confidence and ensure their satisfaction. The second component is intentions, which pertain to the customer's perception that the organization has the customer's best interests at heart, especially during emergencies or unexpected issues that may arise during service delivery.

Many studies have examined the dimensions of customer trust, and most agree on three dimensions: competence, integrity, and benevolence. Competence refers to the skills and abilities of the service provider, Keh and Xie (2009). It reflects the customer's belief that the organization has the necessary technical skills and expertise to produce and deliver high-quality products or services, and to perform necessary business functions efficiently.

As for integrity, it is the client's belief that the organization participating in its services is reliable, fulfils its promises and is honest (Keh, & Xie, 2009). Finally, benevolence refers to the client's belief that the organization will not take measures that would have a negative impact on the client or the client's belief that the organization genuinely cares about maintaining and enhancing the well-being of the client and society (Ou & Davison, 2011).

2.10 Corporate Image

The concept of the mental image appeared as a well-known term in the early twentieth century and was launched by (Waltripman), and serves as a basis for explaining many of the influence processes in which the media operate and mainly target the human mind (Wagdi & AbdelBaset, 2022).

The mental image is defined as "the set of accumulated knowledge, experiences and expertise that is formed in the mind of the public and draws a certain impression through several communication means that form these impressions and affect the behaviour of unknown individuals towards a society, company or institution. This accumulated knowledge is linked to individuals' emotions, trends, beliefs and social habits" (Volokhova, 2021). Some define it as "the outcome of several sensory experiences, which are deposited in the conscience of the masses towards any entity that has contact with these masses, whether it is an individual or an organization, and during a long period of time" (Esmaeilpour & Barjoei, 2016).

According to Stern et al. (2001), mental image is defined as "the map through which a person can understand, perceive and interpret things". It refers to the idea that an individual has about a particular subject, which can result in either positive or negative actions. The mental image is usually formed based on direct experience or organized suggestions, which shape the behaviour of individuals.

Also from Holsti's point of view: "It is a set of knowledge, ideas and beliefs that the individual has in the past, present and future and maintains what is according to a certain system about himself and the world in which he lives and the individual arranges these knowledge and beliefs It retains its most important characteristics and most prominent features to evoke them when needed" (Polinkevych & Kamiński, 2018).

Furthermore, Thøger Christensen and Askegaard (2001) defined the mental image as "the final product of the subjective impressions that individuals or groups have about a particular person, a particular system, a particular people, a particular gender, a facility, an institution, a local or international organization, a particular profession, or anything else. It can have an impact on human life, and these impressions are formed through direct and indirect experiences".

2.10.1 Properties of a mental image

1. Inaccuracy

Many researchers have argued that the mental image is not accurate, and perhaps the main reason is that the mental image does not necessarily reflect the total reality, but most of the time it expresses a part of the total reality, especially since individuals usually resort to the formation of a comprehensive idea about others through little information, they obtain due to the inability to gather complete information (Pylyshyn, 2003).

2. Stability and resistance to change

The mental image tends to persist and be resistant to change, and there are many factors that determine and influence how potential change in the mental image, and some of these variables relate to the image itself, and others are related to the messages received through it (Borst et al., 2012).

3. Generalization

The concept of a mental image relies on exaggerated generalization, causing individuals to automatically assume that every member of a group is characterized by the image associated with that group, despite the existence of individual differences and variations (Soulieres et al., 2011).

4. Predicting the future

Mental images play a role in forecasting the future conduct and attitudes of the public toward different situations, issues, and crises (Borst et al., 2012).

2.11 Service Quality

The significance of service quality has become a crucial necessity that amplifies with the rising demands, preferences, and expectations of customers in the service sector. It is also contingent on the organization's ability to meet these needs, wants, and expectations. Consequently, quality is no longer restricted to meeting services based on predetermined technical specifications, but it has expanded to incorporate clients' wishes and demands for services (Irani et al., 2004, Pham et al., 2019).

In recent times, the notion of quality has acquired significant importance and has become a pivotal criterion for assessing the products and services provided by governments and companies (Asnawi et al., 2019). With the rise of electronic services, the idea of a comprehensive concept of the quality of electronic services has become even more prominent. However, before delving into the definitions set by researchers in this field regarding the quality of electronic services, it is essential to present the traditional concept of service quality. According to Parasuraman et al. (1988), service quality is "the degree and direction of the discrepancy between customer perception and expectations". Kotler and Armstrong (2010) define service quality as "the ability of a service company to retain its customers".

Ramya et al. (2019) provided a definition of service quality as the degree to which a service meets customer expectations and proposed five dimensions to measure the quality of electronic services: reliability, responsiveness, assurance, empathy, and tangibles. Meanwhile, Kvasnicova et al. (2016) aimed to define electronic services and provide related classifications and defined electronic services as services that are provided through the use of information technology tools or networks.

2.11.1 Service Quality Dimensions

The purpose of this section is to examine the theoretical service quality framework created by Wang et al. (2015) through an analysis of prior research. Figure (2.4) will present and thoroughly analyse this model. The model identifies five service quality dimensions, which will be discussed in the order of their arrangement.
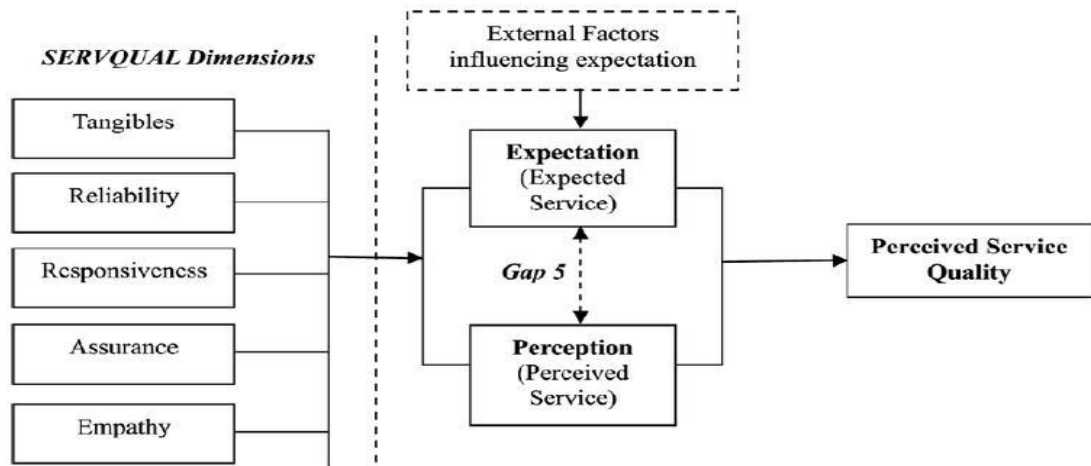
Figure (2.4): Service Quality Dimensions (Wang et al., 2015)

1. Tangible Dimensions

It expresses physical evidence of a business such as employees, physical facilities, stores, or bank statements. In the case of e-commerce, the website acts as an alternative to tangible dimensions, as it is important for e-commerce companies to provide customers with an easy-to-use and well-designed website to build trust and make purchasing decision easily (Parasuraman et al., 1988).

2. Reliability

Reliability pertains to the capacity of e-commerce firms to consistently fulfil the commitments they have made to their customers, which involves the timely provision of services. Additionally, businesses should ensure that they transparently communicate pertinent information to their clients as transparency is considered a component of reliability (Lee et al., 2005).

3. Response

The response dimension shows the extent of the e-commerce company's willingness to assist consumers in providing the necessary services such as pre-sales and after-sales service to ensure full customer satisfaction. In fact, this dimension has been classified as one of the most important factors that determine the quality of services in the field of e-commerce (Wang et al., 2015).

4. Assurance

Assurance is the price that is paid with the accumulated experience gained after becoming familiar with a brand, which can be particularly challenging for an e-commerce enterprise. The dimension related to the product specifies whether it is manufactured online, as noted by (Zeithaml et al., 2000).

5. Sympathy

The empathy dimension refers to the personal attention and consideration that a business provides to its customers. With significant advancements in technology, the internet has emerged as a potent channel for interactive communication. E-commerce firms utilize customer data from their browsing habits and past purchases to create tailored services. Facebook, for instance, tracks the pages that a user follows to offer them items that match their interests (Li, 2020).

Based on the model, it seems that once these dimensions are present, the focus returns to the earlier point of customer satisfaction expectations. The combination of these dimensions forms the customer's perception, which ultimately influences their decision to purchase or not.

2.12 The relationship between Corporate Social Responsibility and Customer Loyalty in telecommunication sector

Corporate social responsibility (CSR) has become an increasingly important factor for businesses in today's global marketplace. The telecom industry is no exception, as telecommunication companies are expected to engage in socially responsible activities that address important environmental, social, and ethical issues. Many studies have explored the relationship between CSR and customer loyalty in the telecommunication sector, with several indicating a positive correlation between these two variables.

Salmones et al. (2005) conducted a study on the impact of CSR on customer loyalty in the Spanish mobile phone market. The study categorized CSR into three main categories: economic, ethical, and charitable. Each category was used to evaluate its impact on customer loyalty, and it was found that all three categories, except for the economic one, had a positive effect on the overall customer perception of the service and, therefore, on customer loyalty.

A research study was carried out on the telecommunications industry in Qatar, a developing country, and it revealed that companies operating in this sector have a keen interest in Corporate Social Responsibility (CSR) initiatives. The Qatari study identified such activities and organizational participation as being highly significant. The investigation further revealed that CSR activities that receive the most attention tend to be those related to charitable and social legal actions, while environmental initiatives receive the least amount of attention. Additionally, the study indicated that CSR dimensions that customers view as being of the utmost importance tend to receive greater attention, while other areas of social responsibility may receive less attention (Al-Abdallah & Ahmed, 2018a).

The results of the Alkhudierat (2019) study on CSR within Zain, a telecommunications company in Jordan, agree with the aforementioned findings. The study found that Zain places a greater emphasis on the social, ethical, and charitable dimensions of CSR compared to other aspects. This can be attributed to the social motives ingrained in the Jordanian Arab Islamic culture, as these dimensions are highly visible to customers and are also subject to mandatory laws governing the company's internal practices. Conversely, environmental protection does not receive as much legal attention within the social culture. As a result, this indicates that the company needs to put forth greater effort toward the other CSR categories that receive less attention.

Another study conducted by (Alkhudierat, 2021) indicated that there is an impact of both charitable and environmental social responsibility on the behavioural loyalty of customers of Jordanian telecommunication companies, while the results showed a significant impact of ethical, environmental and charitable social responsibility alike on the attitudinal loyalty of customers.

In addition, a study conducted in the Malaysian telecommunication industry by Rashid Issa (2019) found that there is a positive relationship between CSR and customer loyalty. Moreover, a study conducted by Khan and Fatma (2019) in Pakistan found that CSR practices have a notable consequence on customer loyalty in the telecommunication industry. The study found that customers are more likely to remain loyal to companies that demonstrate a high level of CSR, particularly in the areas of social and environmental responsibility.

Also, Alafi (2018) Discuss the awareness of customers about corporate social responsibility, and how it relates to customer loyalty in Jordanian telecommunications companies. The research indicates a positive correlation between customer awareness and corporate social responsibility from the perspective of Jordanian telecommunications companies' customers.

A study conducted by Al-najjar (2016) showed that there is a positive relationship between corporate social responsibility, competitive advantage, and company profits in the Jordanian telecommunications sector. The study found that an increase in corporate social responsibility initiatives leads to an increase in competitive advantage, which in turn contributes to an increase in the company's profits. This finding is consistent with previous researches that has established a positive relationship between corporate social responsibility and customer loyalty in the telecommunications industry (Salmones et al., 2005; He & Li, 2011; Marin et al., 2009; Perez-Batres et al., 2012). Overall, the study highlights the potential

benefits of adopting corporate social responsibility initiatives in the telecommunications industry, not only in terms of improving customer loyalty but also in enhancing a company's competitive advantage and profitability.

On other hand, Moisescu (2015) investigated the impact of CSR on customer loyalty in the Romanian telecommunication market, considering the sociocultural and economic dimensions. The study showed that CSR did not significantly affect customer loyalty. However, it was concluded that a more customer-centric approach, which focuses on customer needs and expectations, along with fair and transparent CSR policies and activities, adequate pricing, and improved service quality, is required for enhancing customer loyalty in this sector.

Despite the increasing attention given to the role of CSR in consumer behaviour, its impact on customer loyalty is not straightforward, due to the complex nature of the construct (Bhattacharya & Sen, 2003a). While several studies have explored the link between CSR and consumer responses, there remains a limited understanding of the different paths that connect CSR to loyalty (Marin et al., 2009). Moreover, few studies have proposed a conceptual model that provides a comprehensive understanding of how CSR influences the formation of customer loyalty (Mason et al., 2006). Therefore, this study suggests that the effect of CSR on customer loyalty is better explained by examining the role of social exchange variables such as trust and satisfaction.

Based on the literature review, it is evident that investigating the impact of corporate social responsibility (CSR) on customer loyalty is crucial, as CSR is widely recognized as a vital element in developing and maintaining long-term relationships with customers. However, the relationship between CSR and customer loyalty may vary depending on cultural contexts and several other factors. The non-sensitive perception of the financial and telecommunication industries towards CSR, consumers' practical preferences when choosing goods and services, and low consumer awareness of CSR initiatives are some of the factors that need to be considered. Given the complexity of the CSR concept and these different factors, CSR may not always be as effective in practice as it could be. Thus, it is important to study the impact of CSR on customer loyalty from the perspectives of customers in Jordanian and Hungarian telecommunications companies, as it can provide valuable insights into the relationship between CSR and customer loyalty in different cultural and industry contexts.

Based on that, the researcher has developed the following hypotheses for investigation:

41

H₁: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H₂: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.

2.13 The relationship between CSR and Customer Loyalty with controlling factors

Prior studies have shown inconsistent results in examining the relationship between CSR and corporate financial performance or customer behaviours (Carroll & Shabana, 2010; Loureiro et al., 2012; Pérez & Rodriguez del Bosque, 2015). This may well be attributed to the notion that the effect of CSR on corporate financial performance or customer behaviours largely depends on mediating variables and situational contingencies (Carroll and Shabana, 2010).

In the context of customer loyalty, the effect of CSR has been shown through the mediating role of service valuation (Salmones et al., 2005), trust (Vlachos et al., 2009; Martínez & Del Bosque, 2013), perceived service quality (Mandhachitara & Poolthong, 2011), customer satisfaction and customer company identification (Martínez & Del Bosque, 2013)

Several previous studies have shown that the relationship between CSR and customer loyalty is indirectly positive through various mediating variables, such as service evaluation, word-of-mouth, purchase intentions, and customer satisfaction (del Mar Garcia de los Salmones et al., 2009; Mandhachitara & Poolthong, 2011; Choi & La, 2013; Chomvilailuk & Butcher, 2014; Shin & Thai, 2015). However, the findings of some studies, such as Xu (2014), have shown an insignificant correlation between CSR and customer loyalty. This may be due to cultural differences and lack of general awareness of CSR importance to society.

2.13.1 Corporate Image

The importance of CSR has grown considerably for companies striving to achieve sustainable development while balancing their corporate and societal growth. According to Park et al. (2014), CSR is an essential part of a corporation's strategy to gain a competitive advantage and distinguish themselves from their competitors. A company's strong CSR programs can create a positive image for its stakeholders, as emphasized by Sheldon and Park (2011), who identified CSR's role in shaping a company's values, business strategies, and employee recruitment and retention. To gain a competitive advantage, companies need to offer products and services that are new, unique, and stand out from their competitors.

Thus, CSR can be an effective tool to differentiate and improve a company's image, as highlighted by Du et al. (2007).

As corporate social responsibility (CSR) continues become more essential as an academic subject and a part of corporate strategy, customers are paying more attention to corporations' engagement in CSR. This engagement can result in a positive corporate image that leads to better customer citizenship behaviour and a stronger relationship between customers and the firm (Plewa et al., 2015). When customers have a positive image of a corporation, they are more likely to engage in partial service, similar to that of an employee of the firm (Bowen & Schneider, 1985; Yi & Gong, 2013). This positive relationship between the customer and the corporation endures, and customers are more likely to support the corporation's growth (Chang & Chieng, 2006). Moreover, customers expect companies to participate in socially responsible activities, and they are more likely to reward these behaviours through their purchases (Becker-Olsen et al., 2006).

The implementation of CSR policies and practices, such as philanthropic efforts, can contribute to a company's corporate reputation and ultimately lead to a positive corporate image (Brammer & Millington, 2005). The incorporation of Corporate Social Responsibility (CSR) policies into core business strategies can impact service quality within the service industry. By doing so, a company demonstrates its dedication to aligning with customer values, which can boost the perceived quality of the services it provides (Sapru & Schuchard, 2011).

The importance of corporate social responsibility (CSR) in shaping a company's image has been suggested by previous researches (Dowling, 1986; Schmeltz, 2012; Sen & Bhattacharya, 2001). Dowling (1986), for instance, argued that CSR is a critical factor for managing a company's image and ensuring its long-term survival. In a challenging economic environment, where unemployment and economic uncertainty are prevalent, companies should consider incorporating public welfare in their business plans to improve their public image. Similarly, Arendt and Brettel (2010) contended that a company's CSR activities could contribute to developing a positive corporate image.

Earlier studies have provided evidence of the positive relationship between CSR and corporate image, indicating that a firm's CSR practices can have a positive influence on the firm's perceived image, reputation, and customer attitudes (Lombart & Louis, 2014; Park et al., 2014; Pérez & Rodriguez del Bosque, 2015; Plewa et al., 2015). In addition, such practices can improve the relationship between the firm and its customers (Chung et al., 2015; Kim et al., 2017; Russo & Perrini, 2010).

For example, Park et al. (2014) argued that a firm's fulfilment of economic and legal CSR initiatives has a direct positive effect on corporate reputation. Moreover, Plewa et al. (2015) found that consumers' perceptions of a firm's CSR image are positively related to the firm's image and that the perceived familiarity of consumers with a firm's Corporate Volunteering (CV) program is positively related to consumer perceptions of corporate image and consumer attribution of others-centred motivations. Thus, CSR activities have the potential to enhance a firm's corporate image for stakeholders.

Following these perspective, Zhu & Chang (2013) proposed that a positive corporate image and trust can elicit a sense of responsibility among customers towards an organization, resulting in voluntary behaviours. This is particularly true when customers have a favourable perception of the firm due to its social contributions or service attributes. Nguyen and Leblanc (2001) also highlighted that strong and favourable perceptions of both corporate image and corporate reputation lead to a higher degree of customer loyalty. Therefore, maintaining a positive corporate image and reputation through effective CSR practices can contribute to strengthening customer loyalty.

Perez and Rodriguez-del-Bosque (2015) discovered that customers who perceive a positive CSR image of a firm are more likely to be satisfied and loyal, as reflected in their repurchase intentions and willingness to recommend the firm to others. Similarly, Chung et al. (2015) found that CSR positively influences customer satisfaction, with CSR image serving as a mediator, this suggests that customer loyalty is influenced by satisfaction, which in turn is influenced by customers' perceptions of a firm's corporate image.

According to Hajmásy (2021), corporate social responsibility (CSR) has a considerable effect on customer satisfaction and corporate image in Hungarian hotels. The managers in his study believe that CSR is an important factor for achieving sustainable business growth and success. Similarly, in the tourism industry, Su et al. (2015) found that CSR and reputation had a significant impact on Chinese customers' satisfaction, which led to their repurchase intention and word-of-mouth recommendation. Moreover, Dewanti (2021) conducted research in Indonesia on the influence of CSR programs and company image on customer loyalty, concluding that both CSR and company image directly influence customer satisfaction and loyalty, with CSR identified as a key factor driving customer loyalty.

In a study conducted by Al Mubarak et al. (2019), the relationship between social responsibility and corporate image in Saudi Arabian banks was investigated. The results indicated that implementing social responsibility practices, particularly those related to charitable and voluntary activities, results in a stronger corporate image and improved

reputation. Additionally, a study by Moisescu (2017) in Eastern Europe found a direct correlation between corporate social responsibility and customer loyalty in Romanian banks.

In their research, Alrubaiee et al. (2017) sought to examine the correlation between Corporate Social Responsibility (CSR) and marketing performance within the Jordanian telecommunications industry. The findings revealed a favourable impact of CSR on customer value, corporate image, and marketing performance. Furthermore, the study identified that customer value and corporate image act as mediators in the relationship between CSR and marketing performance.

Moreover, Ahmad et al. (2022) conducted a study to examine the effect of corporate social responsibility (CSR) on brand equity in the telecommunication sector. The study found that CSR practices have a positive influence on brand equity and that this relationship is partially mediated by brand reputation.

In addition, Lin and Hsu (2018) conducted a study to examine the impact of CSR on corporate image and customer satisfaction. The results of the study indicated that CSR had a positive influence on both corporate image and customer satisfaction. Furthermore, corporate image was found to be aa important predictor of customer satisfaction, which in turn was found to have a significant impact on customer loyalty.

Similarly, Chiu and Hsu (2010) study on the mobile telecommunications industry showed that CSR had a significant positive effect on corporate image, leading to increased customer loyalty. This suggests that CSR practices have a positive impact on the corporate image of telecommunication companies, which may result in higher levels of customer loyalty.

Furthermore, Agyei et al. (2014) conducted a study to investigate the correlation between corporate image and customer loyalty in the telecommunications market of Kenya. The research findings indicated that a positive corporate image had a notable influence on customer loyalty within the Kenyan telecommunications market.

The previous literature provides evidence for the positive relationship between CSR, corporate image, and customer loyalty in various countries and industries. However, there may be differences in the specific context of the telecommunications industry in Jordan and Hungary that could affect the relationship between these variables. Therefore, the development of the following hypotheses allows for a more focused investigation into the impact of CSR and corporate image on customer loyalty in the telecommunications industry in these specific countries. The findings of this research could have important implications for telecommunication companies in Jordan and Hungary in terms of developing effective CSR strategies that improve corporate image and customer loyalty.

Based on the existing literature, the following hypotheses are formulated:

H₃: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H₄: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

2.13.2 Customer Trust

The term "customer trust" refers to the ability of an organization to provide services that attract and retain customers over the long term Crosby et al. (1990). Values shared between a company and its customers can significantly influence the level of customer trust (Morgan & Hunt, 1994a).

In support of CSR, socially responsible organizations gain benefits from their stakeholders (Donaldson & Preston, 1995). in general, customers tend to feel more content when an organization engages in activities that benefit society. This demonstrates a clear connection between Corporate Social Responsibility (CSR) and customer trust, which is a key factor in all types of relationships, whether organizational or non-organizational. (Ball et al., 2004; Kennedy et al., 2001; Swaen & Chumpitaz, 2008) suggested that customer trust and CSR are positively and substantially carry their relationship. Trust is a crucial ingredient for extensive-term affiliation amid consumer and organization (Berry, 1995; Moorman et al., 1993; Dwyer et al., 1987). Moreover, their research shows that customers are committed to the organization and trust it when it is socially responsible.

Furthermore, consumers who perceive a company as more socially responsible are more likely to trust the company's products (Pivato et al., 2008). And consumer groups that consider CSR activities beneficial to their in-group increase their patronage of the company (Russell & Russell, 2010a).

Salmones et al. (2009) examined the financial sector by shedding the light on ethical and philanthropic practices of CSR, numerous dimensions were tested such as; relationship satisfaction, trust, identification with the firm, business performance, relational outcomes and loyalty, the results showed a positive indirect relationship between CSR and Customer loyalty through three critical dimensions; satisfaction, trust, and identification with the organization.

According to Azmat and Ha (2013) research, the effect of corporate social responsibility (CSR) on customer trust and loyalty was examined in a developing country, and the study

found that CSR has a positive impact on customer trust, which in turn leads to an increase in customer loyalty. The study also revealed that the impact of CSR on customer trust and loyalty is more substantial in a developing country context compared to developed countries.

According to Palacios-Florencio et al. (2018) a study of Spanish hotels revealed a link between Corporate Social Responsibility (CSR) and both customer loyalty and the organization's image, with customer trust acting as an intermediary factor. Also, Rivera et al. (2019) found that Find an impact of corporate social responsibility on customer loyalty to sports products in Spain.

Based on Glaveli (2020) research, the primary outcomes of corporate social responsibility (CSR) efforts are the enhancement of customer-company identification and customer trust, leading to higher levels of customer loyalty. The study explored the correlation between CSR, trust, customer identification, and customer loyalty.

Consistent with Afridi et al. (2018) research which investigated the relationship between corporate social responsibility (CSR), customers' trust, and customers' loyalty in the telecommunications sector. The research findings confirmed that CSR has a positive impact on customers' loyalty, with trust mediating the relationship between CSR and loyalty.

Hence, Understanding the impact of CSR on customer trust and loyalty is essential for telecommunication companies to maintain a competitive edge in the market. Several studies have highlighted the positive effects of CSR on customer trust and loyalty, providing a strong rationale for further research in this area. Therefore, the development of hypotheses to examine the relationship between customer trust, CSR, and customer loyalty is significant. This research can help telecommunication companies in Jordan and Hungary to assess the effectiveness of their CSR strategies in enhancing customer trust and loyalty and take appropriate measures to improve their performance in this area.

Therefore, the following hypotheses are developed based on the existing literature:

H5: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H6: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

2.13.3 Customer Satisfaction

According to Boshoff and Gray (2004), customer satisfaction is not inherent in the product or service itself but is primarily based on the consumer's perceptions of the attributes

of the product or service and how they relate to the individual. As a result, different consumers may express varying levels of satisfaction with the same experience or service encounter (Ueltschy et al., 2007). Customer satisfaction has been recognized as an essential part of corporate strategy in the marketing literature (Fornell et al., 2006). It is also a crucial driver of long-term profitability and market value for firms (Oh et al., 2014). Therefore, it is reasonable to expect that CSR has a positive relationship with customer satisfaction.

Companies that prioritize customer satisfaction tend to be labelled as customer-centric, with the aim of satisfying their customers being a central objective (Rashid et al., 2013). By offering better value and ensuring customer satisfaction, firms can not only retain customers but also generate profits.

The academic literature has extensively explored the correlation between customer satisfaction and loyalty, as evidenced by studies such as Basu (1994) and Oliver (1997), where their researches indicate that customers who are satisfied with a brand's products or services are more likely to become loyal customers who repeatedly purchase and have a strong sense of customer goodwill. Studies have also revealed that customer satisfaction plays a crucial role in customer retention, service usage, and share of customer purchases, making it a key driver of customer loyalty (Verhoef, 2003). In the hospitality and tourism industry, previous studies such as Kim et al. (2001) and Evanschitzky and Wunderlich (2006) have demonstrated the positive relationship between satisfaction and loyalty. For instance, Kim et al. (2001) found that satisfaction was a considerable predictor of customer commitment and loyalty in the hotel industry.

There is evidence to suggest that a company's CSR activities can impact customer satisfaction, leading to a stronger sense of attachment and perceived value of their products or services (Luo & Bhattacharya, 2006). Furthermore, various studies, such as those conducted by Loureiro et al. (2012) and Martínez & Del Bosque (2013), have also found a positive association between CSR and customer satisfaction.

Shin and Thai (2015) discovered a significant correlation between CSR, customer satisfaction, customer awareness, and customer loyalty in Singapore. Similarly, in Pakistan, Irshad et al. (2017) identified a direct impact of CSR on customer satisfaction and loyalty, with the company's image acting as an intermediary factor. In China, Islam et al. (2021) also found a positive relationship between CSR and customer satisfaction, trust, and loyalty. These studies demonstrate that the relationship between CSR and customer loyalty can vary depending on the cultural context and specific factors involved.

In their study, Al-Ghamdi & Badawi (2019) identified a strong, direct correlation between customer satisfaction with Corporate Social Responsibility (CSR) and customer loyalty within Saudi Arabian banks. Furthermore, the research revealed a significant connection between customer satisfaction and loyalty in these banks. Also, Alafi and Hasoneh (2012) conducted a study that aimed to examine the relationship between social responsibility and customer satisfaction in the Jordanian Housing Bank. The results showed a positive correlation between social responsibility and customer satisfaction, as well as a positive association between social responsibility and the bank's financial performance. Moreover, the findings revealed that customer satisfaction played a mediating role between social responsibility and the bank's financial performance.

Humaidan (2016) conducted a study to examine the impact of corporate social responsibility (CSR) on customer satisfaction and loyalty in Jordanian telecommunications companies. The results indicated that CSR initiatives in various dimensions, including economic, legal, ethical, and charitable, had a significant positive effect on customer satisfaction, leading to an increase in customer loyalty.

Similarly, Yazid et al. (2020) performed a study on the impact of CSR on customer satisfaction and loyalty in Jordanian telecommunications companies. The outcomes showed that the practice of social responsibility had a substantial impact on both customer satisfaction and loyalty, suggesting that CSR initiatives are important in enhancing customer loyalty in the industry.

Also, in a study conducted by Alam and Rubel (2014) in the telecommunication industry of Bangladesh, the researchers explored the relationship between CSR and customer satisfaction. The findings of the study revealed that there is a positive association between CSR and customer satisfaction, implying that customers perceive a company's social responsibility efforts to have a positive impact on their satisfaction with the services provided by the company. This highlights the importance of incorporating CSR initiatives in the business strategy of telecommunication companies to enhance customer satisfaction and overall business success.

In addition, Sindhu and Arif (2017) explored the relationship between corporate social responsibility (CSR), customer satisfaction, customer trust, and loyalty in the Pakistani telecommunications industry. The results of the study showed that CSR had a positive impact on customer satisfaction and trust, which ultimately led to higher levels of customer loyalty towards the company.

Customer loyalty plays a crucial role in sustaining the success of the telecommunication industry, and Corporate Social Responsibility (CSR) has a positive impact on it. However, it is also important to note that customer satisfaction is a significant factor in determining customer loyalty, and the interplay between CSR and service quality may be more complex than previously thought. Therefore, it is essential to examine how customer satisfaction influences the correlation between CSR and customer loyalty to develop effective strategies for boosting customer loyalty. This study aims to explore whether customer satisfaction moderates this relationship and elucidates its specific role, thus enhancing our understanding of the relationship between these factors. Ultimately, this understanding is crucial for the telecommunication industry to improve customer loyalty and ensure its continued success.

Based on the existing literature, the following hypotheses have been formulated:

H7: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H8: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

2.13.4 Service Quality

Service quality refers to the degree of excellence in service delivery that meets or exceeds customer expectations. It is a crucial factor in shaping customer satisfaction and loyalty, as customers tend to stay loyal to a brand or service provider that consistently delivers high-quality service experiences (Parasuraman et al., 1988; Zeithaml et al., 1993).

Chomvilailuk & Butcher (2014) conducted a study in the banking industry to examine the impact of service quality and CSR on customer loyalty. The study measured customer loyalty in terms of purchase intentions, affective commitment, and word of mouth. The findings indicated that CSR had a notable consequence on word of mouth and purchase intentions, while the effect on affective commitment was relatively small compared to service quality. The study underscores the importance of both CSR and service quality in enhancing customer loyalty in the banking industry.

In the context of service-oriented companies, the CSR policy implemented can potentially impact the quality of service provided. This is because a company's CSR policy is integrated with its core business strategies, allowing it to connect with the perceived quality of service by focusing on customer values (Sapru & Schuchard, 2011). Several studies have shown that

CSR activities have a significant impact on customers' perceived service quality (Mandhachitara & Poolthong, 2011; Salmones et al., 2005).

He & Li (2011b) examined the relationship between corporate social responsibility (CSR) and service brand, with a particular focus on the moderating effect of service quality. The study found that service quality plays a significant moderating role in the relationship between CSR and service brand. Specifically, when service quality is high, the positive impact of CSR on brand identification is amplified, resulting in stronger customer loyalty towards the service brand.

Customer loyalty is typically linked to good service quality, as it increases trust and satisfaction in the company. Satisfied customers are more likely to support the company and exhibit loyalty behaviour. According to a study in five different service industries, perceived service quality and loyalty have a positive relationship (De Ruyter et al., 1998). This was further supported by a study in the hospital industry, where a positive relationship was found between service quality dimensions and customer loyalty. Although loyalty is usually considered an outcome in the construct of service quality, the connection between them remains relatively underdeveloped (Bloemer et al., 1999). While a previous study in five different service industries has shown a direct relationship between perceived service quality and loyalty, other studies have failed to find a direct relationship (Cronin Jr & Taylor, 1992a).

In their study, Khawaja et al. (2021) discovered that both service quality and CSR positively influence brand loyalty. Similarly, Kim & Kim (1995) found a positive relationship between CSR, service quality, transparency, and relationship quality which consequently enhances customer loyalty. Moreover, the study revealed that the effect of CSR, service quality and transparency on customer loyalty is partially mediated by relationship quality.

As well, Park et al. (2019) discovered a positive association between corporate social responsibility (CSR) and service quality, which resulted in elevated customer satisfaction and trust in telecommunication service providers in South Korea. Their research indicated that higher levels of satisfaction and trust were linked to stronger customer loyalty.

The telecommunication industry relies heavily on customer loyalty for long-term success, and corporate social responsibility (CSR) has been shown to positively impact customer loyalty. However, service quality also plays a critical role in determining customer loyalty, and the interplay between CSR and service quality may be more complex than previously thought. Therefore, investigating the impact of service quality on the relationship between

CSR and customer loyalty is crucial for developing effective strategies to enhance customer loyalty. The study could help determine whether service quality mediates or moderates the relationship and identify the specific role of service quality in the relationship between CSR and customer loyalty. Overall, understanding the relationship between these factors is essential for the telecommunication industry to improve customer loyalty and ensure long-term success.

As such, the following hypotheses are developed based on the existing literature:

H9: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H10: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

In summary, the factors discussed above serve as antecedents of loyalty and are included as variables in this research. Although previous studies have established a theoretical and empirical link between CSR and customer loyalty, the specific pathways that connect the two are not yet fully understood. To enhance consumer loyalty in the telecommunication industry, it is important for managers to adopt a sequential approach that explains how different constructs mediate the relationship between CSR activities and customer loyalty. This will aid in the implementation and development of effective actions by telecommunications companies.

2.14 The CSR in cultural comparative studies

To provide a positive service experience to customers, it is essential to understand cultural factors, particularly in multicultural societies (Ihtiyar et al., 2013). Therefore, in conducting research on the service experience, it is crucial to consider intercultural competence, which has been widely overlooked despite its remarkable impact on customer choice, personal orientation (Sharma et al., 2012), service evaluation (Ihtiyar et al., 2013b), customer satisfaction (Hopkins et al., 2009), and purchase intention (Teng & Laroche, 2007). Intercultural competency refers to employees' knowledge, skills, and attitudes regarding cultural diversity and customs.

Besides that, the context in which a study is conducted is a critical factor in analysing different countries and specific corporations. Most empirical works on corporate social responsibility (CSR) originated from Anglo-Saxon countries, particularly the USA and the

United Kingdom (Lee & Shin, 2010; Maignan, 2001). Therefore, it is essential to understand whether CSR is perceived similarly in other country contexts, given the global reach of corporate activities.

Cross-cultural analyses on CSR can be found in the academic literature, with studies such as González-Rodríguez et al. (2013) comparing CSR perceptions in Spain, Poland, and Bulgaria, and (Singh et al., 2008) comparing Spain and the UK. Other studies, such as Wong et al. (2010), Rodríguez Bolívar et al. (2015), and Usunier et al. (2011), have compared different countries with the USA. However, the majority of these studies have focused on the analysis of CSR from a company perspective in terms of financial outcomes and implementation of CSR activities (Anderson et al., 2004; Baden et al., 2009; Galego-Álvarez et al., 2014), with less attention given to the perspective of customers.

In his research, Ling (2019) conducted a comparative study on the influence of cultural and contextual factors on corporate social responsibility (CSR) in three Asian countries, namely China, Japan, and South Korea. The study explored the impact of various factors, such as government policies, legal systems, and cultural norms on the CSR practices of companies in these countries. The findings revealed that CSR practices in each country were shaped by unique socio-cultural, historical, and institutional contexts. This highlights the importance of understanding the local context in shaping CSR practices, which can aid in the development of effective CSR strategies that align with local expectations and needs.

Also, Mirza et al. (2023) study found that CSR has a noteworthy positive effect on consumer loyalty in both the developed and developing country contexts. Additionally, the study found that consumer characteristics, such as age, income, and education, have a moderating effect on the relationship between CSR and consumer loyalty, which finally suggest that companies should consider the characteristics of their consumers when developing CSR strategies to enhance consumer loyalty.

But the study of CSR has been criticized due to the different methodologies and measurements of its construct and dimensions, which are not universally accepted. Many studies have focused on specific countries without considering the influence of country on CSR perception. Country of origin has been associated with attributes like idiosyncrasy and business culture, which impact CSR activities. Researchers, such as Neu et al. (1998) and Cormier et al. (2022), argue that institutional constraints, such as country and culture, influence the CSR practices that companies aim to achieve due to the concept of mimetic isomorphism, which entails adapting to local practices to conform to the environment.

From previous research, there is a gap in cross-cultural analyses of CSR, with most studies focused on Western countries. To address this gap, this research aims to analyse the perception of CSR from a customer perspective and consider the business context of two countries, Jordan and Hungary. Understanding the relationship between CSR and customer loyalty is crucial in the telecommunication industry of these countries, as customer loyalty is vital to the success of companies. However, cultural, and contextual factors in each country may affect this relationship. Therefore, investigating the impact of CSR on customer loyalty in Jordan and Hungary can help identify any differences and improve CSR practices in each country. This study can provide insights for companies to develop effective strategies that enhance customer loyalty by identifying the factors that influence the relationship between CSR and customer loyalty in these two countries.

Therefore, the following hypothesis are developed:

H11: There are no significant differences (at the level $\alpha \leq 0.05$) in the responses of the Jordanian and Hungarian samples regarding the study variables.

2.15   Conclusion of previous research and gap

Previous studies have emphasized the importance of companies applying corporate social responsibility (CSR) in the communities where they operate. Annual disclosure of CSR activities in the company's reports can increase customer awareness of these activities, positively impacting society, and the environment, and ultimately increasing customer loyalty, and company profits, improving its image and increasing its market share. Therefore, companies must commit to implementing these social activities and promoting them in different ways to benefit both the company and society. However, previous studies mainly focused on the existence of a relationship between CSR and customer loyalty, emphasizing the importance of customer awareness in this relationship.

Several studies have investigated factors that impact customer loyalty, including the significance of customer awareness in establishing a logical connection between corporate social responsibility and customer loyalty. A positive company image attracts customers and enhances their likelihood of developing a long-term relationship with the company. Service quality is another critical factor in fostering customer loyalty since it is often the most crucial requirement for customers. However, a company cannot rely on providing quality service only once to secure customer loyalty; it must consistently meet or exceed customer expectations. Building trust in a company's ability to provide goods or services of a certain level of quality is also essential for customer loyalty, and customer satisfaction is a crucial

element in achieving this objective. In conclusion, customer loyalty is a paramount goal for every company and depends on various factors that can influence it.

All of the above leads to develop a new research model that looks at how corporate social responsibility affects customer loyalty, by reaching a comprehensive perception of the role of the factors: service quality, company image, customer satisfaction, and customer trust, in the context of telecommunications services in Jordan and Hungary due to the lack of studies on this topic in these two countries.

Based on previous literature, the influence of corporate social responsibility (CSR) on customers and society in Jordan is limited due to a lack of disclosure of CSR activities. Previous studies indicate that CSR practices in Jordan are mostly concentrated in the banking and telecommunications industries, driven by cultural, social, and religious reasons, as well as economic factors. However, modern global market systems prioritize profit maximization and customer attraction and retention through the promotion of a company's CSR initiatives, which can lead to increased customer loyalty towards their products or services.

International telecommunications companies in Jordan, such as Zain, Orange, and Umniah, prioritize the implementation of social responsibility practices. They acknowledge the significance of Jordanian culture in shaping society's perception and evaluation of behaviour or activities. Jordanian Islamic culture emphasizes charitable and voluntary work, which is critical in building customer awareness and improving their perception of the company's social practices. This can, in turn, enhance customer satisfaction and confidence in the company, leading to increased loyalty. Therefore, by aligning their social practices with the culture and values of Jordanian society, these telecommunications companies have the potential to create a positive mental image among customers.

It has been observed that previous studies conducted in Jordan to investigate the effects of social responsibility mostly focused on its impact on customer awareness through factors such as customer trust, satisfaction, service quality, and corporate image. However, these factors were not explored as mediating factors in the relationship between social responsibility and customer loyalty. This gap in the literature can be attributed to the fact that social responsibility is still a new concept in Jordan, and research has yet to delve into it from the customer's perspective. To establish a relationship between social responsibility and positive customer awareness, it is important to enhance customer trust, satisfaction, service quality, corporate image, and ultimately, customer loyalty.

Hungary and Jordan differ substantially in geography, culture, and religion, which means that the drivers for implementing corporate social responsibility (CSR) in Hungary are

distinct from those in Jordan. CSR is a relatively new concept in Hungary, primarily driven by economic openness and multinational companies that have played a significant role in promoting the importance of social responsibility. As a result, a new culture of CSR has been imported into Hungary, which is evident in the practices of companies operating in the country.

Research on social responsibility in Hungary has revealed that the telecommunications sector, which includes international companies like Yettel (Telenor), Vodafone, and Maygor Telekom, is a prominent economic sector that places important emphasis on the implementation of social responsibility. These companies operate in Hungary and strive to make a positive impact in the community by undertaking socially responsible activities. These efforts could potentially enhance the public image of these companies and increase customer loyalty.

Like Jordan, studies related to social responsibility and its impact on society and customers are also limited in Hungary, especially in English. And most studies conducted in Hungary to examine the effects of social responsibility on customer loyalty did not consider the customer's perspective.

Most studies conducted in Hungary to examine the effects of social responsibility on customer loyalty did not consider the impact of disclosing social responsibility practices on customer awareness through factors such as customer trust, satisfaction, corporate image, or service quality. These studies did not view these factors as mediating factors for the relationship between social responsibility and customer loyalty. The reason for this is that studies on social responsibility in Hungary are limited and recent and have not been explored in-depth from the customer's perspective.

As the previous literary analysis also showed, the comparative studies between cultures in this field are relatively limited and weak, especially between two different countries culturally, intellectually, economically and religiously, which are Jordan with its Islamic and Arab culture in the Middle East, and Hungary with its modern and changing culture after socialism in Eastern Europe, compared to the first world countries in the West European and North America.

Therefore, the last part of this study provides a scientific addition aimed at comparing the results and customer loyalty towards social responsibility activities with the same controlling factors, and interpreting these results, whether different or similar, based on the interpretation of corporate policies and social culture.

The results of this study can be advantageous for large multinational companies that aim to implement social responsibility activities in various regions. The findings can aid these companies in selecting appropriate policies and activities for each country, bearing in mind the cultural and societal values of the region. This approach can enable them to concentrate on activities that align with the unique characteristics of each society, improving their image and reputation, ultimately leading to increased customer loyalty and profits.

In addition, the Hofstede model of cultural dimensions is a useful framework for comparing cultures and understanding how they may differ in certain aspects. Therefore, it is interesting to make a comparative study between Jordan and Hungary using the Hofstede model to gain insights into how their cultural differences may affect various aspects, including corporate social responsibility (CSR).

A comparative study between Jordan and Hungary can help shed light on how their cultural differences impact their approach to CSR and can provide insights for companies operating in these countries. By understanding how the two countries differ in terms of their cultural values and how they approach CSR, companies can develop strategies that are tailored to each country and consider their unique cultural nuances.

To conduct this research, a quantitative study will be undertaken, which involves collecting both secondary data from previous studies and primary data from users of the telecommunications sector in Jordan and Hungary. A questionnaire consisting of six axes will be created to examine all factors related to the research, and then distributed to a sample of users of three telecommunications companies in Jordan (Zain Orange, Umniah). The same questionnaire will also be distributed to a sample of users of the telecommunications sector in Hungary (Yettel (Telenor), Vodafone, Maygor Telekom).

Appropriate statistical analysis will be conducted to study the relationship between the study variables in both samples. The results will then be compared between the two study samples in Jordan and Hungary, and the new findings will be discussed and compared with previous research. This research will benefit large companies operating in different regions as it will help them choose the appropriate social responsibility activities and policies based on the culture and values of each society, improve their image and reputation, increase customer loyalty and ultimately increase their profits.

3 Methodology

3.1 Introduction

This study uses a qualitative research design to investigate the impact of social responsibility activities on customer loyalty in the telecommunications industry in Jordan and Hungary. Specifically, the study is a cross-sectional survey designed to collect data from two identical samples of customers in the two countries.

The study targeted customers of telecommunications companies in Jordan and Hungary, with the sample size determined using the statistical analysis approach. The inclusion criteria for the study were customers who have used the services of their respective telecommunications companies for at least six months.

A questionnaire was developed on the study variables to collect the data for research purposes. The questionnaire included questions related to social responsibility activities, customer loyalty, corporate image, service quality, customer satisfaction, and customer trust. Then, the questionnaire was translated into Arabic and Hungarian languages for use in the two countries.

Online surveys were used to administer the questionnaire to the selected customer samples in both countries. The survey link was distributed through email and social media platforms, including Facebook and WhatsApp. Before participating in the study, participants were informed about the study's purpose and their rights, and their consent was obtained, and the data collection period lasted for four weeks.

After that, the collected data were analysed using descriptive and inferential statistics. Descriptive statistics such as means, standard deviations, and frequencies were computed to summarize the data. Also, inferential statistics such as correlation analysis, multiple regression analysis, and T-test were used to test the study hypotheses and determine the relationship between the study variables.

This study adhered to ethical standards, which included ensuring the confidentiality and anonymity of participants, obtaining their informed consent, and allowing for voluntary participation.

3.2 Methodology design

The methodology employed in this study is a composite methodology, which is primarily a descriptive study. The purpose of a descriptive study is to provide a clear understanding of a specific research phenomenon. In this study, the research phenomenon being investigated is the practice of social responsibility activities in Jordanian and Hungarian

telecommunications companies. The primary goal of descriptive studies is to identify the characteristics of a given phenomenon, event, situation, or group, as well as to determine the frequency of its occurrence or reoccurrence. The accuracy and credibility of the obtained information are essential to avoid any systematic biases or inconsistencies, which are of utmost importance when describing any phenomenon or event.

Descriptive studies require a good understanding of the problem being studied, clear definitions, and appropriate methods. The goal of such research is to obtain accurate and sufficient information about the subject being studied, describing the phenomenon from different angles without interfering with its existence or controlling it. This enables researchers to clarify the characteristics of the phenomenon and determine its speed of emergence or recurrence, avoiding organized deviations and ensuring credibility. By achieving the objectives of the study without bias, a comprehensive understanding of the phenomenon can be obtained, leading to appropriate solutions to any problems identified.

Descriptive studies involve more than just collecting data about a subject of study, but also involve classifying the data into main and sub-elements and interpreting it comprehensively to draw semantic conclusions. This approach aids in reaching generalizations about the studied phenomena and provides a foundation on which to base hypotheses for explanatory studies of causal relationships.

The data collected in this study were processed using the Statistical Package for Social Sciences (SPSS), and the appropriate statistical tests were applied. Descriptive statistics tests were utilized to determine the degree of agreement among the sample members and their awareness of the study variables, including the extraction of arithmetic mean values. Afterward, the correlation test was applied to determine the degree of significant correlation between the dependent, independent, and control variables of the study.

Finally, regression analysis was used to examine the relationship between a dependent variable and one or more independent variables, while accounting for the effects of the controlling variable. This test would help identify any significant relationships between the variables and predict the value of the dependent variable based on the values of the independent variables while considering the effects of the controlling variable.

A Comparative Methodology was employed in this study also. This type of method involves analyzing different phenomena and categorizing them to identify both similarities and differences between various phenomena and situations. This analysis entails the description and explanation of similarities and differences in attitudes or outcomes across a broad range of social units, including regions, nations, societies, and cultures. This definition

encompasses comparisons such as cross-cultural comparisons in anthropology, cross-society comparisons in sociology, and cross-national comparisons in political science.

So, in the context of this study, the comparative methodology involves comparing the responses of two groups of telecommunications customers from two different countries, Jordan and Hungary. To compare the responses of the two groups, statistical tests such as t-tests or ANOVA were used. The t-test can be used to compare the means of two groups on a particular variable, while ANOVA can be used to compare the means of three or more groups.

Before conducting the comparative analysis, it is important to ensure that the data was collected using a standardized and validated questionnaire. This can help ensure that the data is reliable and valid and can be used to make accurate comparisons between the two groups. Furthermore, it is important to ensure that the two groups are comparable in terms of demographics, such as age, gender, and education level. If there are significant differences in these demographics, then they can be controlled for by using statistical techniques such as regression analysis.

Overall, the comparative methodology is a powerful approach that can be used to identify similarities and differences between groups and to test hypotheses about the relationships between different variables.

The following are the phases through the research design and implementation process:

1. The thesis proposal, which included choosing the title, identifying the research question and hypotheses, setting objectives, and explaining the importance of the study as well as developing the research plan.

2. Conducting a comprehensive literature review, where the researcher made sure to read the previous literary works that discussed the various aspects of the research topic.

3. A questionnaire was developed to collect data necessary for the research and it was reviewed by the supervisor.

4. Devoted to the alteration of the questionnaire design, by distributing the questionnaire to the pilot study, in order to test and prove that the questionnaire items are clear to be answered in a way that helps to achieve the objectives of the research.

5. After conducting the pilot study, make some adjustments based on it, and collect data required for the accomplishment of the research objectives.

6. Analyzing the data and discussing the results using Statistical Package for the Social Sciences (SPSS) to perform the required analysis.

7. A comprehended presenting and writing the conclusions and recommendations based on the data analysis.

The research plan is shown in figure (3.1) below:
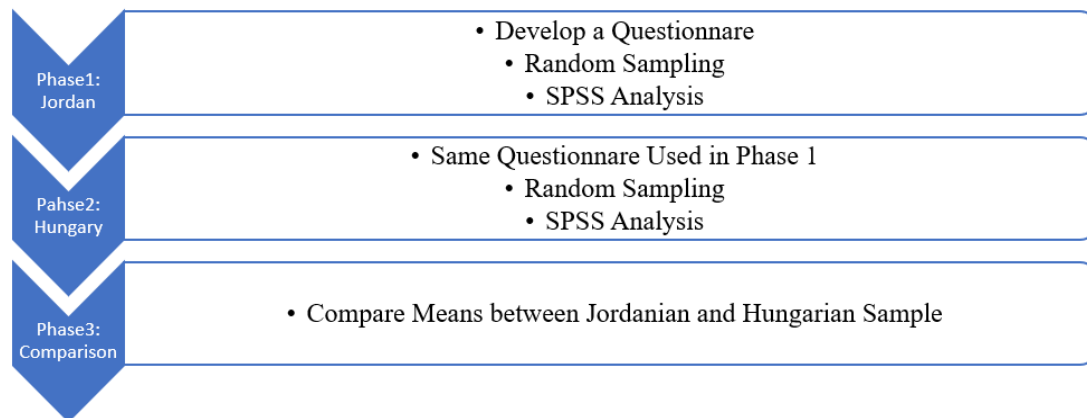
Figure (3.1): Research Plan (Own work)

3.3 Data Sources

The researcher used the analytical descriptive approach besides the statistical analysis. To have accurate and reliable results, data were collected from different resources:

1. Secondary data: were obtained based on desk review, including books, references, periodicals journals, published papers, and previous studies and available manuscripts on the internet.

2. Primary data were retrieved by designing a customized questionnaire specifically for this research and distributing it to the research sample. Multiple data collection tools and measures from prior research, e.g. questionnaires and tests were reviewed, adjusted, combined, and modified to fit the purpose of this research.

3.4 Research Sample

For this study, the research sample included customers from telecommunication companies in Jordan and Hungary, with 700 participants from each country. The selection of the sample was based on a random sampling technique to ensure its representativeness.

In Jordan, the sample was selected from customers of the three main telecommunications companies in the country: Zain, Umniah, and Orange. The sample was distributed across different governorates of the country to ensure a representative sample. In Hungary, the sample was selected from customers of the three main telecommunications companies in the country: Magyar Telekom, Yettel (Telenor), and Vodafone. The sample was distributed across different regions of the country to ensure a representative sample.

The inclusion criteria for the study were customers who had used the services of their respective telecommunications company for at least six months and were 18 years of age or

older. The sample included both males and females from different age groups and socioeconomic backgrounds.

The sample size of 700 customers from each country was chosen to provide sufficient statistical power to the study and ensure a representative sample of the population. The use of large sample size also increases the generalizability of the study findings to the wider population of telecommunication customers in Jordan and Hungary. Overall, the selection of the research sample was done carefully to ensure the representativeness of the sample and increase the validity and generalizability of the study findings.

3.5 Study Tool

The research instrument used for this study was an electronic questionnaire designed on Google Forms to facilitate its distribution. To ensure the questionnaire's relevance, reliability, and validity, previous questionnaires and studies related to each of the study variables were reviewed during its development. The questionnaire focused on six variables, with each axis addressing one of these variables. For each axis, the researcher developed five questions based on a literature review and tailored them to the telecommunications industry in Jordan and Hungary. These questions were designed to measure the construct that each variable represents.

After the initial questions were developed, the questionnaire was reviewed for face validity by an academic expert, who provided feedback on the clarity and relevance of each question and suggested any necessary revisions. Following this, a pilot study was conducted on a small sample of telecommunications customers in both Jordan and Hungary to test the reliability and validity of the questionnaire. The results of the pilot study were used to refine the questionnaire and ensure that it accurately measures each of the study variables.

To evaluate the internal consistency of the questionnaire, the researcher used Cronbach's alpha coefficient. This test measured the degree of relatedness between the questions in each axis and the consistency with which they measure the intended construct. The aim was to ensure that the questions in each axis accurately reflected the construct they were designed to measure.

3.6 Study Variables

Table (3.1) shows the study variables for the research project. The dependent variable is "Customer Loyalty", which is the outcome variable that researchers want to understand and measure in relation to the independent variable and control variables. The independent variable is "Corporate Social Responsibility", which is the variable that researchers

manipulate to see how it affects customer loyalty. There are also four control variables: "Corporate Image", "Customer Trust", "Customer Satisfaction", and "Service Quality." These variables are not manipulated but are instead used to control for their potential effects on customer loyalty. The table provides a clear overview of the different variables that are being investigated in the study and their relationships to each other.

Table (3.1) Study Variables

Dependant Variables	Control Variables	Independent Variable
Customer's Loyalty	Corporate Image	Corporate Social Responsibility
	Customer Trust	
	Customer Satisfaction	
	Service Quality	

Own work

The regression model will be applied according to the following equation:

CLoyalty = β0 + β1CSR + β2CTrust+ β3Csatisfaction + β4ServiceQ + β5CImage + £.

Where:

β0: regression coefficient.

CLoyality: Customers loyalty for telecommunications companies' customers.

CSR: Corporate Social Responsibility for telecommunications companies' customers.

CTrust: Customers trust for telecommunications companies' customers.

Csatisfaction: Customers satisfaction for telecommunications companies' customers.

ServiceQ: Service quality for telecommunications companies' customers.

CImage: Corporate image for telecommunications companies' customers.

£: Standard Error.

3.7 Develop the questionnaire

The questionnaire used in this study was developed based on a range of existing studies related to corporate social responsibility, customer loyalty, corporate image, customer satisfaction, service quality, and customer trust. For the section on Corporate Social Responsibility, the conceptual model by Mohammed and Rashid (2018) was used, and Pomering and Dolnicar's (2009) study on consumers' awareness of CSR initiatives was used also in the development of the section on Corporate Social Responsibility. While De Roeck and Delobbe (2012) and Khojastehpour and Johns (2014) studies were used to build the

section on Corporate Image. The section on Customer Loyalty drew on several studies, including the work by Bobâlcă et al. (2012) and research on attitudinal loyalty by Heere and Dickson (2008) and Bandyopadhyay and Martell (2007). The study also drew on Leck and Saunders's (1992) research on Hirschman's loyalty theory. Besides that, Chen and Chen (2010) and Rust and Zahorik, (1993) studies were used for designing a questionnaire to assess customer satisfaction.

To assess service quality and customer trust, the study used Boshoff and Mels's (1995) study on the impact of employee frontline behaviour on customer loyalty, and Lee's (2019) research on the impact of service experience and employee empathy on customer return intentions. Finally, to assess trust, the study drew on research by McKnight et al. (2002) who developed and validated trust measures for e-commerce, the commitment-trust theory of relationship marketing by Morgan and Hunt (1994), as well as determinants of long-term orientation in buyer-seller relationships by Ganesan (1994). By drawing on existing studies, the questionnaire used in this study was able to incorporate established measures and concepts, ensuring the validity and reliability of the results obtained.

3.8   Questionnaire Structure

The questionnaire has a structured format with several sections covering various aspects of the research topic. The first section collects personal information about the respondents, including their gender, age, education, region, income, and telecommunications provider. The second section focuses on corporate social responsibility, asking the respondents to indicate their level of agreement with several statements related to the company's engagement in socially responsible activities. The third section examines customer loyalty and includes questions about the respondents' intention to continue using the services of the telecommunication company. The fourth section measures the company's corporate image and includes questions about the credibility of the products, the reputation of the company, and its activities toward society and the environment. The fifth section focuses on service quality, asking respondents to rate the employees' behaviours, timeliness, privacy, and security, and understanding of customers' needs. The sixth section covers customer satisfaction, including questions about the quality of services, the company's development and updating of services, and the respondents' comfort and stability when dealing with the service provider. Finally, the seventh section measures customer trust, including questions about the company's orientation toward the customers' interests, policies and practices, clear communication, integrity and fairness, and the basis of the company's transactions.

3.9 Data Measurement

In evaluating the respondent's level of agreement, a Likert five scale was used for this purpose. The respondents have 5 choices to choose which is the best that suits each item from his/her perspective. the next schedule displays these 5 options on the Likert scale.

Table (3.2) Likert scale

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Own work

3.10 Reliability of the tool

The reliability of the study tool indicates the consistency of the answers of the sample members, and it is usually done by applying Cronbach's alpha test, which is a widely used measure of internal consistency reliability in psychological and social science research. The commonly cited minimum value for acceptable reliability is 0.70, though this can vary depending on the field of study and the context of the research (Nunnally & Bernstein, 1994).

Table (3.2) shows the results of applying this test to the two study samples:

Table (3.3) Cronbach's alpha test

Section	Alpha	
	Jordan Sample	**Hungary Sample**
Corporate Social Responsibility	88.1	85.2
Customers Loyalty	83.5	86.4
Corporate Image	87.3	94.3
Service Quality	91.2	83.6
Customers Satisfaction	92.6	87.1
Customer Trust	84.3	92.2

Own results

Table (3.3) shows the results of Cronbach's alpha test for each section in the Jordan and Hungary samples. Cronbach's alpha is a measure of internal consistency, which assesses the extent to which the items in a scale or questionnaire are correlated with each other. A high Cronbach's alpha value (closer to 1) indicates that the items in the scale are highly correlated and that they are measuring the same construct.

Looking at the table, we can see that Cronbach's alpha values for all sections in both the Jordan and Hungary samples are relatively high, ranging from (83.5) to (92.6) for the Jordan sample and from (83.6) to (94.3) for the Hungary sample. These high values suggest that the items in each section are highly correlated and that they measure the same construct.

Therefore, we can conclude that the scales used to measure each construct in both the Jordan and Hungary samples are internally consistent and reliable. This means that the data collected can be used to draw accurate conclusions about the constructs being measured.

3.11 Validity Test

The validation test confirms the appropriateness and validity of the research instrument in measuring the study variables and implementing the research model. This process involves having the questionnaire reviewed by experts who possess academic and scientific qualifications to ensure its reliability. The questionnaire was administered to a group of qualified individuals, and it received positive evaluations.

3.12 Methodology phases

3.12.1 Phase 1 Methodology

The initial stage of the study methodology was conducted in Jordan, where a random sample of customers from the three main telecommunications companies in the country (Zain, Umniah, and Orange) was selected. The study population included customers from all telecommunications companies in the country, and 700 customers were invited to participate through an online questionnaire. A total of 532 questionnaires were retrieved, resulting in a response rate of 76%.

3.12.2 Phase 2 Methodology

In the second phase of the study, the questionnaire was distributed to a random sample of customers of telecommunication companies in Hungary (Magyar Telkom, Yettel (Telenor), and Vodafone). The same methodology used in the Jordanian sample was applied to ensure uniformity in the research conditions and achieve an accurate comparison. The study population comprised telecommunication customers in Hungary, and a random sample was selected across all telecommunications companies. The study questionnaire was distributed to 700 customers, and 498 questionnaires were retrieved, with a response rate of 71.1%.

3.12.3 Phase 3 Methodology

A comparative approach was employed in the study to contrast the responses of customers from telecommunication companies in Jordan and Hungary. Data collected from Phase 1 and Phase 2 in Jordan and Hungary, respectively, was utilized in this stage of the study. A t-test was used to analyze the data and determine if there were significant differences between the means of the variables in the two samples. The significance level used was $\alpha \leq 0.05$. The inclusion of control variables such as Corporate Image, Service Quality, Customer Satisfaction, and Customer Trust ensured that the results were not influenced by these

variables. Statistical significance was determined if the obtained p-value from the t-test was less than or equal to 0.05.

This methodology allowed for a direct comparison between the responses of customers in Jordan and Hungary, providing valuable insights into the similarities and differences between the two samples regarding the study variables.

4   Findings

In this chapter, we will delve into the outcomes acquired from the statistical analysis of the data collected for this study. The chapter is divided into three main parts, each one focusing on a particular sample: the Jordanian sample and the Hungarian sample. The first part presents a thorough examination of the data collected from Jordanian telecommunications companies, where the study model was applied. This discussion will highlight the main findings of the statistical analysis, which will provide insights into the factors that affect the performance of telecommunications companies in Jordan.

The second part of the chapter is dedicated to a discussion of the data collected from Hungarian telecommunications companies. The study model was applied to this sample, and the results obtained were analysed using statistical methods. This discussion will outline the key findings of the statistical analysis, which will provide a comprehensive understanding of the factors that influence the performance of telecommunications companies in Hungary.

The third part of this chapter will compare the results obtained from the statistical analysis of the Jordanian and Hungarian samples. By analyzing the similarities and differences in the results of the two groups, we can gain insights into how the factors affecting the performance of telecommunications companies may vary between different countries or cultures. This comparison will provide a comprehensive understanding of the effectiveness of the study model in the two countries and highlight any areas of improvement that could be made in the model. Ultimately, this comparison will allow for a more complete understanding of the factors that contribute to the success of telecommunications companies in both Jordan and Hungary.

4.1   Phase 1: The Relationship between Corporate Social Responsibility and Customers Loyalty in Jordanian Telecommunications Companies

In this section of the study, the researcher explores the connection between corporate social responsibility (CSR) and customer loyalty in a sample of customers from Jordanian telecommunications companies. To investigate this relationship, we analysed the responses to a questionnaire using SPSS software.

In addition to that, the researcher examines the impact of the control factors on the relationship between CSR and customer loyalty. These factors include the corporate image, customer trust, customer satisfaction, and service quality. By analysing the data obtained from the Jordanian sample, determine the degree to which these factors affect the

relationship between CSR and customer loyalty in the telecommunications industry will be determined.

4.1.1   Jordanian Sample Description

Table (4.1): The Frequencies of Demographic Variables for Jordan sample

Variable	Level	Freq.	%	Variable	Level	Freq.	%
Gender	Male	350	65.7	**Income (EUR)**	<220*	107	20.1
	Female	182	34.3		220-400	230	43.2
	Total	532	100		401-700	105	19.7
					>700	90	16.9
					Total	532	100
Age	<18	7	1.3	**Education**	Postgraduate	55	5.4
	18-30	305	57.3		Undergraduate	232	43.6
	30-50	120	22.5		Diploma	82	15.4
	>50	100	18.9		School	163	32
	Total	532	100		Total	532	41.9
Region	North	197	37	**Operator**	Orange	223	41.5
	Middle	180	33.8		Zain	163	30.6
	South	155	29.2		Umniah	146	27.4
	Total	532	100		Total	532	100

Own results

Table (4.1) presents the frequencies of demographic variables for the Jordan sample in the study and can help inform the interpretation of the results of the study.

The sample consisted of 532 respondents, of which 65.7% were male and 34.3% were female. In terms of age, most respondents (57.3%) were aged between 18-30 years old, while 22.5% were aged between 30-50 years old and 18.9% were over 50 years old. Only 1.3% of the respondents were under 18 years old.

In terms of income, the largest proportion of respondents (43.2%) had an income between 220-400 EUR, while 20.1% had an income of less than 220 EUR and 19.7% had an income between 401-700 EUR. Only 16.9% of respondents had an income of more than 700 EUR.

Regarding education, 43.6% of respondents had an undergraduate degree, while 32% had completed school. Only 5.4% of respondents had a postgraduate degree, and 15.4% had a diploma.

The sample was also divided into different regions of Jordan. The largest proportion of respondents (37%) came from the North region, followed by the Middle region (33.8%) and the South region (29.2%).

In regard to mobile phone operators, the largest proportion of respondents (41.5%) used Orange, followed by Zain (30.6%) and Umniah (27.4%).

4.1.2   Descriptive Statistics

This part of the study presents the descriptive statistics data related to the answers of the sample members of the Jordanian telecommunications companies' customers. Where the results refer to the mean values of the answers, which represent the extent to which the sample members are aware of the concepts of corporate social responsibility, customer loyalty, customer trust, corporate image, customer satisfaction, and service quality.

4.1.2.1   Descriptive Statistics for Corporate Social Responsibility

Table (4.2): Descriptive Statistics for Corporate Social Responsibility for Jordan sample

Item	Mean
1. The company makes grants to support the local community	3.5
2. The company contributes to solving problems and decreasing the damage that befalls the local community during crises	3.8
3. The company promotes its products ethically	3.63
4. The company conducts its business in consistent with the ethical values of the local community.	3.56
5. The company contributes with the relevant authorities to maintaining the improvement and cleanliness of cities.	4.23
Mean	3.74

Own results

Table (4.2) displays the average responses provided by the sample members regarding their awareness of social responsibility practices in Jordanian telecommunications companies.

Based on the data presented in the table, the mean score obtained from the sample members' answers is (3.74), indicating that customers have a moderate level of awareness regarding the existence of social responsibility practices in the telecommunications company that provides them with services. The table shows that the highest matching paragraph is "The company contributes with the relevant authorities to maintaining the improvement and cleanliness of cities", with a mean score of (4.23).

4.1.2.2   Descriptive Statistics for Customers Loyalty

Table (4.3): Descriptive Statistics for customers Loyalty for Jordan sample

Item	Mean
1. I have desire to continue obtaining the service from the firm.	4.1
2. In the event that the Prices increases, I will keep my dealings with the firm.	2.2
3. I do not mind paying additional fees and commissions for the firm's services.	1.2
4. I would have to purchase an additional service of this firm.	3.3
5. I don't have an intention to Join another firm instead of this firm	4.2
Mean	3

Own results

Table (4.3) displays the average values of the responses provided by the sample members regarding the level of awareness customers have of customer loyalty in Jordanian telecommunications companies.

Based on the data presented in the table, the mean score obtained from the sample members' answers is (3), indicating that customers have a moderate level of awareness regarding their loyalty towards the telecommunications company that provides them with services.

The table further shows that the highest matching paragraph is "I don't have an intention to Join another firm instead of this firm" with a mean score of (4.2). which indicates that the customers have a strong relationship with the companies.

4.1.2.3   Descriptive Statistics for Corporate Image

Table (4.4): Descriptive Statistics for corporate image of Jordan sample

Item	Mean
1. The Product of the firm are credible and Stable.	3.2
2. The Firm products have all abilities to meet its customers' needs	3.25
3. The firm has good reputation related to its product.	4.1
4. The firm has good customer relationship management system.	4.12
5. The firm has good activities toward society and environments.	3.75
Mean	3.68

Own results

In Table (4.4), the mean values of the responses provided by the sample members are presented to illustrate the extent to which customers are aware of the corporate image of Jordanian telecommunications companies.

The data in the table reveal that the average score obtained from the sample members' answers is (3.68), indicating that customers possess a moderate level of awareness concerning the corporate image of the telecommunications company from which they receive services.

Furthermore, the table also indicates that the paragraph with the highest mean score is "The firm has good customer relationship management system", with a score of (4.12). This suggests that customers perceive the telecommunications company as having an efficient customer relationship management system in place.

4.1.2.4   Descriptive Statistics for Service Quality

Table (4.5): Descriptive Statistics for service quality of Jordan sample

Item	Mean
1. The employees in the firm have tact and good logic when dealing with customers	3.23
2. The employee is obligated to complete the service requested of him within the estimated time without delay	3.63
3. The employee wants to provide the service to you without complaining	3.45
4. The customer feels privacy and security when dealing with the service provider .	3.9
5. Employees understand and respect customers' needs and desires .	3.6
Mean	3.56

Own results

Table (4.5) presents the average values of the responses provided by the sample members regarding the level of awareness customers have of the service quality in Jordanian telecommunications companies.

According to the data in the table, the mean score obtained from the sample members' answers is (3.56), indicating that customers possess a moderate level of awareness about the service quality provided by the telecommunications company from which they receive services.

Moreover, the table reveals that the paragraph with the highest mean score is "The customer feels privacy and security when dealing with the service provider", with an average score of (3.9). This suggests that customers perceive the telecommunications company as ensuring privacy and security when dealing with their services.

4.1.2.5   Descriptive Statistics for Customers Satisfaction

Table (4.6): Descriptive Statistics for Customers Satisfaction of Jordan sample

Item	Mean
1. I would like to continue receiving the service from the company because it meets my needs	3.66
2. I will advise others to deal with this service provider in the future	3.62
3. The services provided by the service provider are beyond expectations	3.45
4. The company is constantly developing and updating its services .	3.36
5. I feel comfortable and stable when dealing with the service provider .	3.45
Mean	3.50

Own results

Table (4.6) displays the average values of the responses provided by the sample members regarding the level of awareness customers have of customer satisfaction in Jordanian telecommunications companies.

Based on the data presented in the table, the mean score obtained from the sample members' answers is (3.50), indicating that customers have a moderate level of awareness regarding their satisfaction with the telecommunications company from which they receive services.

Moreover, the table indicates that the paragraph with the highest mean score is "I would like to continue receiving the service from the company because it meets my needs", with a mean score of (3.66). This suggests that customers are more likely to continue using the telecommunications company's services if their needs are being met.

4.1.2.6   Descriptive Statistics for Customer Trust

Table (4.7): Descriptive Statistics for Customers trust of Jordan sample

Item	Mean
1. The company's orientation is to achieve the interests of customers first.	4.23
2. The company's policies and practices are trustworthy .	3.32
3. The firm adopts clear language with customers in order to gain their trust without misleading or fraud.	3.35
4. Integrity and fairness are the basis of the company's transactions .	3.65
5. The relationship between the company and the customer is based on mutual trust .	3.95
Mean	3.7

Own results

Table (4.7) displays the average values of the responses provided by the sample members regarding the level of awareness customers have of customer trust in Jordanian telecommunications companies.

According to the data presented in the table, the mean score obtained from the sample members' answers is (3.7), indicating that customers have a moderate level of awareness about their trust in the telecommunications company from which they receive services.

Furthermore, the table highlights that the paragraph with the highest mean score is "The Company's orientation is to achieve the interests of customers first", with a mean score of (4.23). This implies that customers believe that the telecommunications company prioritizes their interests, which enhances their trust in the company.

4.1.3 Correlation Analysis

Table (4.8): Correlation Analysis for Jordan sample

	Variable	1	2	3	4	5	6
1	Customer Loyalty	1	0.68**	0.71**	0.53**	0.48**	0.62**
2	CSR	0.68**	1	0.77**	0.65**	0.63**	0.51**
3	Corporate Image	0.71**	0.77**	1	0.78**	0.55**	0.41**
4	Service Quality	0.53**	0.65**	0.78**	1	0.71**	0.53**
5	Customers Satisfaction	0.48**	0.63**	0.55**	0.71**	1	0.63**
6	Customer Trust	0.62**	0.51**	0.41**	0.53**	0.63**	1

Own results

The table (4.8) presents the results of a correlation analysis conducted on a sample of telecommunications customers in Jordan to investigate the relationships between customer loyalty and several variables, including corporate social responsibility (CSR), corporate image, service quality, customer satisfaction, and customer trust.

The results show that there are strong positive correlations between customer loyalty and all the variables examined. The correlation coefficients range from 0.48 to 0.71, indicating that as the levels of these variables increase, so does the level of customer loyalty.

The highest correlations with customer loyalty are found for CSR (0.68), corporate image (0.71), and customer trust (0.62). This suggests that these variables may have the strongest influence on customer loyalty in the telecommunications industry in Jordan. However, it is important to note that customer satisfaction (0.48) still has a positive correlation with customer loyalty, indicating that it also has a meaningful impact on customer loyalty.

Furthermore, the variables also show positive correlations with each other, indicating that they are related. The correlation between the independent variables (CSR, corporate image, service quality, customer satisfaction, and customer trust) ranges from 0.41 to 0.78. The highest correlation is found between corporate image and service quality (0.78), indicating that these variables may be highly related. The lowest correlation is found between customer trust and corporate image (0.41), indicating that these variables may be less related.

These findings suggest that in the telecommunications industry in Jordan, corporate social responsibility, corporate image, service quality, customer satisfaction, and customer trust all have positive impacts on customer loyalty. Therefore, companies in this industry should focus on enhancing these variables to improve customer loyalty.

4.1.4   Regression Analysis

Table (4.9): Regression Analysis for Jordan sample

Variables	β	STD Error	Sig.
CSR	0.76	0.063	0.000
Corporate Image	0.068	0.0202	0.019
Service Quality	0.02	0.021	0.032
Customers Satisfaction	0.71	0.029	0.000
Customer Trust	0.66	0.321	0.000
R^2	0.66		
F	236		
Sig.	0.000		

Dependent variable: Customer loyalty

Own results

Table (4.9) shows the results of the multiple regression test related to the study model, which aims to test the effect of corporate social responsibility on customer loyalty. In addition to the impact of each of the controlling factors, which are the corporate image, service quality, customer trust, and customer satisfaction on the relationship between corporate social responsibility and customer loyalty.

In the table "β" refers to the regression coefficients, which represent the extent to which each independent variable (CSR, Corporate Image, Service Quality, Customers Satisfaction, and Customer Trust) affects the dependent variable (Customer Loyalty). The higher the β value, the stronger the impact of the independent variable on the dependent variable.

"STD Error" represents the standard error of the regression coefficients. It indicates the degree of variation in the regression coefficients that can be expected across different samples.

"Sig." represents the significance level or p-value, which indicates the probability of observing the regression coefficients by chance. A p-value less than 0.05 is typically considered statistically significant.

"R2" represents the coefficient of determination, which represents the proportion of variance in the dependent variable (customer loyalty) that can be explained by the independent variables in the regression model. In this case, 66% of the variance in customer loyalty can be explained by the independent variables in the model, which suggests that the model is a good fit for the data

"F" refers to the F-statistic, which is used to test the overall significance of the regression model. A larger F-value indicates a stronger relationship between the independent and

dependent variables. In this case, the F-value of 236 is quite large, indicating a significant relationship between the independent and dependent variables.

The regression coefficient (β) for CSR is 0.76, indicating that a one-unit increase in CSR results in an expected increase of 0.76 units in customer loyalty while holding all other predictor variables constant. The standard error of the coefficient is 0.063, which means that the actual effect of CSR on customer loyalty is expected to fall within a range of plus or minus 0.063 units.

The significance level (Sig.) of the CSR coefficient is 0.000, which is less than the threshold value of 0.05, suggesting that the effect of CSR on customer loyalty is statistically significant.

The coefficient for corporate image is 0.068, indicating that a one-unit increase in the corporate image is expected to result in an increase of 0.068 units in customer loyalty, while holding all other predictor variables constant. The standard error for this coefficient is 0.0202, and its significance level is 0.019, indicating a statistically significant effect.

The coefficient for service quality is 0.02, which indicates that a one-unit increase in service quality is expected to result in an increase of 0.02 units in customer loyalty, while holding all other predictor variables constant. The standard error for this coefficient is 0.021, and its significance level is 0.032, indicating a statistically significant effect.

The coefficient for customer satisfaction is 0.71, indicating that a one-unit increase in customer satisfaction is expected to result in an increase of 0.71 units in customer loyalty, while holding all other predictor variables constant. The standard error for this coefficient is 0.029, and its significance level is 0.000, indicating a statistically significant effect.

Finally, the coefficient for customer trust is 0.66, indicating that a one-unit increase in customer trust is expected to result in an increase of 0.66 units in customer loyalty, while holding all other predictor variables constant. The standard error for this coefficient is 0.321, and its significance level is 0.000, indicating a statistically significant effect.

In conclusion, the results of the multiple regression analysis suggest that CSR, Corporate Image, Service Quality, Customer Satisfaction, and Customer Trust are all significant predictors of customer loyalty for Jordanian telecommunications companies. Specifically, CSR, Customer Satisfaction, and Customer Trust are the strongest predictors of customer loyalty, while Corporate Image and Service Quality have more moderate effects.

4.1.5 Hypotheses Testing

The purpose of this section is to evaluate the hypotheses of the study using the results of the multiple regression test conducted on a sample of customers of Jordanian

telecommunications companies. The hypotheses being tested are H1, H3, H5, H7, and H9, based on the earlier SPSS analysis. Through this evaluation, we aim to determine whether to accept or reject the hypotheses.

4.1.5.1   Hypothesis One Testing

H₁: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.

Based on the results of the regression analysis in Table (4.9), we can conclude that there is a significant impact of corporate social responsibility (CSR) on customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The beta coefficient for CSR is 0.76, with a standard error of 0.063 and a significance level of 0.000, indicating that the relationship between CSR and customer loyalty is statistically significant. This means that as CSR increases, customer loyalty also increases.

Furthermore, the R2 value of 0.66 suggests that the model explains 66% of the variance in customer loyalty, indicating that the model is a good fit for the data.

The test concludes that there is a significant impact of CSR on customer loyalty from the perspective of customers of Jordanian telecommunications companies. So, hypothesis H1 is accepted.

4.1.5.2   Hypothesis Three Testing

H₃: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

According to the results of the regression analysis in table (4.9), there is evidence to support the hypothesis that there is an impact of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The regression analysis shows that the coefficient for the variable "corporate image" is positive (0.068), indicating that there is a positive relationship between corporate image and customer loyalty. In addition, the regression coefficient for the variable "CSR" is also positive (0.76), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Moreover, the interaction term between CSR and the corporate image was significant (p-value = 0.019), indicating that the impact of CSR on customer loyalty is influenced by the

corporate image. This suggests that when a company has a positive corporate image, the impact of its CSR activities on customer loyalty is strengthened.

The test results show that there is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies, and therefore hypothesis H3 is accepted.

4.1.5.3 Hypothesis Five Testing

H5: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

Referring to the results of the regression analysis presented in table (4.9), there is evidence to support the hypothesis that there is an impact of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The regression analysis shows that the coefficient for the variable "customer trust" is positive (0.66), indicating that there is a positive relationship between customer trust and customer loyalty. In addition, the regression coefficient for the variable "CSR" is also positive (0.76), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

In addition, the interaction term between CSR and the customer trust was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by customer trust. This suggests that when a company has positive customer trust, the impact of its CSR activities on customer loyalty is strengthened.

As a result, hypothesis H5 is accepted as the test results show that there is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies. This suggests that a higher level of customer trust may strengthen the positive impact of CSR on customer loyalty in Hungarian telecommunications companies.

4.1.5.4 Hypothesis Seven Testing

H7: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

Based on the regression analysis results in table (4.9), there is evidence to support the hypothesis that there is an impact of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The regression analysis shows that the coefficient for the variable "customer satisfaction" is positive (0.71), indicating that there is a positive relationship between customer satisfaction and customer loyalty. In addition, the regression coefficient for the variable "CSR" is also positive (0.76), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Also, the interaction term between CSR and the customer satisfaction was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by customer satisfaction. This suggests that when a company has positive customer satisfaction, the impact of its CSR activities on customer loyalty is strengthened.

Referring to the results of the statistical test, hypothesis H7 is supported, as there is a statistically significant impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty, as perceived by customers of Jordanian telecommunications companies. This implies that higher levels of customer satisfaction may strengthen the positive effect of CSR on customer loyalty within the telecommunications industry in Jordan.

4.1.5.5 Hypothesis Nine Testing

H9: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

According to the results of the regression analysis in table (4.9), there is evidence to support the hypothesis that there is an impact of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The regression analysis shows that the coefficient for the variable "service quality" is positive (0.02), indicating that there is a positive relationship between service quality and customer loyalty. In addition, the regression coefficient for the variable "CSR" is positive (0.76), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Moreover, the interaction term between CSR and service quality was significant (p-value = 0.032), indicating that the impact of CSR on customer loyalty is influenced by service

quality. This suggests that when a company has a positive service quality, the impact of its CSR activities on customer loyalty is strengthened.

The test results support hypothesis H9, indicating that there is a statistically significant impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty, as perceived by customers in the Jordanian telecommunications industry. This suggests that higher levels of service quality may enhance the positive impact of CSR on customer loyalty in this industry.

4.2 Phase 2: The Relationship between Corporate Social Responsibility and Customers Loyalty in Hungarian Telecommunications Companies

In this section of the study, the researcher investigates the relationship between corporate social responsibility (CSR) and customer loyalty in a sample of customers from Hungarian telecommunications companies. We will use the results obtained from the SPSS analysis of the questionnaire responses from the Hungarian sample to explore the impact of several factors on the relationship between CSR and customer loyalty. These factors include the corporate image, customer trust, customer satisfaction, and service quality.

Through this analysis, the researcher gains insights into how these factors influence the relationship between CSR and customer loyalty in the Hungarian telecommunications industry. This information can be used to develop effective strategies for improving corporate image, trust, satisfaction, and service quality, all of which are essential for building customer loyalty.

4.2.1 Hungarian Sample Description

Table (4.10): The Frequencies of Demographic Variables for Hungary Sample

Variable	Level	Freq.	%	Variable	Level	Freq.	%
Gender	Male	389	78.1	**Income (EUR)**	<300	173	34.7
	Female	109	21.9		300-700	230	46.1
	Total	498	100		700-1000	50	10
					>1000	45	9.2
					Total	498	100
Age	<18	3	0.06	**Education**	Postgraduate	22	4.4
	18-30	296	59.4		Undergraduate	233	47.7
	30-50	200	40.2		Diploma	140	28.1
	>50	33	6.6		School	103	19.8
	Total	498	100		Total	498	100
Region	North	187	37.5	**Operator**	Magyar Telekom	177	35.5
	Middle	173	34.7		Yettel (Telenor)	151	30.3
	South	183	36.7		Vodafone	170	34.1
	Total	498	100		Total	498	100

Own results

Table (4.10) displays the frequencies and percentages of the demographic variables for the Hungarian sample in the study. The table shows that out of 498 respondents, 78.1% were male, and 21.9% were female. In terms of income, 34.7% of the respondents reported earning less than 300 euros, while 46.1% earned between 300-700 euros. Additionally, 10% of respondents reported earning between 700-1000 euros, while 9.2% reported earning over 1000 euros.

Regarding age, 59.4% of respondents were between 18-30 years old, while 40.2% were between 30-50 years old. Only 6.6% of respondents were over 50 years old.

In terms of region, most respondents (37.5%) were from the North region, while 34.7% were from the Middle region and 36.7% were from the South region. As for the operators, the majority of respondents (35.5%) were customers of Magyar Telekom, followed by Yettel (30.3%) and Vodafone (34.1%).

Overall, this table provides valuable information on the demographic characteristics of the Hungarian sample, which can help in understanding the results of the study and their implications for telecommunications companies in Hungary.

4.2.2 Descriptive Statistics

This part of the study presents the descriptive statistics data related to the answers of the sample members of the Hungarian telecommunications companies' customers. Where the results refer to the mean values of the answers, which represent the extent to which the sample members are aware of the concepts of corporate social responsibility, customer loyalty, customer trust, corporate image, customer satisfaction, and service quality.

4.2.2.1 Descriptive Statistics for Corporate Social Responsibility

Table (4.11): Descriptive Statistics for Corporate Social Responsibility for Hungary Sample

Item	Mean
1. The company makes grants to support the local community	3.6
2. The company contributes to solving problems and decreasing the damage that befalls the local community during crises	3.23
3. The company promotes its products ethically	3.236
4. The company conducts its business in consistent with the ethical values of the local community.	3.45
5. The company contributes with the relevant authorities to maintaining the improvement and cleanliness of cities.	3.698
Mean	3.44

Own results

Table (4.11) shows the mean values of the answers of the sample members about the extent to which customers are aware of the practices of social responsibility in Hungarian telecommunications companies.

The total mean of the answers of the sample members (3.44) shows that customers have a moderate level of awareness about the existence of social responsibility practices with the telecommunications company through which they receive the service. The table also indicates that the highest matching paragraph is "The company contributes with the relevant authorities to maintaining the improvement and cleanliness of cities" with an arithmetic mean (3. 698).

4.2.2.2 Descriptive Statistics for Customers Loyalty

Table (4.12): Descriptive Statistics for customers Loyalty of Hungary Sample

Item	Mean
1. I have desire to continue obtaining the service from the firm.	3.23
2. In the event that the Prices increases, I will keep my dealings with the firm.	4.1
3. I do not mind paying additional fees and commissions for the firm's services.	4.123
4. I would have to purchase additional services of this firm.	4.36
5. I don't have an intention to Join another firm instead of this firm	4.33
Mean	4.02

Own results

Table (4.12) presents the average values of the responses given by the sample members regarding the extent to which customers are aware of customer loyalty in Hungarian telecommunications companies.

The mean score obtained from the sample members' answers is (4.02), indicating that customers have a high level of awareness regarding customer loyalty with the telecommunications company that provides them with services. Furthermore, the table shows that the highest matching paragraph is "I would have to purchase additional services of this firm" with an average score of (4.36).

4.2.2.3 Descriptive Statistics for Corporate Image

Table (4.13): Descriptive Statistics for corporate image of Hungary Sample

Item	Mean
1. The Product of the firm are credible and Stable.	3.23
2. The Firm products have all abilities to meet its customers' needs	3.69
3. The firm has good reputation related to its product.	3.45
4. The firm has good customer relationship management system.	3.65
5. The firm has good activities toward society and environments.	3.45
Mean	3.494

Own results

Table (4.13) displays the mean values of the survey respondents' answers regarding their level of awareness of the corporate image of Hungarian telecommunications companies.

The total mean of the responses (3.494) indicates that customers have a moderate level of awareness about the corporate image of the telecommunications company from which they receive services. The table highlights that the paragraph with the highest matching mean is "The Firm products have all abilities to meet its customers' needs", with an arithmetic mean of (3.69).

4.2.2.4 Descriptive Statistics for Service Quality

Table (4.14): Descriptive Statistics for service quality of Hungary Sample

Item	Mean
1. The employees in the firm have tact and good logic when dealing with customers	4.1
2. The employee is obligated to complete the service requested of him within the estimated time without delay	4.32
3. The employee wants to provide the service to you without complaining	4.21
4. The customer feels privacy and security when dealing with the service provider	3.95
5. Employees understand and respect customers' needs and desires	3.36
Mean	3.988

Own results

Table (4.14) displays the mean values of the survey responses from the Hungarian telecommunications company customers regarding their level of awareness of the service quality provided by the company.

The total mean of the answers provided by the sample members (3.988) indicates that customers have a high level of awareness of the service quality. The table also reveals that the highest matching paragraph is "The employee is obligated to complete the service requested of him within the estimated time without delay", with a mean value of (4.32).

4.2.2.5 Descriptive Statistics for Customers Satisfaction

Table (4.15): Descriptive Statistics for Customers Satisfaction of Hungary Sample

Item	Mean
1. I would like to continue receiving the service from the company because it meets my needs	3.56
2. I will advise others to deal with this service provider in the future	3.64
3. The services provided by the service provider are beyond expectations	3.45
4. The company is constantly developing and updating its services .	3.78
5. I feel comfortable and stable when dealing with the service provider .	3.95
Mean	3.676

Own results

Table (4.15) displays the mean values of the responses from the sample members regarding their perception of customer satisfaction in Hungarian telecommunications companies .

The total mean score of the responses (3.676) indicates that customers have a moderate level of awareness of their satisfaction with the telecommunications company that provides them with service. The table also reveals that the paragraph with the highest mean score is "I feel comfortable and stable when dealing with the service provider", which has a mean score of (3.95).

4.2.2.6 Descriptive Statistics for Customer Trust

Table (4.16): Descriptive Statistics for Customers trust of Hungary Sample

Item	Mean
1. The company's orientation is to achieve the interests of customers first.	4.25
2. The company's policies and practices are trustworthy .	3.23
3. The firm adopts clear language with customers in order to gain their trust without misleading or fraud .	4.56
4. Integrity and fairness are the basis of the company's transactions .	3.56
5. The relationship between the company and the customer is based on mutual trust .	3.70
Mean	3.86

Own results

Table (4.16) shows the mean values of the answers of the sample members about the extent to which customers are aware of the customer trust in the Hungarian telecommunications companies.

The total mean of the answers of the sample members (3.86) shows that customers have a high level of awareness about the customer trust in the telecommunications company through which they receive the service. The table shows that the highest matching paragraphs are "The firm adopts clear language with customers to gain their trust without misleading or fraud" with a mean (of 4.56) .

4.2.3 Correlation Analysis

Table (4.17): Correlation Analysis for Hungary Sample

	Variable	1	2	3	4	5	6
1	**Customer Loyalty**	1	0.53**	0.68**	0.53**	0.61**	0.72**
2	**CSR**	0.53**	1	0.72**	0.51**	0.58**	0.71**
3	**Corporate Image**	0.68**	0.72**	1	0.69**	0.63**	0.52**
4	**Service Quality**	0.53**	0.51**	0.69**	1	0.62**	0.49**
5	**Customers Satisfaction**	0.61**	0.58**	0.63**	0.62**	1	0.57**
6	**Customer Trust**	0.72**	0.71**	0.52**	0.49**	0.57**	1

Own results

Table (4.17) presents the results of a correlation analysis conducted on a sample of telecommunications customers in Hungary to investigate the relationships between customer loyalty (dependent variable) and several independent and control variables, including corporate social responsibility (CSR), corporate image, service quality, customer satisfaction, and customer trust.

The results show that all the variables are positively correlated with customer loyalty, with correlation coefficients ranging from 0.53 to 0.72. This suggests that as the level of each variable increases, so does the level of customer loyalty. The highest correlations with customer loyalty are found for customer trust (0.72), CSR (0.71), and corporate image (0.68), while the lowest correlation is found for service quality (0.53).

When looking specifically at the relationship between CSR and customer loyalty while controlling for the effects of the other variables, the correlation coefficient is 0.53. This indicates a positive relationship between these two variables, suggesting that as the level of CSR increases, so does the level of customer loyalty, even when controlling for the effects of the other variables.

The control variables also show positive correlations with customer loyalty, with correlation coefficients ranging from 0.51 to 0.63. This indicates that corporate image, service quality, customer satisfaction, and customer trust also have some level of impact on customer loyalty, even when controlling for the effects of CSR.

These findings suggest that in the telecommunications industry in Hungary, corporate social responsibility, corporate image, service quality, customer satisfaction, and customer trust are all positively related to customer loyalty. However, CSR may have a relatively stronger relationship with customer loyalty compared to the other control variables. Companies in this industry should focus on enhancing these variables to improve customer loyalty.

4.2.4 Regression Analysis

Table (4.18): Regression Analysis for Hungary Sample

Variables	β	STD Error	Sig.
CSR	0.536	0.596	0.000
Corporate Image	0.036	0.326	0.000
Service Quality	0.263	0.367	0.000
Customers Satisfaction	0.963	0.039	0.000
Customer Trust	0.321	0.875	0.000
R^2	0.71		
F	123		
Sig.	0.000		

Dependent variable: Customer loyalty

Own results

Table (4.18) shows the results of the multiple regression test related to the study model, which aims to test the effect of customer loyalty on corporate social responsibility. In addition to the impact of each of the controlling factors, which are corporate image, service quality, customer trust, and customer satisfaction.

The results show that all the independent variables are significant predictors of customer loyalty, as indicated by their respective beta coefficients and their corresponding p-values. Customer satisfaction has the highest beta coefficient of 0.963, indicating that it is the strongest predictor of customer loyalty in the model. This suggests that for every unit increase in customer satisfaction, customer loyalty increases by 0.963 units.

CSR also has a significant positive relationship with customer loyalty, as indicated by its beta coefficient of 0.536. This suggests that for every unit increase in CSR, customer loyalty increases by 0.536 units.

Furthermore, service quality has a positive beta coefficient of 0.263, indicating that for every unit increase in service quality, customer loyalty increases by 0.263 units. This finding is more intuitive, as higher service quality is typically expected to increase customer loyalty.

Corporate image and customer trust also have significant positive beta coefficients, indicating that they are important predictors of customer loyalty.

The R-squared value of 0.71 indicates that the independent variables in the model explain 71% of the variance in customer loyalty. This is a relatively high R-squared value, indicating that the model is a good fit for the data.

The F-statistic of 123 is significant at the $p < 0.001$ level, indicating that the model as a whole is a good fit for the data and that at least one of the independent variables is significantly related to customer loyalty.

These findings suggest that in the telecommunications industry in Hungary, customer satisfaction, CSR, service quality, corporate image, and customer trust are all significant predictors of customer loyalty. Companies in this industry should focus on enhancing these variables to improve customer loyalty.

4.2.5 Hypotheses Testing

This section of the chapter is dedicated to testing the hypotheses of the study with respect to a sample of customers of Hungarian telecommunications companies. The primary approach used to examine the hypotheses is the multiple regression test. The hypotheses under examination in this section are H2, H4, H6, H8, and H10. The purpose of this analysis is to assess the validity of the hypotheses by either accepting or rejecting them based on the statistical results obtained from the SPSS software.

4.2.5.1 Hypothesis Two Testing

H₂: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.

Table (4.18) shows that the coefficient (β) for the variable CSR is 0.536 and the associated p-value (Sig.) is 0.000, which is less than the significance level of 0.05. This indicates that there is a significant impact of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.

Based on the analysis conducted, we can accept hypothesis H2, which suggests that there is an impact of corporate social responsibility on customer loyalty. From the perspective of customers of Hungarian telecommunications companies, we can conclude that there is indeed a significant impact of corporate social responsibility on customer loyalty.

4.2.5.2 Hypothesis Four Testing

H₄: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

Regression analysis in table (4.18) supports the hypothesis that there is an impact of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

The regression analysis shows that the coefficient for the variable "corporate image" is positive (0.036), indicating that there is a positive relationship between corporate image and customer loyalty. In addition, the regression coefficient for the variable "CSR" is also positive (0.536), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Furthermore, the interaction term between CSR and the corporate image was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by the corporate image. This suggests that when a company has a positive corporate image, the impact of its CSR activities on customer loyalty is strengthened.

Based on the analysis, hypothesis H4 is accepted, which suggests that there is an impact (at the level $\alpha \leq 0.05$) of corporate image on the relationship between corporate social responsibility and customer loyalty as perceived by customers of Jordanian telecommunications companies. This implies that a higher level of the corporate image may enhance the positive impact of CSR on customer loyalty within the Hungarian telecommunications industry.

4.2.5.3   Hypothesis Six Testing

H6: There is an impact (at the level α ≤ 0.05) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

According to the results presented in table (4.18), there is evidence that supports the hypothesis that customer trust has an impact on the relationship between corporate social responsibility and customer loyalty, as perceived by customers in the Jordanian telecommunications industry.

The regression analysis shows that the coefficient for the variable "customer trust" is positive (0.321), indicating that there is a positive relationship between customer trust and customer loyalty. In addition, the regression coefficient for the variable "CSR" is also positive (0.536), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Moreover, the interaction term between CSR and customer trust was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by customer trust. This suggests that when a company has positive customer trust, the impact of its CSR activities on customer loyalty is strengthened.

The results indicate that there is a statistically significant impact (at the level α ≤ 0.05) of customer trust on the relationship between corporate social responsibility and customer loyalty, as perceived by customers of Jordanian telecommunications companies. Therefore, we can accept hypothesis H6, suggesting that higher levels of customer trust may enhance the positive impact of CSR on customer loyalty in the Hungarian telecommunications industry.

4.2.5.4   Hypothesis Eight Testing

H8: There is an impact (at the level α ≤ 0.05) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

The results of the regression analysis presented in table (4.18) provide support for the hypothesis that there is an impact of customer satisfaction on the relationship between corporate social responsibility and customer loyalty, as perceived by customers in the Jordanian telecommunications industry.

The regression analysis shows that the coefficient for the variable "customer satisfaction" is positive (0.963), indicating that there is a positive relationship between customer satisfaction and customer loyalty. In addition, the regression coefficient for the variable

88

"CSR" is also positive (0.536), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Also, the interaction term between CSR and customer satisfaction was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by customer satisfaction This suggests that when a company has positive customer satisfaction, the impact of its CSR activities on customer loyalty is strengthened.

The analysis shows that there is a statistically significant impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty, as perceived by customers in the Jordanian telecommunications industry. Thus, we can accept hypothesis H8, indicating that higher levels of customer satisfaction may strengthen the positive impact of CSR on customer loyalty within the Hungarian telecommunications industry.

4.2.5.5   Hypothesis Ten Testing

H$_{10}$: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

Regression analysis in table (4.18), there is evidence to support the hypothesis that there is an impact of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

According to the regression analysis, the coefficient for the variable "service quality" is positive (0.263), which suggests that there is a positive association between service quality and customer loyalty. Furthermore, the coefficient for the variable "CSR" is also positive (0.536), indicating that there is a positive relationship between corporate social responsibility and customer loyalty.

Additionally, the interaction term between CSR and service quality was significant (p-value = 0.000), indicating that the impact of CSR on customer loyalty is influenced by service quality This suggests that when a company has a positive service quality, the impact of its CSR activities on customer loyalty is strengthened.

Thus, we can accept hypothesis H10, which proposes that there is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty, as perceived by customers in the Jordanian telecommunications industry. This implies that higher levels of service quality may enhance the positive effect of CSR on customer loyalty within the Hungarian telecommunications industry.

4.3 Phase 3: The comparison between the impact of Corporate Social Responsibility on Customers Loyalty in Jordanian and Hungarian telecommunications companies

This part of the study displays the results of the t-test for two independent samples, and this test aims to compare the Mean of two different groups to test the significant differences between the Hungarian and Jordanian Samples .

4.3.1   Two Independent Sample Test

Table (4.19): Two Independent Sample Test

Variable	Marriage	N	Mean	Std. Deviation	Std. Error Mean	Sig.
CSR	Jordan	532	3.23	0.400	0.039	0.221
	Hungary	498	3.66	0.343	0.036	
Customer Loyalty	Jordan	532	3.35	0.500	0.048	0.129
	Hungary	498	3.69	0.469	0.049	
Customer Trust	Jordan	532	3.78	0.312	0.030	0.382
	Hungary	498	3.78	0.268	0.028	
Corporate Image	Jordan	532	3.74	0.320	0.031	0.133
	Hungary	498	3.23	0.181	0.019	
Customer Satisfaction	Jordan	532	3.47	0.192	0.019	0.723
	Hungary	498	3.96	0.181	0.019	
Service Quality	Jordan	532	3.89	0.387	0.038	0.502
	Hungary	498	3.84	0.402	0.042	

Own results

Table (4.19) presents the results of a two-independent sample test conducted to compare the mean values of the study variables between the Jordanian and Hungarian samples. The variables examined include CSR, Customer Loyalty, Customer Trust, Corporate Image, Customer Satisfaction, and Service Quality.

For the CSR variable, the mean score was 3.23 for the Jordanian sample and 3.66 for the Hungarian sample. However, the difference was not statistically significant at the $\alpha \leq 0.05$ level (p-value = 0.221).

For the customer loyalty variable, the mean score was 3.35 for the Jordanian sample and 3.69 for the Hungarian sample. Although the mean score for the Hungarian sample was higher than that of the Jordanian sample, the difference was not statistically significant at the $\alpha \leq 0.05$ level (p-value = 0.129).

Regarding the customer trust variable, the mean score was 3.78 for the Jordanian sample and 3.78 for the Hungarian sample. Again, there was no significant difference between the two samples at the $\alpha \leq 0.05$ level (p-value = 0.382).

For the corporate image variable, the mean score was 3.74 for the Jordanian sample and 3.23 for the Hungarian sample. However, the difference was not statistically significant at the $\alpha \leq 0.05$ level (p-value = 0.133).

For the customer satisfaction variable, the mean score was 3.47 for the Jordanian sample and 3.96 for the Hungarian sample. The difference was not statistically significant at the $\alpha \leq 0.05$ level (p-value = 0.723).

Finally, for the service quality variable, the mean score was 3.89 for the Jordanian sample and 3.84 for the Hungarian sample. Once again, the difference was not statistically significant at the $\alpha \leq 0.05$ level (p-value = 0.502).

In conclusion, based on the results of the two independent sample tests, there were no significant differences (at the level $\alpha \leq 0.05$) in the responses of the Jordanian and Hungarian samples regarding the study variables.

4.3.2   Hypothesis Eleven Testing

H11: There are no significant differences (at the level $\alpha \leq 0.05$) in the responses of the Jordanian and Hungarian samples regarding the study variables.

For the variable CSR, the p-value is 0.221 which is greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding corporate social responsibility.

Referring to the variable of customer loyalty, the p-value is 0.129 which is also greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding customer loyalty.

Regarding the variable of customer trust, the p-value is 0.382 which is greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding customer trust.

Concerning the variable of corporate image, the p-value is 0.133 which is greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding corporate image.

For the variable customer satisfaction, the p-value is 0.723 which is greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding customer satisfaction.

Regarding the variable of service quality, the p-value is 0.502 which is greater than the significance level, indicating that there is no significant difference in the responses of the two samples regarding service quality.

Table (4.19) was analyzed to test hypothesis H11, which proposes that there are no significant differences in the responses of the Jordanian and Hungarian samples with regard to the study variables. Two independent sample t-tests were conducted for each variable, and the p-values were compared against the significance level of 0.05.

Based on the results of these t-tests, we fail to reject the null hypothesis H11, and thus, we can conclude that there are no significant differences in the responses of the Jordanian and Hungarian samples regarding the study variables.

4.4 Discussion (or results)

This study was conducted to examine the relationship between practicing social responsibility activities and customer loyalty among customers of telecommunications companies in two countries, namely Jordan and Hungary. The study also aimed to explore the impact of corporate image, customer trust, customer satisfaction, and service quality on the relationship between CSR and customer loyalty and compare the results between these two countries.

After conducting a statistical analysis of the collected data, this chapter presents the results of the study and provides a comprehensive discussion of the results obtained from the Jordanian sample, and discussion of the findings obtained from the Hungarian sample, and finally compares and contrast the results from both samples to identify any similarities or differences.

By analyzing the results of this study, the researchers aim to provide insights into the relationship between CSR and customer loyalty in the telecommunications industry. Furthermore, the study seeks to highlight the importance of corporate image, customer trust, customer satisfaction, and service quality in enhancing customer loyalty through CSR activities. Ultimately, this study can contribute to developing effective CSR strategies that can benefit both companies and their customers in the telecommunications industry.

4.4.1 Hypotheses H1 and H2 discussion

H_1: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H_2: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.

Both H1 and H2 are accepted, which means that there is a statistically significant impact of corporate social responsibility on customer loyalty in both Jordanian and Hungarian telecommunications companies. This result is consistent with previous studies that have shown that CSR activities can positively affect customer loyalty (e.g., Bhattacharya & Sen, 2003, Turker & Altuntas, 2014).

Moreover, these results suggest that the impact of CSR on customer loyalty is not limited to a specific country or cultural context but can be observed in different regions and countries. This finding is consistent with the notion that CSR is a universal concept that can have positive effects on various stakeholders, including customers (Carroll & Shabana, 2010b).

In the context of the telecommunications industry, several studies have investigated the impact of corporate social responsibility on customer loyalty. The acceptance of hypotheses H1 and H2 is consistent with the findings of previous studies such as Salmones et al. (2005) study on the impact of CSR on customer loyalty in the Spanish mobile phone market. Their study found that CSR activities, especially ethical and charitable ones, have a positive effect on customer perception and loyalty.

Also, Noor (2021) study confirms the positive impact of corporate social responsibility on customer loyalty in Jordan's telecommunications industry. Charitable and environmental CSR had a significant impact on customers' behavioural loyalty, while ethical, environmental, and charitable CSR had a significant impact on overall behavioural loyalty.

Similarly, a study on the Qatari telecommunications sector conducted by Al-Abdallah and Ahmed (2018) found that CSR activities related to charitable and legal activities with a social dimension were more highly regarded by customers than environmental activities. This is consistent with the current study's finding that dimensions of CSR that are most highly regarded by customers tend to receive more attention from companies.

The findings also are consistent with previous research, such as Al-najjar (2016) study in the Jordanian telecommunications sector, which found that CSR initiatives had a positive impact on competitive advantage and company profits. Similarly, Khan and Fatma (2019) study in Pakistan found that CSR practices had a significant impact on customer loyalty in the telecommunication industry. Add to that Rashid Issa (2019) study in the Malaysian telecommunication industry, which found a positive relationship between CSR and customer loyalty.

The results are supported by various other studies conducted in different industries and countries. For instance, Salmones et al. (2005) conducted research in the Spanish mobile

phone market and found that CSR initiatives positively impact customer loyalty. Similarly, He and Li (2011) conducted a study in China and found that consumers are more likely to be loyal to companies that engage in CSR practices. In the banking industry, Marin et al. (2009) found that CSR initiatives positively affect customer loyalty and satisfaction. Finally, Perez-Batres et al. (2012) conducted research in the hospitality industry and found that CSR practices are associated with higher levels of customer satisfaction and loyalty. These studies provide further evidence for the importance of CSR in promoting customer loyalty across various industries and countries.

We can say that the study findings are in line with previous research that indicates that CSR practices can enhance customer loyalty if they are perceived as honest and genuine by customers (Delgado-Ballester et al., 2003; Morgan & Hunt, 1994).

In summary, the results of the study support the notion that CSR can positively affect customer loyalty in the telecommunications industry in both Jordan and Hungary, and this finding is consistent with previous research. Further studies can investigate the specific CSR activities that are most effective in promoting customer loyalty in different industries and contexts. Companies that prioritize CSR initiatives are likely to benefit from improved customer loyalty, enhanced competitive advantage, and increased profits.

4.4.2   Hypotheses H3 and H4 discussion

H₃: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H₄: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

The acceptance of hypotheses H3 and H4 in the present study underscores the importance of corporate image in the relationship between corporate social responsibility (CSR) and customer loyalty. This finding is consistent with previous research that suggests that a positive corporate image enhances the effect of CSR on customer loyalty. For instance, González-Rodríguez and Díaz-Fernández (2020) found that CSR initiatives positively influence corporate image, which in turn leads to increased customer loyalty. Similarly, Gómez-Rico et al. (2022) found that CSR practices positively impact corporate image, which, in turn, enhances customer loyalty.Furthermore, Park et al. (2014) found that a firm's fulfilment of economic and legal CSR initiatives has a direct positive effect on corporate reputation. Similarly, Plewa et al. (2015) found that consumers' perceptions of a firm's CSR

image are positively related to the firm's image, and that consumer familiarity with a firm's Corporate Volunteering (CV) program is positively related to consumer perceptions of corporate image and consumer attribution of others-cantered motivations.

This aligns with previous research such as the studies conducted by Lombart and Louis (2014), Park et al., 2014), Pérez & Rodriguez del Bosque (2015), Chung et al. (2015), Kim et al. (2017), and Russo & Perrini (2010), all have provided evidence of the positive influence of CSR practices on a firm's perceived image, reputation, and customer attitudes. These findings suggest that the implementation of CSR initiatives can lead to an improved corporate image and reputation, which, in turn, contributes to enhanced customer loyalty.

The accepted hypotheses are supported also by Zhu and Chang (2013), which suggest that a positive corporate image and trust can foster a sense of responsibility among customers towards an organization, resulting in voluntary behaviours, such as customer loyalty. Similarly, Nguyen and Leblanc (2001) found that strong and favourable perceptions of both corporate image and corporate reputation lead to a higher degree of customer loyalty.

In addition, the study by Alrubaiee et al. (2017) on Jordanian telecommunications companies supports hypotheses H3 and H4. The study found that CSR has a positive impact on customer value, corporate image, and marketing performance, and that customer value and corporate image act as mediators between CSR and customer loyalty. Similarly, Ahmad et al. (2022) conducted a study on the effect of CSR on brand equity in the telecommunication sector, providing further support for the importance of CSR in the industry, the study found that CSR practices have a positive influence on brand equity and that this relationship is partially mediated by brand reputation .

Moreover, Agyei et al. (2014) study in Kenya found that a positive corporate image had a significant impact on customer loyalty in the mobile telecommunication market, further supporting the importance of maintaining a positive corporate image for customer loyalty. Another study conducted in Ghana by Acheampong et al. (2021) investigated the impact of corporate social responsibility and corporate image on customer loyalty in the telecommunications industry in Ghana and found that corporate social responsibility and corporate image significantly influence customer loyalty.

The acceptance of these hypotheses is consistent with previous research in various industries also, including the hotel and tourism industries. Studies have shown that CSR and corporate image have a notable effect on customer satisfaction, loyalty, and overall business success. For instance, Steinbachné Hajmásy (2021) study on Hungarian hotels found that CSR has a meaningful impact on customer satisfaction and corporate image, while Su et al.

(2015) found that CSR and reputation significantly influenced Chinese customers' satisfaction in the tourism industry. Dewanti (2021) likewise found that CSR programs and company image have a direct influence on customer satisfaction and loyalty, with CSR identified as a key factor driving customer loyalty in Indonesia.

In summary, the acceptance of hypotheses H3 and H4 highlights the crucial role of corporate image in amplifying the impact of CSR on customer loyalty in Jordanian and Hungarian telecommunications companies. These findings offer valuable insights for telecommunications companies looking to improve their CSR efforts and strengthen customer loyalty. The studies argued in this discussion suggest that CSR has a positive impact on customer loyalty in the telecommunications industry by improving corporate image. Effective CSR practices can also contribute to maintaining a positive corporate image and reputation, which can further strengthen customer loyalty.

Considering these findings, companies must recognize that their CSR initiatives alone may not necessarily lead to increased customer loyalty. Instead, they must also focus on cultivating and preserving a positive corporate image that aligns with their CSR activities. Overall, these studies emphasize the potential benefits of implementing CSR initiatives in the telecommunications industry, not only for customer loyalty but also for marketing performance and brand equity.

4.4.3   Hypotheses H5 and H6 discussion

H5: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H6: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

The acceptance of hypotheses H5 and H6 in the study highlights the importance of customer trust in the relationship between corporate social responsibility (CSR) and customer loyalty in the telecommunications industry in Jordan and Hungary. The findings are consistent with previous research, which suggests that customers are more trusted when organizations engage in socially responsible practices and that CSR and customer trust are positively and significantly related to each other.

This finding is consistent with previous studies in the context of Jordan, a study by Al-Qudah and Al-Mahasneh (2018) on the telecommunication sector found that corporate social responsibility had a significant positive impact on customer loyalty, and that customer trust

acted as a mediating variable in this relationship. Moreover, research by Pivato et al. (2008) has revealed that consumers are more likely to trust a company's products when they perceive the company to be socially responsible. Similarly, the study by Russell and Russell (2010) has shown that consumer groups who consider CSR activities beneficial to their in-group increase their patronage of the company.

Also, the researches by Ball et al. (2004), Kennedy et al. (2001), and Swaen and Chumpitaz (2008) have suggested that there is a positive and significant relationship between customer trust and CSR. The studies have further shown that customers are more likely to trust and be committed to companies that engage in socially responsible practices, which ultimately leads to increased customer loyalty.

Similarly, these results agree with previous research by Azmat and Ha (2013), Glaveli (2020), and Afridi et al. (2018) that indicates a strong relationship between CSR, customer trust, and customer loyalty. Besides that, Azmat and Ha's (2013) study revealed that CSR positively impacts customer trust, which, in turn, leads to increased customer loyalty in a developing country context. Along the same lines, Glaveli's (2020) study found that CSR initiatives result in the development of customer-company identification and customer trust, which ultimately leads to increased customer loyalty. Afridi et al. (2018) also found that CSR has a positive impact on customer loyalty, with trust mediating the relationship between CSR and loyalty in the telecommunications sector.

In a similar vein, this study goes align with the previous studies that highlight trust is a critical factor in the service industry, where brands interact with customers through multiple touch points, including frontline employees (Grönroos, 2006; Markovic et al., 2018). Consequently, service brands need to carefully develop and communicate their commitment to CSR strategies and initiatives throughout the customer journey to foster trust and enhance customer loyalty (Iglesias et al., 2017).

Studies discussed in this discussion suggest that implementing corporate social responsibility initiatives can have a positive impact on customer trust and ultimately lead to increased customer loyalty in the telecommunications industry. The accepted hypotheses, H5 and H6, confirm the significant role of customer trust in mediating the relationship between CSR and customer loyalty in Jordanian and Hungarian telecommunications companies. These findings highlight the importance of organizations focusing on building trust among customers by aligning CSR initiatives with their values and interests. Additionally, the results emphasize the need for telecommunications companies to prioritize customer trust as a key factor in their overall business strategy to enhance loyalty and overall

business performance. Overall, the results underscore the potential benefits of CSR initiatives for telecommunications companies in enhancing customer loyalty and building long-term relationships with their customers.

4.4.4 *Hypotheses H7 and H8 discussion*

H7: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H8: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

The acceptance of H7 and H8 suggests that customer satisfaction also plays a significant role in the relationship between CSR and customer loyalty. This finding is consistent with previous studies that have reported a positive relationship between customer satisfaction and customer loyalty in various industries (Zeithaml et al., 1996; Oliver, 1997). Previous studies have also emphasized the importance of customer satisfaction in driving customer loyalty (Reichheld & Sasser, 1990; Parasuraman et al., 1988).

The studies by Humaidan (2016) and Yazid et al. (2020) support the acceptance of hypotheses H7 and H8 also. The results of these studies suggest that CSR initiatives have a significant positive effect on customer satisfaction, which in turn leads to an increase in customer loyalty. The findings from both studies highlight the importance of adopting effective CSR practices in the telecommunications industry to improve customer satisfaction and loyalty. Furthermore, the studies suggest that CSR initiatives should be implemented in various dimensions, such as economic, legal, ethical, and charitable, to have a meaningful influence on customer satisfaction and loyalty.

Another example, is a study by Kodua et al. (2022) also reported a positive relationship between CSR, customer satisfaction, and customer loyalty in the Ghanaian telecommunications industry. This finding is consistent with previous research in the telecommunications industry, which has also shown that CSR activities can enhance customer satisfaction and loyalty (E. Park & Kim, 2019; Sabir et al., 2013).

The findings of the studies conducted by Alam and Rubel (2014) and Sindhu and Arif (2017) provide support for the accepted hypotheses H7 and H8, which posit that customer satisfaction has an impact on the relationship between corporate social responsibility (CSR) and customer loyalty in the telecommunications industry. The results of these studies suggest that Incorporating CSR initiatives in the business strategy of telecommunication companies

can enhance customer satisfaction, trust, and overall business success, which ultimately leads to higher levels of customer loyalty toward the company.

Additionally, the results suggest that companies should focus on not only implementing CSR initiatives, but also on ensuring that customers are satisfied with the company's products and services. This is because customer satisfaction can enhance the impact of CSR on customer loyalty (Parasuraman et al., 1988; Reichheld & Sasser, 1990).

In summary, the acceptance of H7 and H8 highlights the importance of customer satisfaction in the relationship between CSR and customer loyalty in the telecommunications industry. Companies should therefore strive to not only engage in CSR activities, but also to deliver high-quality products and services that meet or exceed customer expectations.

The study's findings indicate that implementing effective corporate social responsibility (CSR) practices can enhance customer satisfaction and loyalty, thereby improving the overall business performance of telecommunications companies. This underscores the importance of telecommunications companies aligning their CSR initiatives with customers' values and interests to meet their needs and expectations. Additionally, the results suggest that continuous monitoring and improvement of customer satisfaction levels through effective CSR practices can help build long-term customer relationships, leading to increased loyalty and positive word-of-mouth recommendations. The study's findings are consistent with previous research that highlights the significance of CSR initiatives in the telecommunications industry, not only in enhancing customer loyalty but also in improving customer satisfaction and overall business performance.

4.4.5 *Hypotheses H9 and H10 discussion*

H9: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.

H10: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

The acceptance of these hypotheses H9 and H10 suggests that service quality satisfaction plays an important role in the relationship between CSR and customer loyalty in the environment of Jordanian and Hungarian telecommunications companies This implies that effective CSR practices that align with customer values and interests, coupled with high service quality, are important factors in building and maintaining customer loyalty. In agreement with the study of Khan et al. (2017), it was found that service quality has a

significant impact on the relationship between corporate social responsibility and customer loyalty in the telecommunications industry in Pakistan .

The importance of service quality in shaping customer loyalty is supported by previous studies, such as the research by Chomvilailuk and Butcher (2014), which found that service quality is a crucial factor in enhancing customer loyalty in the banking industry. Additionally, Parasuraman et al. (1988) and Zeithaml et al. (1993) emphasize the crucial role of service quality in shaping customer satisfaction and loyalty, as customers tend to stay loyal to brands that consistently deliver high-quality service experiences.

The results align with the study conducted by He and Li (2011), which also found that service quality plays a crucial moderating role in the relationship between CSR and customer loyalty. Specifically, high service quality enhances the positive impact of CSR on brand identification, resulting in stronger customer loyalty towards the service brand. These findings are in line with previous research, such as studies in the hospital industry, which have shown a positive connection between perceived service quality and customer loyalty (Sivadas & Baker-Prewitt, 2000, Caruana, 2002).

The studies by Khawaja et al. (2021) and Kim and Ham (2016) further support these results, as they found a positive relationship between service quality, CSR, and customer loyalty. Khawaja et al. (2021) discovered that both service quality and CSR positively influence brand loyalty in the banking industry in Pakistan, while Kim and Ham (2016) found that CSR, service quality, and transparency have a positive effect on relationship quality and consequently enhance customer loyalty.

However, the connection between service quality and loyalty remains relatively underdeveloped, and some studies have failed to find a direct relationship between the two variables (Cronin Jr & Taylor, 1992b). This highlights the need for further research to fully understand the relationship between service quality, CSR, and customer loyalty, and to identify other potential factors that may influence this relationship.

The hypotheses being discussed are H9 and H10, which both suggest that there is an impact of service quality on the relationship between corporate social responsibility (CSR) and customer loyalty from the perspective of customers of Jordanian and Hungarian telecommunications companies. The discussion of the hypotheses is supported by previous studies that have found a positive relationship between perceived service quality and customer loyalty in different service industries, including the telecommunication industry. This positive relationship is based on the idea that good service quality increases trust and

satisfaction in the company, which in turn increases loyalty behaviour and support for the company.

However, the discussion also acknowledges that the relationship between service quality and loyalty is still relatively underdeveloped and that not all studies have found a direct relationship between perceived service quality and customer loyalty. This suggests that while there is evidence to support the hypotheses being discussed, there may be other factors that also influence the relationship between CSR and customer loyalty, and that the relationship between service quality and loyalty may be more complex than previously thought.

Overall, the discussion of the hypotheses highlights the importance of considering the role of service quality in the relationship between CSR and customer loyalty, while also acknowledging the need for further research to fully understand this relationship.

Based on the study results, it appears that there is a significant impact of corporate social responsibility (CSR) on customer loyalty among both Jordanian and Hungarian telecommunications customers. This is an interesting finding, given that Jordan and Hungary have different backgrounds, cultures, and religions. As you mentioned, it is important to note that the telecommunications companies operating in these countries are international and are likely applying CSR strategies wherever they operate. It is possible that the impact of CSR on customer loyalty is similar across different countries and cultures, regardless of their differences, due to globalization.

One possible explanation for this could be that customers in different countries have similar expectations of the companies they do business with, and that CSR is a factor that is universally valued. For example, customers in both Jordan and Hungary may appreciate companies that are environmentally responsible, support social causes, and treat their employees fairly.

Another possible explanation could be that the telecommunications companies operating in Jordan and Hungary have implemented CSR strategies that are culturally appropriate and resonate with customers in these countries. For example, the companies may have tailored their CSR efforts to address specific issues that are important to customers in these countries, such as environmental sustainability, community development, or social justice.

Regardless of the specific reasons for the impact of CSR on customer loyalty in Jordan and Hungary, the study suggests that telecommunications companies operating in these countries would benefit from investing in CSR initiatives, by doing so, they can increase customer loyalty and differentiate themselves from competitors.

4.4.6   Hypothesis H11 discussion

H11: There are no significant differences (at the level α ≤ 0.05) in the responses of the Jordanian and Hungarian samples regarding the study variables.

The accepted hypothesis H11 suggests that there are no significant differences in the responses of Jordanian and Hungarian samples regarding the study variables. This finding indicates that the factors influencing customer loyalty in the telecommunications industry are similar in Jordan and Hungary.

Also, the views of the two samples agreed on the existence of an impact for each of the variables of the corporate image, customer trust, customer satisfaction, and service quality on the relationship between corporate social responsibility and customer loyalty. Although the two samples were collected from two completely different countries in terms of geographical location, cultural composition, demographic distribution, and even cultural composition and social environment.

Previous research has found consistent results with the current study in comparing customer behavior and attitudes across different countries and cultures. For instance, Al-Dmour and Askar (2011) conducted a study comparing the perceptions of Jordanian and Palestinian consumers of mobile banking services and found no significant differences between the two groups regarding their perceived usefulness, ease of use, trust, and intention to use. Another comparative study conducted by Zhang et al. (2010) focused on the influences of customer equity drivers on customer equity and loyalty in the sports shoe industry in Korea and China, and it found no differences between the two groups' responses. But on the other hand, Kim and Choi (2013) study found that young publics in the United States and South Korea have different perceptions of multinational corporations' corporate social responsibility (CSR) practices and how they evaluate the effectiveness of these practices

The study's results align with prior research on the correlation between CSR and customer loyalty in diverse countries and cultures. For example, Auger et al., (2007) conducted a study comparing the effect of CSR on customer loyalty in the United States, France, and Germany and found that CSR had a beneficial effect on customer loyalty in all three countries. Similarly, Potepkin and Firsanova (2017) research reinforces the concept that CSR positively affects customer loyalty across various countries and cultures.

The cultural dimensions of Jordan and Hungary may support the acceptance of hypothesis H11, which states that there are no significant differences in the responses of the two societies towards the study variables. Despite differences in some cultural dimensions, the

Hofstede indicators suggest that both Jordan and Hungary have similar levels of restraint and avoidance of uncertainty.

The observation of a low level of indulgence in Jordan and Hungary may have implications for individual behaviour towards laws and regulations. Being restrained societies, they share a preference for strict social norms and regulations that provide structure and stability, indicating that they may have similar values and perspectives regarding social responsibility and its influence on customer loyalty. In restrained societies, individuals tend to prefer strict social norms and regulations that offer order and predictability, leading to a greater inclination to comply with laws and regulations and support socially responsible practices of corporations. However, cultural factors such as individualism and power distance may also impact attitudes toward regulation and compliance. Thus, a comprehensive understanding of cultural nuances is vital to fully comprehend the relationship between cultural dimensions and individual behaviour towards laws and regulations in these societies.

This implies that telecommunication companies operating in Jordan and Hungary are taking into consideration the cultural dimensions of uncertainty avoidance and indulgence when implementing CSR strategies. The study by Aniszewska (2016) supports this idea by highlighting the importance of cultural differences in CSR communication and the need for companies to adjust their communication strategies based on the cultural context of their stakeholders. By taking cultural differences into account, companies can effectively convey their CSR message and achieve a positive response from their stakeholders. This aligns with the broader literature on the importance of cultural sensitivity in international business and underscores the need for companies to adapt to the cultural context of their operations (Hofstede & Minkov, 2010; Trompenaars & Hampden-Turner, 2011).

The study findings indicate that the relationship between CSR and customer loyalty may not differ depending on the cultural context if the companies take this into consideration during drawing and applying CSR activities. Which is consistent with previous research Du et al. (2010), which highlights the importance for companies to consider the cultural conditions when developing their CSR strategies. While some literature suggests that the implementation of CSR can differ between nations and cultures due to diverse institutional frameworks (Ngai et al., 2007; McDonald & Hung Lai, 2011). The results demonstrate that CSR is increasingly relevant in different cultures and can significantly impact corporate image, customer trust, satisfaction, and service quality. This suggests that the understanding of CSR among customers in different regions is becoming more aligned, which can be

attributed to globalization and the homogenization of customer preferences worldwide (Ailawadi et al., 2014).

According to Hofstede's indicators also, Jordan and Hungary share similar levels of restraint and avoidance of uncertainty, indicating that they may have similar values and perspectives regarding social responsibility's impact on customer loyalty. This is because individuals with high uncertainty avoidance often demand that for-profit companies pursue socially responsible actions, as they want to avoid uncertain situations, such as legal issues, resulting from these companies' actions.

This aligns with a study by Vitell et al. (2003) found that high uncertainty avoidance is positively associated with the perceived importance of ethics and social responsibility. Countries with high uncertainty avoidance, like Jordan and Hungary, tend to handle uncertainty through formal rules or institutions, seeking stability, structure, and security while avoiding ambiguity and risk (Stanley Budner, 1962; Norton, 1975; Hofstede, 1985). This cultural characteristic can influence consumer behaviour and impact their preferences and decision-making processes (Szmigin, 2003). Consequently, it may explain why the Jordanian and Hungarian samples responded similarly to the study variables. Nonetheless, further research is necessary to explore other cultural factors that may impact these variables.

In addition, previous studies have found that restraint cultures, such as Jordan and Hungary, have a stronger positive association between CSR and brand loyalty compared to indulgent cultures. Consumers in restrained cultures tend to place greater importance on social responsibility and are more likely to develop stronger connections with companies that engage in CSR activities. Therefore, companies operating in restraint cultures should consider implementing CSR strategies to improve consumer-corporate connection and customer loyalty. Therefore, cultural factors should be considered when designing and implementing CSR strategies, as cultural differences can affect the effectiveness of such strategies (Moon et al., 2015).

To better understand these similarities in the results, attention must be paid to the nature of the companies that were considered in both samples. The three telecommunications companies that make up the Hungarian sample are of a multinational nature, and this status influences the services they provide, the way these services are presented, and the method of practicing corporate social responsibility activities. In recent years, the global system has moved towards promoting the values of social responsibility and emphasizing the importance of these practices in improving customer awareness towards companies.

Similarly, companies in the Jordanian sample also have multinational characteristics, which opens the way for them to apply norms and requirements and to keep pace with everything that is new at the service, logistical, and technical levels. This similarity in the formative characteristics of the companies in the two samples may contribute to the formation of a common factor between the clients of these companies. It is important to note that these findings are consistent with previous research that has highlighted the influence of corporate culture and social norms on customer behaviour (Hofstede, 1985, Stanley Budner, 1962, Norton, 1975).

Also, it can be argued that the similarity and growth of the telecommunications industry could impact the services offered, target audience, and promotions by these companies. Furthermore, these companies are subject to the International Telecommunications Union's regulations, which established standards for wired and wireless communications worldwide. As a result, a sense of unity is created in the telecommunications industry's overall and basic structure globally. Since Jordan and Hungary are members of this union, they follow a unified international policy in general, but it is adapted to meet the specific needs and requirements of each population.

In conclusion, the multinational status of the companies in both samples may explain the similarity in responses regarding the study variables. However, further research is needed to investigate other cultural factors that may impact these variables. Where uunderstanding the influence of corporate culture and social norms on customer behaviour is crucial for companies to effectively implement CSR strategies and build stronger relationships with their customers.

5 Conclusions and Limitations, and Future Works

5.1 New scientific results

In conclusion, this study examined the impact of corporate social responsibility (CSR) on customer loyalty in the telecommunications industry in Jordan and Hungary. The results of the study showed that there is a positive relationship between CSR and customer loyalty in both countries. The study also found that corporate image, customer trust, customer satisfaction, and service quality are important factors that affect the relationship between CSR and customer loyalty. This chapter summarizes the new scientific findings as follows :

1. There is a positive impact of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.
2. There is a positive impact of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.
3. There is a positive impact of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.
4. There is a positive impact of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.
5. There is a positive impact of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.
6. There is a positive impact of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.
7. There is a positive impact of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.
8. There is a positive impact of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.
9. There is a positive impact of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.
10. There is a positive impact of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.

11. There are similarities in the perspectives of the Hungarian and Jordanian sample members regarding the variables of corporate social responsibility, customer loyalty, corporate image, customer trust, customer satisfaction, and service quality.

Table (5.1): Summary of hypothesis tests

Hypothesis	Decision
H1: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Jordanian telecommunications companies.	Accepted
H2: There is an impact (at the level $\alpha \leq 0.05$) of corporate social responsibility on customer loyalty from the perspective of customers of Hungarian telecommunications companies.	Accepted
H3: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.	Accepted
H4: There is an impact (at the level $\alpha \leq 0.05$) of the corporate image on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.	Accepted
H5: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.	Accepted
H6: There is an impact (at the level $\alpha \leq 0.05$) of customer trust on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.	Accepted
H7: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.	Accepted
H8: There is an impact (at the level $\alpha \leq 0.05$) of customer satisfaction on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.	Accepted
H9: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Jordanian telecommunications companies.	Accepted
H10: There is an impact (at the level $\alpha \leq 0.05$) of service quality on the relationship between corporate social responsibility and customer loyalty from the perspective of customers of Hungarian telecommunications companies.	Accepted
H11: There are no significant differences (at the level $\alpha \leq 0.05$) in the responses of the Jordanian and Hungarian samples regarding the study variables.	Accepted for all Variables

Own results

5.2 Application

The results of this study, especially regarding the comparative aspect, are scientifically authentic, as many parties can use them. Starting at the scientific level, researchers interested in administrative and marketing issues can use these results to build a new theory related to the impact of social responsibility on customer loyalty. In addition, the results of this study can be used to understand the variables related to customer loyalty, such as corporate image, customer confidence, customer satisfaction, and service quality.

On a practical level, the management of telecommunications companies in Jordan and Hungary can use these results in order to develop corporate social responsibility policies that are appropriate to the society in which they operate their business, and also in line with customers' perspectives and needs. And strive also to disclose these activities and policies in various ways, whether annual reports, newspapers, newspapers, television, or various related websites, to ensure increased customer awareness regarding them and thus ensure increased customer loyalty to these companies.

Also, this study gave perception to the telecommunications companies operating in Jordan and Hungary about the controlling factors that affect the relationship between corporate social responsibility and customer loyalty, which makes companies seek to try to reach customer satisfaction, create customer trust, and provide the best quality of service, which affects the image of the company. positively, thus forming a better customer loyalty policy.

In addition, the comparative study is useful and rich for any company operating in different cultural environments and trying to influence different societies with multiple cultural, religious, and social backgrounds, as understanding the societies in which companies operate in the modern era is an important matter that must be taken into consideration when developing policies and strategies. various international companies.

5.3 Limitation

Numerous factors can impact scientific research, and this study was no exception. The outbreak of the COVID-19 pandemic presented several challenges and constraints that affected some of the research procedures. To mitigate the risks associated with face-to-face interactions, electronic media was employed to distribute a portion of the questionnaires. However, this shift in data collection methods may have impacted the representativeness of the sample. Additionally, the implementation of precautionary measures to control the spread of the virus resulted in a longer duration of the study. Despite these challenges, the

study was able to achieve its objectives and provide valuable insights into the impact of corporate social responsibility on customer loyalty in the telecommunications industry.

Also, companies operating in Jordan and Hungary do not respond to the researchers' request to conduct interviews with managers working in developing corporate social responsibility policies in both countries, which constituted an obstacle for the researcher to understand the companies' viewpoints in choosing certain activities within their policies. Or find out if these companies are studying the cultural differences and specificities of societies before choosing, drawing, and implementing their policies in the field of corporate social responsibility.

This created a gap in the researcher's understanding of whether these companies seek to focus on each society in relation to its members or seek in the future to adapt their policies differently to each country.

5.4 Future researches

As for future studies, the results of this study may open the way towards using them in developing the concept of corporate social responsibility and customer loyalty, in addition to the related dimensions. Where the results of the study concluded that the variables studied explain the effect of five variables on customer loyalty. Thus, the effect of different and various variables has remained open to future studies to search for new factors influencing customer loyalty.

Considering all aspects, such as the classification of telecommunication and finance industries as non-sensitive to environmental responsibility and the low consumer awareness of CSR initiatives, it is apparent that the effectiveness and benefits of CSR activities are influenced by several factors. This suggests that CSR is a complex concept, and its success cannot be determined by a single factor alone. Therefore, the effectiveness of corporate social responsibility may not always align with its theoretical potential (Kavaliauskė & Stancikas, 2014).

Despite the importance and potential benefits of corporate social responsibility (CSR) initiatives, it is essential to acknowledge that they are not the only determinant of customer loyalty. According to Öberseder et al. (2011), price, quality, brand, country of origin, and service are just a few of the competing factors that must be considered alongside CSR when it comes to purchasing decisions. Additionally, qualitative research has found that CSR often ranks lower on the list of consumer priorities than other factors, even among ethical and socially conscious consumers, who may prioritize convenience, affordability, and product

range over ethical considerations (Memery et al., 2005). Furthermore, Berens et al. (2007) argue that good corporate ability is a necessary precondition for positive customer reactions to CSR, as a poor corporate ability cannot be compensated for by good CSR practices.

Several studies, including McDonald and Hung Lai (2011), Lai et al. (2010), Auger et al. (2010) and Berens et al. (2005), stress the importance of adopting customer-centric approaches to corporate social responsibility (CSR) for optimal outcomes. To enhance companies' CSR strategies and foster stronger customer-company relationships, future research should explore the cultural values and beliefs that influence customer perceptions of CSR, investigate customers' willingness to pay for socially responsible products, and examine the effects of different types of CSR initiatives on customer attitudes and behaviours. Furthermore, studies have found that consumers' and entrepreneurs' perceptions of CSR are shaped by human values, and consumer perceptions serve as a mediator between human values and entrepreneur perceptions. This insight can help companies develop comprehensive CSR plans that align with social and economic values, ultimately leading to long-term profitability and value creation (Y.-K. Lee et al., 2012).

According to Ind & Iglesias (2016), brands should adopt an authentic and sincere approach to CSR by prioritizing the goal of doing good, even if it may only result in second-order benefits such as increased customer loyalty. To achieve this, brands must develop a conscience and commit to a consistent set of core values and principles that guide all strategic decisions and actions, taking a long-term view of CSR and striving to transform the brand internally and improve its positive transformative impact on society and the environment.

And as a recommendation, managers should prioritize building an authentic dialogue with customers to increase customer loyalty derived from CSR activities. This can be achieved by embracing co-creation, which can help translate CSR activities into enhanced customer loyalty. Therefore, it is crucial for managers to prioritize stakeholder dialogue and embrace co-creation as a strategy for enhancing customer loyalty (O'riordan & Fairbrass, 2008).

In conclusion, our study highlights the importance of further exploring potential influences and control variables in the proposed CSR perception model, including culture, gender, demographics, and other physiological and professional characteristics, which may impact managerial goals. To achieve a more diverse set of outcomes, a more complex framework is needed (Witt & Redding, 2012).

This study can provide a set of suggestions for future studies:

1. Conduct a comparative study on the impact of social responsibility practices on customer loyalty in the service and product sectors.

2. Investigate the influence of customer relationship management on customer loyalty.

3. Study other societies to examine cultural differences in relation to CSR perceptions and customer loyalty.

4. Identify the most effective CSR activities in terms of impacting customer loyalty.

5. Examine the specific impact of CSR on each telecommunication company in Jordan and Hungary.

6. Analyze the role of product or service pricing in affecting customer awareness of CSR and its impact on loyalty.

7. Investigate how social and cultural factors influence public skepticism towards CSR, with a particular cultural, economic, or political factor in mind.

8. Prioritize customer-centric approaches to CSR by examining cultural values, willingness to pay, and the impact of different CSR initiatives on customer attitudes and behavior to inform strategies and strengthen customer-company relationships.

Summary

The study aimed to explore the impact of corporate social responsibility on customer loyalty in the telecommunications industry, specifically in Jordan and Hungary. The study used a sample of customers from telecommunication companies in both countries, and the relationship between corporate social responsibility and customer loyalty was examined alongside factors such as corporate image, customer trust, customer satisfaction, and service quality. The study found that there was a significant impact of social responsibility activities on customer loyalty in both Jordanian and Hungarian telecommunication companies.

Moreover, the study suggests that customers in both countries have similar values and perceptions regarding the importance of CSR practices in the telecommunications industry. This finding is important because it suggests that companies operating in these countries can implement similar CSR activities to improve customer loyalty and maintain their customer base. It can also serve as a guideline for companies to develop CSR activities that cater to both countries. Therefore, it is essential for companies to focus on CSR activities that align with the customers' values and perceptions to maintain customer loyalty.

However, it is important to note that the study is limited to the telecommunications industry in Jordan and Hungary. Future research should investigate the impact of CSR on customer loyalty in other industries and regions to examine whether the findings of the study are applicable to other contexts. Additionally, the study did not explore the cultural values and beliefs that may influence customer perceptions of CSR in these countries. Future research could delve deeper into the cultural values and beliefs of customers in these countries to understand better how CSR activities can be customized to align with these values and beliefs.

In conclusion, the study provides valuable insights into the relationship between CSR and customer loyalty in the telecommunications industry in Jordan and Hungary. The findings suggest that companies in this sector should prioritize their CSR practices to maintain customer loyalty and improve their long-term profitability.

References

1. Abdelrahim, K. E. (2014). Role of Corporate Social Responsibility in alleviating poverty in Jordan: An exploratory study. International Journal of Business and Social Research (IJBSR), 4(3). https://doi.org/10.18533/ijbsr.v4i3.336

2. Abreu, R., David, F., & Crowther, D. (2005). Corporate social responsibility in Portugal: Empirical evidence of corporate behaviour. Corporate Governance: The International Journal of Business in Society, 5(5), 3–18. https://doi.org/10.1108/14720700510630013

3. Abu-Baker, N., & Naser, K. (2000). Empirical evidence on corporate social disclosure (CSD) practices in Jordan. International Journal of Commerce and Management, 18–18. https://doi.org/10.1108/eb047406

4. Acheampong, P., Boamah, K. B., Agyeman-Prempeh, N., Boateng, F., Bediako, I. A., & Abubakar, R. (2021). Trust and continuance of mobile payment use intention: A study based on structural equation modeling. Information Resources Management Journal (IRMJ), 34(1), 19–42.

5. Ádám, A. (2009). Vállalatok társadalmi felelőssége. Felelős Társaságirányítás (CSR), Kossuth Kiadó, Budapest.

6. Adams, C. A. (2002). Internal organisational factors influencing corporate social and ethical reporting. Accounting, Auditing & Accountability Journal. https://doi.org/10.1108/09513570210418905

7. Afridi, S. A., Gul, S., Haider, M., & Batool, S. (2018a). Mediating effect of customers' trust between the association of corporate social responsibility and customers' loyalty. Pakistan Journal of Commerce and Social Sciences (PJCSS), 12(1), 214–228.

8. Afridi, S. A., Gul, S., Haider, M., & Batool, S. (2018b). Mediating effect of customers' trust between the association of corporate social responsibility and customers' loyalty. Pakistan Journal of Commerce and Social Sciences (PJCSS), 12(1), 214–228.

9. Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., & Ghazali, P. (2019). Assessing the effects of service quality on customer satisfaction. Management Science Letters, 9(1), 13–24.

10. Agyei, P. M., Kilika, J. M., & Mensah, P. A. (2014a). Relationship between corporate image and customer loyalty in the mobile telecommunication market in Kenya. Management, 2(5), 299–308.

11. Agyei, P. M., Kilika, J. M., & Mensah, P. A. (2014b). Relationship between corporate image and customer loyalty in the mobile telecommunication market in Kenya. Management, 2(5), 299–308.

12. Ahmad, A. M. K., Shattal, M. H. A., Rawashdeh, L. A., Ghasawneh, J., & Nusairat, N. (2022a). Corporate social responsibility and brand equity of operating telecoms: Brand reputation as a mediating effect. International Journal of Sustainable Economy, 14(1), 78–97.

13. Ahmad, A. M. K., Shattal, M. H. A., Rawashdeh, L. A., Ghasawneh, J., & Nusairat, N. (2022b). Corporate social responsibility and brand equity of operating telecoms: Brand reputation as a mediating effect. International Journal of Sustainable Economy, 14(1), 78–97.

14. Ailawadi, K. L., Neslin, S. A., Luan, Y. J., & Taylor, G. A. (2014). Does retailer CSR enhance behavioral loyalty? A case for benefit segmentation. International Journal of Research in Marketing, 31(2), 156–167.

15. Ajina, A. S., Japutra, A., Nguyen, B., Syed Alwi, S. F., & Al-Hajla, A. H. (2019a). The importance of CSR initiatives in building customer support and loyalty: Evidence from Saudi Arabia. Asia Pacific Journal of Marketing and Logistics, 31(3), 691–713.
16. Ajina, A. S., Japutra, A., Nguyen, B., Syed Alwi, S. F., & Al-Hajla, A. H. (2019b). The importance of CSR initiatives in building customer support and loyalty: Evidence from Saudi Arabia. Asia Pacific Journal of Marketing and Logistics, 31(3), 691–713.
17. Akbari, M., Mehrali, M., SeyyedAmiri, N., Rezaei, N., & Pourjam, A. (2020). Corporate social responsibility, customer loyalty and brand positioning. Social Responsibility Journal, 16(5), 671–689.
18. Akinyomi, O. J. (2013). Survey of corporate social responsibility practices in Nigerian manufacturing sector. International Journal of Research Studies in Management, 2(1), 33–42. http://10.5861/ijrsm.2012.177
19. Al Mubarak, Z., Ben Hamed, A., & Al Mubarak, M. (2019). Impact of corporate social responsibility on bank's corporate image. Social Responsibility Journal, 15(5), 710–722.
20. Al-Abdallah, G. M., & Ahmed, R. S. (2018a). The impact of corporate social responsibility on customer loyalty in the Qatari telecommunication sector. Journal of Business and Retail Management Research, 13 (01). http://10.24052/JBRMR/V13IS01/ART-25
21. Al-Abdallah, G. M., & Ahmed, R. S. (2018b). The impact of corporate social responsibility on customer loyalty in the Qatari telecommunication sector. Journal of Business and Retail Management Research, 13(01).
22. Alafi, K., & Hasoneh, A. B. (2012). Corporate social responsibility associated with customer satisfaction and financial performance a case study with Housing Banks in Jordan. International Journal of Humanities and Social Science, 2(15), 102–115.
23. Alafi, K. K. (2018). Customer Awareness of the Social Responsibility and Its Relation to Loyalty. International Journal of Business and Management, 13(6), 144–155.
24. Alam, N., & Rubel, A. K. (2014a). Impacts of corporate social responsibility on customer satisfaction in telecom industry of Bangladesh. ABC Journal Of Advanced Research, 3(2), 93–104.
25. Alam, N., & Rubel, A. K. (2014b). Impacts of corporate social responsibility on customer satisfaction in telecom industry of Bangladesh. ABC Journal Of Advanced Research, 3(2), 93–104.
26. Albayati, H., Kim, S. K., & Rho, J. J. (2020). Accepting financial transactions using blockchain technology and cryptocurrency: A customer perspective approach. Technology in Society, 62, 101320.
27. Al-Daaya, Y. (2017). Corporate Social Responsibility Scenario in Jordan: Transformation Context. Műszaki És Menedzsment Tudományi Közlemények, 2(3), 1–10. https://doi.org/10.21791/IJEMS.2017.3.1
28. Al-Dmour, H. H., & Askar, H. A. (2011). The Impact of Corporate Social Responsibility on Companies Perceived Performance: A Comparative Study between Local and Foreign Companies in Jordan. Jordan Journal of Business Administration, 7(1), 95–115.
29. Al-Ghamdi, S. A. A., & Badawi, N. S. (2019). Do corporate social responsibility activities enhance customer satisfaction and customer loyalty? Evidence from the Saudi banking sector. Cogent Business & Management, 6(1), 1662932.

30. Al-Khadash, H. A., & Al-Yarmouk, A. (2003). The accounting disclosure of social and environmental activities a comparative study for the industrial Jordanian shareholding companies. Abhath Al-Yarmouk Journal: Humanities and Social Sciences, 19(2), 21–39.

31. Alkhudierat, N. (2019). The Level of Corporate Social Responsibility Implementation in all Social Responsibility Aspects in Jordan's Zain Telecommunication Company. Gazdaság És Társadalom, 12(4), 88–113. https://doi.org/10.21637/GT.2019.4.04

32. Almaghribi, abd al-Fattah. (1996). Almas'uliyyah al-Itima'yyah li al-bunuk al-Islamiyah (Vol. 1). alma'had al-alami li alfikri al-islami.

33. Al-najjar, F. J. (2016a). Social Responsibility and its Impact on Competitive Advantage (An Applied Study on Jordanian Telecommunication Companies). International Journal of Business and Social Science, 7(2), 114–125.

34. Al-najjar, F. J. (2016b). Social responsibility and its impact on competitive advantage (An applied study on Jordanian telecommunication companies). International Journal of Business and Social Science, 7(2), 114–125.

35. Al-Qudah, K., & Al-Mahasneh, M. (2018). The impact of corporate social responsibility on customer loyalty: The mediating effect of customer trust. Journal of Social Responsibility, 4(2), 26–40.

36. Alrubaiee, L. S., Aladwan, S., Joma, M. H. A., Idris, W. M., & Khater, S. (2017a). Relationship between corporate social responsibility and marketing performance: The mediating effect of customer value and corporate image. International Business Research, 10(2), 104–123.

37. Alrubaiee, L. S., Aladwan, S., Joma, M. H. A., Idris, W. M., & Khater, S. (2017b). Relationship between corporate social responsibility and marketing performance: The mediating effect of customer value and corporate image. International Business Research, 10(2), 104–123.

38. Alshbili, I., & Elamer, A. A. (2020). The influence of institutional context on corporate social responsibility disclosure: A case of a developing country. Journal of Sustainable Finance & Investment, 10(3), 269–293.

39. Amo-Mensah, M., & Tench, R. (2018). Transnational Corporate Social Responsibility: Fact, Fiction or Failure? In The Critical State of Corporate Social Responsibility in Europe. Emerald Publishing Limited.

40. Amor, A. M., Hagiwara, M., Shogren, K. A., Thompson, J. R., Verdugo, M. Á., Burke, K. M., & Aguayo, V. (2019). International perspectives and trends in research on inclusive education: A systematic review. International Journal of Inclusive Education, 23(12), 1277–1295.

41. Anderson, E. W., Fornell, C., & Mazvancheryl, S. K. (2004a). Customer satisfaction and shareholder value. Journal of Marketing, 68(4), 172–185.

42. Anderson, E. W., Fornell, C., & Mazvancheryl, S. K. (2004b). Customer satisfaction and shareholder value. Journal of Marketing, 68(4), 172–185.

43. Aniszewska, G. (2016). Cultural background in CSR communication. Prace Naukowe Uniwersytetu Ekonomicznego We Wrocławiu, 423, 23–34.

44. Ankersmit, L. (2020). The contribution of EU public procurement law to corporate social responsibility. European Law Journal, 26(1–2), 9–26.

45. Apergis, E. (2021). What can monitoring our bank account cash flows say about our loyalty cards? Journal of Marketing Theory and Practice, 1–21.

46. Arendt, S., & Brettel, M. (2010). Understanding the influence of corporate social responsibility on corporate identity, image, and firm performance. Management Decision, 48(10), 1469–1492.

47. Arnold, J., Moizer, P., & Noreen, E. (1984). Investment appraisal methods of financial analysts: A comparative study of US and UK practices. International Journal of Accounting, 19(2), 1–18.

48. Arraiano, I. G., & Hategan, C. D. (2019a). The stage of corporate social responsibility in EU-CEE countries. European Journal of Sustainable Development, 8(3), 340–340.

49. Arraiano, I. G., & Hategan, C. D. (2019b). The stage of corporate social responsibility in EU-CEE countries. European Journal of Sustainable Development, 8(3), 340–340.

50. Arrive, T. J., Feng, M., Yan, Y., & Chege, S. M. (2019). The involvement of telecommunication industry in the road to corporate sustainability and corporate social responsibility commitment. Corporate Social Responsibility and Environmental Management, 26(1), 152–158.

51. Asnawi, A., Awang, Z., Afthanorhan, A., Mohamad, M., & Karim, F. (2019). The influence of hospital image and service quality on patients' satisfaction and loyalty. Management Science Letters, 9(6), 911–920.

52. Auger, P., Devinney, T. M., & Louviere, J. J. (2007). Using best–worst scaling methodology to investigate consumer ethical beliefs across countries. Journal of Business Ethics, 70, 299–326.

53. Auger, P., Devinney, T. M., Louviere, J. J., & Burke, P. F. (2010). The importance of social product attributes in consumer purchasing decisions: A multi-country comparative study. International Business Review, 19(2), 140–159.

54. Avery, R. J., Eisenberg, M. D., & Simon, K. I. (2012). The impact of direct-to-consumer television and magazine advertising on antidepressant use. Journal of Health Economics, 31(5), 705–718.

55. Azmat, F., & Ha, H. (2013). Corporate social responsibility, customer trust, and loyalty—Perspectives from a developing country. Thunderbird International Business Review, 55(3), 253–270.

56. Baden, D. A., Harwood, I. A., & Woodward, D. G. (2009). The effect of buyer pressure on suppliers in SMEs to demonstrate CSR practices: An added incentive or counter productive? European Management Journal, 27(6), 429–441.

57. Ball, D., Coelho, P. S., & Machás, A. (2004). The role of communication and trust in explaining customer loyalty: An extension to the ECSI model. European Journal of Marketing.

58. Bandyopadhyay, S., & Martell, M. (2007). Does attitudinal loyalty influence behavioral loyalty? A theoretical and empirical study. Journal of Retailing and Consumer Services, 14(1), 35–44.

59. Bank, D. (2017). Double dependent market economy and corporate social responsibility in Hungary. Corvinus Journal of Sociology and Social Policy, 8(1), 25–47.

60. Bansal, P., & Roth, K. (2000). Why companies go green: A model of ecological responsiveness. Academy of Management Journal, 43(4), 717–736. https://doi.org/10.2307/1556363

61. Barakat, F. S., Pérez, M. V. L., & Ariza, L. R. (2015). Corporate social responsibility disclosure (CSRD) determinants of listed companies in Palestine (PXE) and Jordan (ASE). Review of Managerial Science, 9(4), 681–702. https://doi.org/10.1007/s11846-014-0133-9

62. Barlas, A., Valakosta, A., Katsionis, C., Oikonomou, A., & Brinia, V. (2023). The Effect of Corporate Social Responsibility on Customer Trust and Loyalty. Sustainability, 15(2), 1036.

63. Barnett, M. L., & Salomon, R. M. (2006). Beyond dichotomy: The curvilinear relationship between social responsibility and financial performance. Strategic Management Journal, 27(11), 1101–1122. https://doi.org/10.1002/smj.557

64. Bartlett, C. A., & Ghoshal, S. (2002). Managing across borders: The transnational solution. Harvard Business Press. https://doi.org/10.2307/258620

65. Basu, K. (1994). The traveler's dilemma: Paradoxes of rationality in game theory. The American Economic Review, 84(2), 391–395.

66. Bauer, J. M., Berne, M., & Maitland, C. F. (2002). Internet access in the European Union and in the United States. Telematics and Informatics, 19(2), 117–137.

67. Becker-Olsen, K. L., Cudmore, B. A., & Hill, R. P. (2006). The impact of perceived corporate social responsibility on consumer behavior. Journal of Business Research, 59(1), 46–53.

68. Bello, K. B., Jusoh, A., & Md Nor, K. (2021). Relationships and impacts of perceived CSR, service quality, customer satisfaction and consumer rights awareness. Social Responsibility Journal, 17(8), 1116–1130.

69. Benedict Ogbemudia, I., Wilson, E., Solomon Ebiladei, A., Benjamin Ibe, C., Shedrach Chinwuba, M., & Sylvester Okechukwu, I. (2022). The Evolving Strategic CSR Practices in Africa: Exploring the Multidimensional Implications for Telecommunication Firms' Outcomes in Nigeria. SAGE Open, 12(2), 21582440221089970.

70. Berens, G., Van Riel, C. B., & Van Bruggen, G. H. (2005). Corporate associations and consumer product responses: The moderating role of corporate brand dominance. Journal of Marketing, 69(3), 35–48.

71. Berens, G., Van Riel, C. B., & Van Rekom, J. (2007). The CSR-quality trade-off: When can corporate social responsibility and corporate ability compensate each other? Journal of Business Ethics, 74(3), 233–252.

72. Berry, L. L. (1995). Relationship marketing of services—Growing interest, emerging perspectives. Journal of the Academy of Marketing Science, 23(4), 236–245.

73. Bhattacharya, C. B., & Sen, S. (2003a). Consumer–company identification: A framework for understanding consumers' relationships with companies. Journal of Marketing, 67(2), 76–88.

74. Bhattacharya, C. B., & Sen, S. (2003b). Consumer–company identification: A framework for understanding consumers' relationships with companies. Journal of Marketing, 67(2), 76–88.

75. Biró, K., & Szalmáné Csete, M. (2021a). Corporate social responsibility in agribusiness: Climate-related empirical findings from Hungary. Environment, Development and Sustainability, 23(4), 5674–5694.

76. Biró, K., & Szalmáné Csete, M. (2021b). Corporate social responsibility in agribusiness: Climate-related empirical findings from Hungary. Environment, Development and Sustainability, 23(4), 5674–5694.

77. Bloemer, J., De Ruyter, K. O., & Wetzels, M. (1999). Linking perceived service quality and service loyalty: A multi-dimensional perspective. European Journal of Marketing, 33(11/12), 1082–1106.

78. Blut, M. (2016). E-service quality: Development of a hierarchical model. Journal of Retailing, 92(4), 500–517.

79. Bobâlcă, C., Gătej, C., & Ciobanu, O. (2012). Developing a scale to measure customer loyalty. Procedia Economics and Finance, 3, 623–628.

80. Borst, G., Niven, E., & Logie, R. H. (2012). Visual mental image generation does not overlap with visual short-term memory: A dual-task interference study. Memory & Cognition, 40, 360–372.

81. Boshoff, C., & Gray, B. (2004). The relationships between service quality, customer satisfaction and buying intentions in the private hospital industry. South African Journal of Business Management, 35(4), 27–37.

82. Boshoff, C., & Mels, G. (1995). A causal model to evaluate the relationships among supervision, role stress, organizational commitment and internal service quality. European Journal of Marketing, 29(2), 23–42.

83. Bouterfas, S. I., Raytcheva, S., & Rouet, G. (2019). Corporate Social Responsibility in Europe: Discourses and Practices. Responsible Organizations in the Global Context: Current Challenges and Forward-Thinking Perspectives, 153–174.

84. Bowen, D. E., & Schneider, B. (1985). Boundary-spanning role employees and the service encounter: Some guidelines for management and research, in Czepiel, JA, Solomon, MR, Surprenant, CF (Eds). The Service Encounter, Lexington Books, Lexington, MA.

85. Bowen, H. R. (1953). Bowen, H. R. (1953). Social responsibility of the businessman. New York: Harper & Row. Harper & Row.

86. Bozic, B., & Kuppelwieser, V. G. (2019). Customer trust recovery: An alternative explanation. Journal of Retailing and Consumer Services, 49, 208–218.

87. Brammer, S., & Millington, A. (2005). Corporate reputation and philanthropy: An empirical analysis. Journal of Business Ethics, 61(1), 29–44.

88. Brodhag, C., & Talière, S. (2006). Sustainable development strategies: Tools for policy coherence. Natural Resources Forum, 30, 136–145.

89. Brown, T. J., & Dacin, P. A. (1997). The company and the product: Corporate associations and consumer product responses. Journal of Marketing, 61(1), 68–84. https://doi.org/10.2307/1252190

90. Bucaro, A. C., Jackson, K. E., & Lill, J. B. (2020). The influence of corporate social responsibility measures on investors' judgments when integrated in a financial report versus presented in a separate report. Contemporary Accounting Research, 37(2), 665–695.

91. Bucur, M. (2021). The Importance of Corporate Social Responsibility among Students in EUROPE. Proceedings, 63(1), 75.

92. Budur, T., & Poturak, M. (2021). Employee performance and customer loyalty: Mediation effect of customer satisfaction. Middle East Journal of Management, 8(5), 453–474.

93. Buhmann, K. (2011). Integrating human rights in emerging regulation of Corporate Social Responsibility: The EU case. International Journal of Law in Context, 7(2), 139–179. https://doi.org/10.1017/S1744552311000048

94. Butscher, S. A. (1999). Using pricing to increase customer loyalty. The Journal of Professional Pricing, 8(1), 29–32.

95. Campbell, D. (2004). A longitudinal and cross-sectional analysis of environmental disclosure in UK companies—A research note. The British Accounting Review, 36(1), 107–117. https://doi.org/10.1016/j.bar.2003.09.001

96. Carroll, A. B. (1979). A three-dimensional conceptual model of corporate performance. Academy of Management Review, 4(4), 497–505. http://10.5465/AMR.1979.4498296

97. Carroll, A. B., & Shabana, K. M. (2010a). The business case for corporate social responsibility: A review of concepts, research and practice. International Journal of Management Reviews, 12(1), 85–105.

98. Carroll, A. B., & Shabana, K. M. (2010b). The business case for corporate social responsibility: A review of concepts, research and practice. International Journal of Management Reviews, 12(1), 85–105.

99. Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. European Journal of Marketing, 36(7/8), 811–828.

100. Chang, P.-L., & Chieng, M.-H. (2006). Building consumer–brand relationship: A cross-cultural experiential view. Psychology & Marketing, 23(11), 927–959.

101. Chang, Y.-H., & Yeh, C.-H. (2017). Corporate social responsibility and customer loyalty in intercity bus services. Transport Policy, 59, 38–45.

102. Chen, C.-F., & Chen, F.-S. (2010). Experience quality, perceived value, satisfaction and behavioral intentions for heritage tourists. Tourism Management, 31(1), 29–35.

103. Chicu, D., del Mar Pàmies, M., Ryan, G., & Cross, C. (2019). Exploring the influence of the human factor on customer satisfaction in call centres. BRQ Business Research Quarterly, 22(2), 83–95.

104. Chiu, K.-H., & Hsu, C.-L. (2010). Research on the connections between corporate social responsibility and corporation image in the risk society: Take the mobile telecommunication industry as an example. International Journal of Electronic Business Management, 8(3), 183.

105. Cho, C. H., Michelon, G., Patten, D. M., & Roberts, R. W. (2015). CSR disclosure: The more things change…? Accounting, Auditing & Accountability Journal.

106. Choi, B., & La, S. (2013). The impact of corporate social responsibility (CSR) and customer trust on the restoration of loyalty after service failure and recovery. Journal of Services Marketing.

107. Chomvilailuk, R., & Butcher, K. (2014a). Effects of quality and corporate social responsibility on loyalty. The Service Industries Journal, 34(11), 938–954.

108. Chomvilailuk, R., & Butcher, K. (2014b). Effects of quality and corporate social responsibility on loyalty. The Service Industries Journal, 34(11), 938–954.

109. Chomvilailuk, R., & Butcher, K. (2014c). Effects of quality and corporate social responsibility on loyalty. The Service Industries Journal, 34(11), 938–954.

110. Chu, K.-M., & Shiu, C. (2009). The construction model of customer trust, perceived value and customer loyalty. The Journal of American Academy of Business, Cambridge, 14(2), 98–103.

111. Chung, K.-H., Yu, J.-E., Choi, M.-G., & Shin, J.-I. (2015a). The effects of CSR on customer satisfaction and loyalty in China: The moderating role of corporate image. Journal of Economics, Business and Management, 3(5), 542–547.

112. Chung, K.-H., Yu, J.-E., Choi, M.-G., & Shin, J.-I. (2015b). The effects of CSR on customer satisfaction and loyalty in China: The moderating role of corporate image. Journal of Economics, Business and Management, 3(5), 542–547.

113. Clement-Jones, T. (2005). Bottom line issue or public relations exercise. Investing in Corporate Social Responsibility: A Guide to Best Practice, Business Planning and the UK's Leading Companies (Kogan Page, London), 5–13.

114. Communities, C. of the E. (2001). Green paper: Promoting a European framework for corporate social responsibility. Commission of the European Communities.

115. Cormier, D., Gutierrez, L., & Magnan, M. (2022). The link between CSR performance and CSR disclosure quality: Does board diversity matter? Journal of Management and Governance, 1–27.

116. Cowen, S. S., Ferreri, L. B., & Parker, L. D. (1987). The impact of corporate characteristics on social responsibility disclosure: A typology and frequency-based analysis. Accounting, Organizations and Society, 12(2), 111–122. https://doi.org/10.1016/0361-3682(87)90001-8

117. Crane, A., Matten, D., & Spence, L. (2014). Corporate social responsibility: Readings and cases in a global context. Routledge.

118. Crane, A., Matten, D., & Spence, L. J. (2013). Corporate social responsibility in a global context. Chapter in: Crane, A., Matten, D., and Spence, LJ,'Corporate Social Responsibility: Readings and Cases in a Global Context, 2, 3–26.

119. Cronin Jr, J. J., & Taylor, S. A. (1992a). Measuring service quality: A reexamination and extension. Journal of Marketing, 56(3), 55–68.

120. Cronin Jr, J. J., & Taylor, S. A. (1992b). Measuring service quality: A reexamination and extension. Journal of Marketing, 56(3), 55–68.

121. Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship quality in services selling: An interpersonal influence perspective. Journal of Marketing, 54(3), 68–81.

122. _csr1-en-r5.pdf. (n.d.). Retrieved March 9, 2023, from https://www.umniah.com/media/ctqctp5q/_csr1-en-r5.pdf

123. Davis, K. (1973). The case for and against business assumption of social responsibilities. Academy of Management Journal, 16(2), 312–322. https://doi.org/10.2307/255331

124. De Roeck, K., & Delobbe, N. (2012). Do environmental CSR initiatives serve organizations' legitimacy in the oil industry? Exploring employees' reactions through organizational identification theory. Journal of Business Ethics, 110(4), 397–412.

125. De Ruyter, K., Wetzels, M., & Bloemer, J. (1998). On the relationship between perceived service quality, service loyalty and switching costs. International Journal of Service Industry Management, 9(5), 436–453.

126. del Mar Garcia de los Salmones, M., Perez, A., & Rodriguez del Bosque, I. (2009a). The social role of financial companies as a determinant of consumer behaviour. International Journal of Bank Marketing, 27(6), 467–485.

127. del Mar Garcia de los Salmones, M., Perez, A., & Rodriguez del Bosque, I. (2009b). The social role of financial companies as a determinant of consumer behaviour. International Journal of Bank Marketing, 27(6), 467–485.

128. Delgado-Ballester, E., Munuera-Aleman, J. L., & Yague-Guillen, M. J. (2003). Development and validation of a brand trust scale. International Journal of Market Research, 45(1), 35–54.

129. Delvaux, M. (2018). Serial Girls: From Barbie to Pussy Riot. Between the lines.

130. Devinney, T. M., Auger, P., Eckhardt, G., & Birtchnell, T. (2006). The other CSR: Consumer social responsibility.

131. Dewanti, C. R. (2021a). The Effect of Corporate Social Responsibility (CSR) Program and Company Image on Customer Loyalty PT. PMN.

132. Dewanti, C. R. (2021b). The Effect of Corporate Social Responsibility (CSR) Program and Company Image on Customer Loyalty PT. PMN.

133. Dimitropoulos, P. E. (2020). Corporate social responsibility and earnings management in the EU: a panel data analysis approach. Social Responsibility Journal, 18(1), 68–84.

134. Długopolska-Mikonowicz, A., Przytuła, S., & Stehr, C. (2019). Corporate social responsibility in Poland: Strategies, opportunities and challenges. Springer.

135. Donaldson, T., & Preston, L. E. (1995a). The stakeholder theory of the corporation: Concepts, evidence, and implications. Academy of Management Review, 20(1), 65–91.

136. Donaldson, T., & Preston, L. E. (1995b). The stakeholder theory of the corporation: Concepts, evidence, and implications. Academy of Management Review, 20(1), 65–91.

137. Dowling, G. R. (1986). Managing your corporate images. Industrial Marketing Management, 15(2), 109–115.

138. Drucker, P. F. (1984). Converting social problems into business opportunities: The new meaning of corporate social responsibility. California Management Review (Pre-1986), 26(000002), 53.

139. Du, D., Huang, X., Cai, J., & Zhang, A. (2007). Comparison of pesticide sensitivity by electrochemical test based on acetylcholinesterase biosensor. Biosensors and Bioelectronics, 23(2), 285–289.

140. Du, S., Bhattacharya, C. B., & Sen, S. (2010). Maximizing business returns to corporate social responsibility (CSR): The role of CSR communication. International Journal of Management Reviews, 12(1), 8–19.

141. Dwyer, F. R., Schurr, P. H., & Oh, S. (1987). Developing buyer-seller relationships. Journal of Marketing, 51(2), 11–27.

142. Eisingerich, A. B., & Bell, S. J. (2008). Perceived service quality and customer trust: Does enhancing customers' service knowledge matter? Journal of Service Research, 10(3), 256–268.

143. El-Adly, M. I. (2019). Modelling the relationship between hotel perceived value, customer satisfaction, and customer loyalty. Journal of Retailing and Consumer Services, 50, 322–332.

144. Elian, khalil. (2004, June). Corporate Social Responsibility (CSR) A Theoretical Background.

145. Elian, K. (2005). The State of Corporate Social Responsibility in Jordan: Case Studies from Major Business Sectors. Amman, Jordan: Al-Urdun Aljadid Research Center (UJRC).

146. Elkington, J. (1998). Accounting for the triple bottom line. Measuring Business Excellence.

147. Esmaeilpour, M., & Barjoei, S. (2016). The impact of corporate social responsibility and image on brand equity. Global Business and Management Research, 8(3), 55.

148. Evanschitzky, H., & Wunderlich, M. (2006). An examination of moderator effects in the four-stage loyalty model. Journal of Service Research, 8(4), 330–345.

149. Fernando, S., & Lawrence, S. (2014). A theoretical framework for CSR practices: Integrating legitimacy theory, stakeholder theory and institutional theory. Journal of Theoretical Accounting Research, 10(1), 149–178.

150. Fisher, J., Gunz, S., & McCutcheon, J. (2001). Private/public interest and the enforcement of a code of professional conduct. Journal of Business Ethics, 31(3), 191–207. https://doi.org/10.1023/A:1010792810713

151. Fornell, C., Mithas, S., Morgeson III, F. V., & Krishnan, M. S. (2006). Customer satisfaction and stock prices: High returns, low risk. Journal of Marketing, 70(1), 3-14.

152. Fox, T., Ward, H., & Howard, B. (2002). Public sector roles in strengthening corporate social responsibility: A baseline study. World Bank Washington, DC.

153. Friedman, M. (1970). The Social Responsibility of Business is to Increase its Profits. https://doi.org/10.1007/978-3-540-70818-6_14

154. Frynas, J. G., & Yamahaki, C. (2019). Corporate social responsibility: An outline of key concepts, trends, and theories. Practising CSR in the Middle East, 11–37.

155. Gaio, C., & Henriques, R. (2020). Social responsibility and financial performance: The case of STOXX Europe Index. Corporate Social Responsibility.

156. Galego-Álvarez, I., Formigoni, H., & Antunes, M. T. P. (2014). Corporate social responsibility practices at Brazilian firms. Revista de Administração de Empresas, 54, 12–27.

157. Gambetta, N., García-Benau, M. A., & Zorio-Grima, A. (2017). Corporate social responsibility and bank risk profile: Evidence from Europe. Service Business, 11, 517–542.

158. Gamerschlag, R., Möller, K., & Verbeeten, F. (2011). Determinants of voluntary CSR disclosure: Empirical evidence from Germany. Review of Managerial Science, 5(2–3), 233–262. http://10.1007/s11846-010-0052-3

159. Ganesan, S. (1994). Determinants of long-term orientation in buyer-seller relationships. Journal of Marketing, 58(2), 1–19.

160. Glaveli, N. (2020a). Corporate social responsibility toward stakeholders and customer loyalty: Investigating the roles of trust and customer identification with the company. Social Responsibility Journal, 17(3), 367–383.

161. Glaveli, N. (2020b). Corporate social responsibility toward stakeholders and customer loyalty: Investigating the roles of trust and customer identification with the company. Social Responsibility Journal, 17(3), 367–383.

162. Glaveli, N. (2020c). Corporate social responsibility toward stakeholders and customer loyalty: Investigating the roles of trust and customer identification with the company. Social Responsibility Journal, 17(3), 367–383.

163. Gómez-Rico, M., Molina-Collado, A., Santos-Vijande, M. L., Molina-Collado, M. V., & Imhoff, B. (2022). The role of novel instruments of brand communication and brand image in building consumers' brand preference and intention to visit wineries. Current Psychology, 1–17.

164. González-Rodríguez, M. R., & Díaz-Fernández, M. C. (2020a). Customers' corporate social responsibility awareness as antecedent of repeat behaviour intention. Corporate Social Responsibility and Environmental Management, 27(3), 1294–1306.

165. González-Rodríguez, M. R., & Díaz-Fernández, M. C. (2020b). Customers' corporate social responsibility awareness as antecedent of repeat behaviour intention. Corporate Social Responsibility and Environmental Management, 27(3), 1294–1306.

166. González-Rodríguez, M. R., Díaz-Fernández, M. C., Pawlak, M., & Simonetti, B. (2013). Perceptions of students university of corporate social responsibility. Quality & Quantity, 47, 2361–2377.

167. Gray, R., Javad, M., Power, D. M., & Sinclair, C. D. (2001). Social and environmental disclosure and corporate characteristics: A research note and extension. Journal of Business Finance & Accounting, 28(3-4), 327–356. https://10.1111/1468-5957.00376

168. Griffin, J. (2002). Customer loyalty: How to earn it, how to keep it. John Wiley & Sons.

169. Grönroos, C. (2006). Adopting a service logic for marketing. Marketing Theory, 6(3), 317–333.

170. Győri, Z., Madarasiné Szirmai, A., Csillag, S., & Bánhegyi, M. (2021a). Corporate Social Responsibility in Hungary: The Current State of CSR in Hungary. Current Global Practices of Corporate Social Responsibility: In the Era of Sustainable Development Goals, 193–211.

171. Győri, Z., Madarasiné Szirmai, A., Csillag, S., & Bánhegyi, M. (2021b). Corporate Social Responsibility in Hungary: The Current State of CSR in Hungary. Current Global Practices of Corporate Social Responsibility: In the Era of Sustainable Development Goals, 193–211.

172. Győri, Z., Madarasiné Szirmai, A., Csillag, S., & Bánhegyi, M. (2021c). Corporate Social Responsibility in Hungary: The Current State of CSR in Hungary. Current Global Practices of Corporate Social Responsibility: In the Era of Sustainable Development Goals, 193–211.

173. Győri, Z., Madarasiné Szirmai, A., Csillag, S., & Bánhegyi, M. (2021d). Corporate Social Responsibility in Hungary: The Current State of CSR in Hungary. Current Global Practices of Corporate Social Responsibility: In the Era of Sustainable Development Goals, 193–211.

174. Hąbek, P., & Wolniak, R. (2016). Assessing the quality of corporate social responsibility reports: The case of reporting practices in selected European Union member states. Quality & Quantity, 50, 399–420.

175. Habisch, A., & Wegner, M. (2005). Germany: Overcoming the heritage of corporatism. Corporate Social Responsibility across Europe, 111–123.

176. Haddad, A. E., Sbeiti, W. M., & Qasim, A. (2017). Accounting legislation, corporate governance codes and disclosure in Jordan: A review. International Journal of Law and Management. https://doi.org/10.1108/IJLMA-07-2016-0064

177. Halkos, G., & Skouloudis, A. (2017). Revisiting the relationship between corporate social responsibility and national culture: A quantitative assessment. Management Decision.

178. Han, H., Yu, J., & Kim, W. (2019). Environmental corporate social responsibility and the strategy to boost the airline's image and customer loyalty intentions. Journal of Travel & Tourism Marketing, 36(3), 371–383.

179. Haniffa, R. M., & Cooke, T. E. (2005). The impact of culture and governance on corporate social reporting. Journal of Accounting and Public Policy, 24(5), 391–430. https://doi.org/10.1016/j.jaccpubpol.2005.06.001

180. Harrison, J. S., & Freeman, R. E. (1999). Stakeholders, social responsibility, and performance: Empirical evidence and theoretical perspectives. Academy of Management Journal, 42(5), 479–485. https://doi.org/10.2307/256971

181. Hategan, C.-D., Sirghi, N., Curea-Pitorac, R.-I., & Hategan, V.-P. (2018). Doing well or doing good: The relationship between corporate social responsibility and profit in Romanian companies. Sustainability, 10(4), 1041.

182. He, H., & Li, Y. (2011a). CSR and service brand: The mediating effect of brand identification and moderating effect of service quality. Journal of Business Ethics, 100, 673–688.

183. He, H., & Li, Y. (2011b). CSR and service brand: The mediating effect of brand identification and moderating effect of service quality. Journal of Business Ethics, 100, 673–688.

184. He, H., & Li, Y. (2011c). CSR and service brand: The mediating effect of brand identification and moderating effect of service quality. Journal of Business Ethics, 100(4), 673–688.

185. Heere, B., & Dickson, G. (2008). Measuring attitudinal loyalty: Separating the terms of affective commitment and attitudinal loyalty. Journal of Sport Management, 22(2), 227–239.

186. Hill, N., & Alexander, J. (2017). The handbook of customer satisfaction and loyalty measurement. Routledge.

187. Hofstede, G. (1985). The interaction between national and organizational value systems [1]. Journal of Management Studies, 22(4), 347–357.

188. Hofstede, G. (2011). Dimensionalizing Cultures: T he Hofstede Model in Context. Online Readings in Psychology and Culture, 2(1), 2307-0919.1014.

189. Hofstede, G., & Minkov, M. (2010). Long-versus short-term orientation: New perspectives. Asia Pacific Business Review, 16(4), 493–504.

190. Hohnen, P., & Potts, J. (2007). Corporate social responsibility. An Implementation Guide for Business.

191. Hopkin, P. (2018). Fundamentals of risk management: Understanding, evaluating and implementing effective risk management. Kogan Page Publishers.

192. Hopkins, S. A., Nie, W., & Hopkins, W. E. (2009). Cultural effects on customer satisfaction with service encounters. Journal of Service Science (JSS), 2(1), 45–56.

193. Humaidan, A. A. A. (2016a). THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY ON CUSTOMERS' SATISFACTION OF CELLULAR COMMUNICATIONS COMPANIES: A FIELD STUDY FROM THE PERSPECTIVE OF THE STUDENTS OF THE UNIVERSITY OF JORDAN. 15.

194. Humaidan, A. A. A. (2016b). THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY ON CUSTOMERS' SATISFACTION OF CELLULAR COMMUNICATIONS COMPANIES: A FIELD STUDY FROM THE PERSPECTIVE OF THE STUDENTS OF THE UNIVERSITY OF JORDAN. 15.

195. Ibrahim, A. H., & Hanefah, M. M. (2016). Board diversity and corporate social responsibility in Jordan. Journal of Financial Reporting and Accounting. https://doi.org/10.1108/JFRA-06-2015-0065

196. Idowu, S. O., & Schmidpeter, R. (2015a). Corporate social responsibility in Europe: An introduction. Springer.

197. Idowu, S. O., & Schmidpeter, R. (2015b). Corporate social responsibility in Europe: An introduction. Springer.

198. Iglesias, O., Ind, N., & Alfaro, M. (2017). The organic view of the brand: A brand value co-creation model. In Advances in corporate branding (pp. 148–174). Springer.

199. Ihtiyar, A., Ahmad, F. S., & Baroto, M. B. (2013a). Impact of intercultural competence on service reliability and customer satisfaction in the grocery retailing. Procedia-Social and Behavioral Sciences, 99, 373–381.

200. Ihtiyar, A., Ahmad, F. S., & Baroto, M. B. (2013b). Impact of intercultural competence on service reliability and customer satisfaction in the grocery retailing. Procedia-Social and Behavioral Sciences, 99, 373–381.

201. Ind, N., & Iglesias, O. (2016). Brand Desire: How to create consumer involvement and inspiration. Bloomsbury Publishing.

202. Irani, Z., Beskese, A., & Love, P. E. (2004). Total quality management and corporate culture: Constructs of organisational excellence. Technovation, 24(8), 643–650.

203. Irshad, A., Rahim, A., Khan, M. F., & Khan, M. M. (2017). The impact of corporate social responsibility on customer satisfaction and customer loyalty, moderating effect of corporate image. City University Research Journal, 1(1), 63–73.

204. Islam, T., Ahmad, S., Kaleem, A., & Mahmood, K. (2021). Abusive supervision and knowledge sharing: Moderating roles of Islamic work ethic and learning goal orientation. Management Decision, 59(2), 205–222.

205. ISO, 26000. (2015). Working group on social responsibility: Working definition. www.afnor.org (accessed 1 October 2015)

206. Jackson, I., & Nelson, J. (2004). Values-driven performance: Seven strategies for delivering profits with principles. Ivey Business Journal, 69(2), 1–8.

207. Jacoby, J., & Kyner, D. B. (1973). Brand Loyalty Vs. Repeat Purchasing Behavior. Journal of Marketing Research, 10(1), 1–9. https://doi.org/10.1177/002224377301000101

208. Jiang, W., & Wong, J. K. (2016). Key activity areas of corporate social responsibility (CSR) in the construction industry: A study of China. Journal of Cleaner Production, 113, 850–860. https://doi.org/10.1016/j.jclepro.2015.10.093

209. Kanaan, R., Masa'deh, R., & Gharaibeh, A. (2013). The impact of knowledge sharing enablers on knowledge sharing capability: An empirical study on Jordanian telecommunication firms. European Scientific Journal, 9(22), 237–258.

210. Karatepe, O. M., & Ekiz, E. H. (2004). The effects of organizational responses to complaints on satisfaction and loyalty: A study of hotel guests in Northern Cyprus. Managing Service Quality: An International Journal, 14(6), 476–486.

211. Kavaliauskė, M., & Stancikas, A. (2014). The Importance of Corporate Social Responsibility in Lithuania's Finance and Telecommunication Industries. Procedia-Social and Behavioral Sciences, 110, 796–804.

212. Keh, H. T., & Xie, Y. (2009). Corporate reputation and customer behavioral intentions: The roles of trust, identification and commitment. Industrial Marketing Management, 38(7), 732–742.

213. Kennedy, M. S., Ferrell, L. K., & LeClair, D. T. (2001). Consumers' trust of salesperson and manufacturer: An empirical study. Journal of Business Research, 51(1), 73–86.

214. Khan, I., & Fatma, M. (2019). Connecting the dots between CSR and brand loyalty: The mediating role of brand experience and brand trust. International Journal of Business Excellence, 17(4), 439–455.

215. Khasharmeh, H., & Suwaidan, M. S. (2010). Social responsibility disclosure in corporate annual reports: Evidence from the Gulf Cooperation Council countries. International Journal of Accounting, Auditing and Performance Evaluation, 6(4), 327–345. https://doi.org/10.1504/IJAAPE.2010.034782

216. Khawaja, L., Ali, A., & Mostapha, N. (2021a). The mediating effect of customer satisfaction in relationship with service quality, corporate social responsibility, perceived quality and brand loyalty. Management Science Letters, 11(3), 763–772.

217. Khawaja, L., Ali, A., & Mostapha, N. (2021b). The mediating effect of customer satisfaction in relationship with service quality, corporate social responsibility, perceived quality and brand loyalty. Management Science Letters, 11(3), 763–772.

218. Khojastehpour, M., & Johns, R. (2014). The effect of environmental CSR issues on corporate/brand reputation and corporate profitability. European Business Review.

219. Kim, C. K., Han, D., & Park, S.-B. (2001). The effect of brand personality and brand identification on brand loyalty: Applying the theory of social identification. Japanese Psychological Research, 43(4), 195–206.

220. Kim, D., & Choi, M.-I. (2013). A comparison of young publics' evaluations of corporate social responsibility practices of multinational corporations in the United States and South Korea. Journal of Business Ethics, 113, 105–118.

221. Kim, D., & Kim, S. Y. (1995). QUESC: An instrument for assessing the service quality of sport centers in Korea. Journal of Sport Management, 9(2), 208–220.

222. Kim, E., & Ham, S. (2016). Restaurants' disclosure of nutritional information as a corporate social responsibility initiative: Customers' attitudinal and behavioral responses. International Journal of Hospitality Management, 55, 96–106.

223. Kim, H. L., Rhou, Y., Uysal, M., & Kwon, N. (2017). An examination of the links between corporate social responsibility (CSR) and its internal consequences. International Journal of Hospitality Management, 61, 26–34.

224. Kim, J. S., Song, H., Lee, C.-K., & Lee, J. Y. (2017). The impact of four CSR dimensions on a gaming company's image and customers' revisit intentions. International Journal of Hospitality Management, 61, 73–81.

225. Kim, Y. S., & Baker, M. A. (2020). I earn it, but they just get it: Loyalty program customer reactions to unearned preferential treatment in the social servicescape. Cornell Hospitality Quarterly, 61(1), 84–97.

226. Kodua, P., Blankson, C., Panda, S., Nguyen, T., Hinson, R. E., & Narteh, B. (2022). The Relationship between CSR and CBBE in Sub-Saharan Africa: The moderating role of customer perceived value. Journal of African Business, 23(4), 1088–1108.

227. Kolk, A., & Van Tulder, R. (2006). Poverty alleviation as business strategy? Evaluating commitments of frontrunner multinational corporations. World Development, 34(5), 789–801. https://doi.org/10.1016/j.worlddev.2005.10.005

228. Kotler, P., & Armstrong, G. (2010). Principles of marketing. Pearson education.

229. Kreitner, R. (2001). Management,."sl." Houghton Mifflin Company.

230. Kuhn, S., & Mostert, P. (2018). Relationship intention and relationship quality as predictors of clothing retail customers' loyalty. The International Review of Retail, Distribution and Consumer Research, 28(2), 206–230.

231. Kumar, V., & Shah, D. (2004). Building and sustaining profitable customer loyalty for the 21st century. Journal of Retailing, 80(4), 317–329.

232. Kurdi, B., Alshurideh, M., & Alnaser, A. (2020). The impact of employee satisfaction on customer satisfaction: Theoretical and empirical underpinning. Management Science Letters, 10(15), 3561–3570.

233. Kvasnicova, T., Kremenova, I., & Fabus, J. (2016). From an analysis of e-services definitions and classifications to the proposal of new e-service classification. Procedia Economics and Finance, 39, 192–196.

234. Kwiatek, P., Morgan, Z., & Thanasi-Boçe, M. (2020). The role of relationship quality and loyalty programs in building customer loyalty. Journal of Business & Industrial Marketing.

235. Lai, C.-S., Chiu, C.-J., Yang, C.-F., & Pai, D.-C. (2010). The effects of corporate social responsibility on brand performance: The mediating effect of industrial brand equity and corporate reputation. Journal of Business Ethics, 95, 457–469.

236. Leck, J. D., & Saunders, D. M. (1992). Hirschman's loyalty: Attitude or behavior? Employee Responsibilities and Rights Journal, 5, 219–230.

237. Lee, C.-Y. (2019). Does corporate social responsibility influence customer loyalty in the Taiwan insurance sector? The role of corporate image and customer satisfaction. Journal of Promotion Management, 25(1), 43–64.

238. Lee, H.-T., Lin, H.-S., Lee, C.-S., & Chen, P.-W. (2005). Reliability of Sn–Ag–Sb lead-free solder joints. Materials Science and Engineering: A, 407(1–2), 36–44.

239. Lee, K.-H., & Shin, D. (2010). Consumers' responses to CSR activities: The linkage between increased awareness and purchase intention. Public Relations Review, 36(2), 193–195.

240. Lee, Y.-K., Lee, K. H., & Li, D. (2012). The impact of CSR on relationship quality and relationship outcomes: A perspective of service employees. International Journal of Hospitality Management, 31(3), 745–756.

241. Leninkumar, V. (2017a). The relationship between customer satisfaction and customer trust on customer loyalty. International Journal of Academic Research in Business and Social Sciences, 7(4), 450–465.

242. Leninkumar, V. (2017b). The relationship between customer satisfaction and customer trust on customer loyalty. International Journal of Academic Research in Business and Social Sciences, 7(4), 450–465.

243. Lentner, C., Szegedi, K., & Tatay, T. (2015). Corporate social responsibility in the banking sector. Pénzügyi Szemle/Public Finance Quarterly, 60(1), 95–103.

244. Lessambo, F. I. (2018). Financial statements. Analysis and Reporting.

245. Li, J. (2020). Understanding the Perceived Service Quality by Residents in Assisted Living Facilities: A Qualitative Inquiry. Ohio University.

246. Lin, L.-W. (2009). Corporate social and environmental disclosure in emerging securities markets. NCJ Int'l L. & Com. Reg., 35, 1.

247. Lin, S.-J., & Hsu, M.-F. (2018). Decision making by extracting soft information from CSR news report. Technological and Economic Development of Economy, 24(4), 1344–1361.

248. Ling, Y.-H. (2019). Cultural and contextual influences on corporate social responsibility: A comparative study in three Asian countries. Cross Cultural & Strategic Management.

249. Lis, B. (2012). The relevance of corporate social responsibility for a sustainable human resource management: An analysis of organizational attractiveness as a determinant in employees' selection of a (potential) employer. Management Revue, 279–295.

250. Litfin, T., Meeh-Bunse, G., Luer, K., & Teckert, Ö. (2017). Corporate Social Responsibility Reporting-a Stakeholders Perspective Approach. Business Systems Research: International Journal of the Society for Advancing Innovation and Research in Economy, 8(1), 30–42.

251. Liu-Thompkins, Y., Williams, E. V., & Tam, L. (2010). Not all repeat purchases are the same: Attitudinal loyalty and habit. College of Business and Public Administration. Old Dominion University, Norfolk.

252. Lock, I., & Seele, P. (2016). The credibility of CSR (corporate social responsibility) reports in Europe. Evidence from a quantitative content analysis in 11 countries. Journal of Cleaner Production, 122, 186–200.

253. Lombart, C., & Louis, D. (2014a). A study of the impact of Corporate Social Responsibility and price image on retailer personality and consumers' reactions (satisfaction, trust and loyalty to the retailer). Journal of Retailing and Consumer Services, 21(4), 630–642.

254. Lombart, C., & Louis, D. (2014b). A study of the impact of Corporate Social Responsibility and price image on retailer personality and consumers' reactions (satisfaction, trust and loyalty to the retailer). Journal of Retailing and Consumer Services, 21(4), 630–642.

255. Lončar, D., Paunković, J., Jovanović, V., & Krstić, V. (2019). Environmental and social responsibility of companies cross EU countries–Panel data analysis. Science of the Total Environment, 657, 287–296.

256. Loureiro, S. M. C., & Lopes, J. (2018). Corporate social responsibility initiatives influence customer awareness and empowerment. Corporate Social Responsibility Initiatives Influence Customer Awareness and Empowerment, 1114–1118.

257. Loureiro, S. M., Sardinha, I. M. D., & Reijnders, L. (2012a). The effect of corporate social responsibility on consumer satisfaction and perceived value: The case of the automobile industry sector in Portugal. Journal of Cleaner Production, 37, 172–178.

258. Loureiro, S. M., Sardinha, I. M. D., & Reijnders, L. (2012b). The effect of corporate social responsibility on consumer satisfaction and perceived value: The case of the automobile industry sector in Portugal. Journal of Cleaner Production, 37, 172–178.

259. Lucini, F. R., Tonetto, L. M., Fogliatto, F. S., & Anzanello, M. J. (2020). Text mining approach to explore dimensions of airline customer satisfaction using online customer reviews. Journal of Air Transport Management, 83, 101760.

260. Luetkenhorst, W. (2004). Corporate social responsibility and the development agenda. Intereconomics, 39(3), 157–166. https://doi.org/10.1007/BF02933583

261. Luo, X., & Bhattacharya, C. B. (2006). Corporate social responsibility, customer satisfaction, and market value. Journal of Marketing, 70(4), 1–18.

262. Maignan, I. (2001). Consumers' perceptions of corporate social responsibilities: A cross-cultural comparison. Journal of Business Ethics, 30(1), 57–72.

263. Maignan, I., & Ralston, D. A. (2002). Corporate social responsibility in Europe and the US: Insights from businesses' self-presentations. Journal of International Business Studies, 33, 497–514.

264. Mandhachitara, R., & Poolthong, Y. (2011a). A model of customer loyalty and corporate social responsibility. Journal of Services Marketing.

265. Mandhachitara, R., & Poolthong, Y. (2011b). A model of customer loyalty and corporate social responsibility. Journal of Services Marketing.

266. Marin, L., Ruiz, S., & Rubio, A. (2009a). The role of identity salience in the effects of corporate social responsibility on consumer behavior. Journal of Business Ethics, 84(1), 65–78.

267. Marin, L., Ruiz, S., & Rubio, A. (2009b). The role of identity salience in the effects of corporate social responsibility on consumer behavior. Journal of Business Ethics, 84(1), 65–78.

268. Mark-Herbert, C., & Von Schantz, C. (2007). Communicating corporate social responsibility–brand management. EJBO-Electronic Journal of Business Ethics and Organization Studies. http://urn.fi/URN:NBN:fi:jyu-201010042907

269. Markovic, S., Iglesias, O., Singh, J. J., & Sierra, V. (2018). How does the perceived ethicality of corporate services brands influence loyalty and positive word-of-mouth? Analyzing the roles of empathy, affective commitment, and perceived quality. Journal of Business Ethics, 148, 721–740.

270. Martínez, P., & Del Bosque, I. R. (2013a). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. International Journal of Hospitality Management, 35, 89–99.

271. Martínez, P., & Del Bosque, I. R. (2013b). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. International Journal of Hospitality Management, 35, 89–99.

272. Martínez, P., & Del Bosque, I. R. (2013c). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. International Journal of Hospitality Management, 35, 89–99.

273. Martínez, P., & Del Bosque, I. R. (2013d). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. International Journal of Hospitality Management, 35, 89–99.

274. Mason, D. D., Tideswell, C., & Roberts, E. (2006). Guest perceptions of hotel loyalty. Journal of Hospitality & Tourism Research, 30(2), 191–206.

275. Matten, D., & Moon, J. (2020). Reflections on the 2018 decade award: The meaning and dynamics of corporate social responsibility. Academy of Management Review, 45(1), 7–28.

276. McDonald, L. M., & Hung Lai, C. (2011a). Impact of corporate social responsibility initiatives on Taiwanese banking customers. International Journal of Bank Marketing, 29(1), 50–63.

277. McDonald, L. M., & Hung Lai, C. (2011b). Impact of corporate social responsibility initiatives on Taiwanese banking customers. International Journal of Bank Marketing, 29(1), 50–63.

278. McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. Information Systems Research, 13(3), 334–359.

279. Mélypataki, G., & Szegedi, K. (2016). A vállalati társadalmi felelősségvállalás (CSR) és a jog kapcsolata. Miskolci Jogi Szemle. XI. Évfolyam, 1.

280. Memery, J., Megicks, P., & Williams, J. (2005). Ethical and social responsibility issues in grocery shopping: A preliminary typology. Qualitative Market Research: An International Journal.

281. Michelon, G., Pilonato, S., & Ricceri, F. (2015a). CSR reporting practices and the quality of disclosure: An empirical analysis. Critical Perspectives on Accounting, 33, 59–78.

282. Michelon, G., Pilonato, S., & Ricceri, F. (2015b). CSR reporting practices and the quality of disclosure: An empirical analysis. Critical Perspectives on Accounting, 33, 59–78.

283. Mimouni Chaabane, A., & Pez, V. (2020). The reward gap in hierarchical loyalty programmes: How to enhance bottom-tier customers' loyalty without alienating top-tier customers. Journal of Marketing Management, 36(1–2), 51–71.

284. Mirza, S., Niwalkar, A., Gupta, A., Gautam, S., Anshul, A., Bherwani, H., Biniwale, R., & Kumar, R. (2023). Is safe distance enough to prevent COVID-19? Dispersion and tracking of aerosols in various artificial ventilation conditions using OpenFOAM. Gondwana Research, 114, 40–54.

285. Mittelbach-Hörmanseder, S., Hummel, K., & Rammerstorfer, M. (2021). The information content of corporate social responsibility disclosure in Europe: An institutional perspective. European Accounting Review, 30(2), 309–348.

286. Mkheimer, I. M. (2018). Corporate Social Responsibility as Legal Obligation: Jordan Context. The International Journal of Business & Management, 6(2), Article 2. http://www.internationaljournalcorner.com/index.php/theijbm/article/view/130424

287. Mohammed, A., & Rashid, B. (2018). A conceptual model of corporate social responsibility dimensions, brand image, and customer satisfaction in Malaysian hotel industry. Kasetsart Journal of Social Sciences, 39(2), 358–364.

288. Moisescu, O. I. (2015). The impact of customers' perception of CSR on corporate brand loyalty: The case of the Romanian mobile telecom industry. Central European Business Review, 4(2), 21–30.

289. Moisescu, O. I. (2017). From CSR to customer loyalty: An empirical investigation in the retail banking industry of a developing country. Scientific Annals of Economics and Business, 64(3), 307–323.

290. Moon, B.-J., Lee, L. W., & Oh, C. H. (2015). The impact of CSR on consumer-corporate connection and brand loyalty: A cross cultural investigation. International Marketing Review, 32(5), 518–539.

291. Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. Journal of Marketing, 57(1), 81–101.

292. Morgan, R. M., & Hunt, S. D. (1994a). The commitment-trust theory of relationship marketing. Journal of Marketing, 58(3), 20–38.

293. Morgan, R. M., & Hunt, S. D. (1994b). The commitment-trust theory of relationship marketing. Journal of Marketing, 58(3), 20–38.

294. Mueller Loose, S., & Remaud, H. (2013). Impact of corporate social responsibility claims on consumer food choice: A cross-cultural comparison. British Food Journal, 115(1), 142–166.

295. Muller, A. (2006). Global versus local CSR strategies. European Management Journal, 24(2–3), 189–198. https://doi.org/10.1016/j.emj.2006.03.008

296. Müller, R. (2006). RATIONALES FOR CORPORATE SOCIAL RESPONSIBILITY IN THE TELECOMMUNICATIONS DOMAIN: THE CASES OF MAGYAR TELEKOM GROUP AND TELE2 HUNGARY. Central European University.

297. Murray, A. (2005). Will 'social responsibility' harm business? Wall Street Journal.

298. Nadiri, H., Hussain, K., Ekiz, E. H., & Erdoğan, Ş. (2008). An investigation on the factors influencing passengers' loyalty in the North Cyprus national airline. The TQM Journal.

299. Nagypál, N. C. (2014a). Corporate social responsibility of Hungarian SMEs with good environmental practices. Journal for East European Management Studies, 327–347.

300. Nagypál, N. C. (2014b). Corporate social responsibility of Hungarian SMEs with good environmental practices. Journal for East European Management Studies, 327–347.

301. Naseem, M. A., Rehman, R. U., Ikram, A., & Malik, F. (2017). Impact of board characteristics on corporate social responsibility disclosure. Journal of Applied Business Research (JABR), 33(4), 801–810.

302. Nasir, M., Adil, M., & Dhamija, A. (2021). The synergetic effect of after sales service, customer satisfaction, loyalty and repurchase intention on word of mouth. International Journal of Quality and Service Sciences, 13(3), 489–505.

303. Neu, D., Warsame, H., & Pedwell, K. (1998). Managing public impressions: Environmental disclosures in annual reports. Accounting, Organizations and Society, 23(3), 265–282.

304. Ngai, E. W., Heung, V. C., Wong, Y. H., & Chan, F. K. (2007). Consumer complaint behaviour of Asians and non-Asians about hotel services: An empirical analysis. European Journal of Marketing, 41(11/12), 1375–1391.

305. Nguyen, N., & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. Journal of Retailing and Consumer Services, 8(4), 227–236.

306. Noor, A. (2021). The Extent of the Impact of Social Responsibility Practices on Customer's Loyalty: Evidence from Jordanian Telecommunication Companies. Open Access Library Journal, 8(12), 1–18.

307. Norton, R. W. (1975). Measurement of ambiguity tolerance. Journal of Personality Assessment, 39(6), 607–619.

308. Nunkoo, R., Teeroovengadum, V., Ringle, C. M., & Sunnassee, V. (2020). Service quality and customer satisfaction: The moderating effects of hotel star rating. International Journal of Hospitality Management, 91, 102414.

309. Nunnally, J., & Bernstein, I. (1994). Psychometric Theory 3rd edition (MacGraw-Hill, New York).

310. Öberseder, M., Schlegelmilch, B. B., & Gruber, V. (2011). "Why don't consumers care about CSR?": A qualitative study exploring the role of CSR in consumption decisions. Journal of Business Ethics, 104(4), 449–460.

311. Oh, H. J., Ozkaya, E., & LaRose, R. (2014). How does online social networking enhance life satisfaction? The relationships among online supportive interaction, affect, perceived social support, sense of community, and life satisfaction. Computers in Human Behavior, 30, 69–78.

312. Oliver, R. L. (1997). Satisfaction: A Behavioral Perspective on the Consumer, New York: Mc GrawHill. Peppers D and Rogers, M. 2004. Managing Customer Relationships. Hoboken. New Jersey: John Wiley & Sons. Inc.

313. Orange-annual-report-2021-en.pdf. (n.d.). Retrieved February 28, 2023, from https://www.orange.jo/EN/Documents/annual_report/orange-annual-report-2021-en.pdf

314. O'riordan, L., & Fairbrass, J. (2008). Corporate social responsibility (CSR): Models and theories in stakeholder dialogue. Journal of Business Ethics, 83, 745–758.

315. Ou, C. X., & Davison, R. M. (2011). Interactive or interruptive? Instant messaging at work. Decision Support Systems, 52(1), 61–72.

316. Palacios-Florencio, B., Garcia del Junco, J., Castellanos-Verdugo, M., & Rosa-Díaz, I. M. (2018). Trust as mediator of corporate social responsibility, image and loyalty in the hotel sector. Journal of Sustainable Tourism, 26(7), 1273–1289.

317. Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988a). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. 1988, 64(1), 12–40.

318. Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988b). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. 1988, 64(1), 12–40.

319. Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988c). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. 1988, 64(1), 12–40.

320. Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988d). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. 1988, 64(1), 12–40.

321. Park, E., Jang, Y., Kim, J., Jeong, N. J., Bae, K., & Del Pobil, A. P. (2019). Determinants of customer satisfaction with airline services: An analysis of customer feedback big data. Journal of Retailing and Consumer Services, 51, 186–190.

322. Park, E., & Kim, K. J. (2019). What drives "customer loyalty"? The role of corporate social responsibility. Sustainable Development, 27(3), 304–311.

323. Park, J., Lee, H., & Kim, C. (2014a). Corporate social responsibilities, consumer trust and corporate reputation: South Korean consumers' perspectives. Journal of Business Research, 67(3), 295–302.

324. Park, J., Lee, H., & Kim, C. (2014b). Corporate social responsibilities, consumer trust and corporate reputation: South Korean consumers' perspectives. Journal of Business Research, 67(3), 295–302.

325. Park, J., Lee, H., & Kim, C. (2014c). Corporate social responsibilities, consumer trust and corporate reputation: South Korean consumers' perspectives. Journal of Business Research, 67(3), 295–302.

326. Parker, C., & Braithwaite, J. (2003). In the Oxford Handbook of Legal Studies. Oxford University Press, Oxford.

327. Pedersen, E. R. (2010). Modelling CSR: How managers understand the responsibilities of business towards society. Journal of Business Ethics, 91, 155–166.

328. Pérez, A., & Rodriguez del Bosque, I. (2015a). Corporate social responsibility and customer loyalty: Exploring the role of identification, satisfaction and type of company. Journal of Services Marketing, 29(1), 15–25.

329. Pérez, A., & Rodriguez del Bosque, I. (2015b). Corporate social responsibility and customer loyalty: Exploring the role of identification, satisfaction and type of company. Journal of Services Marketing, 29(1), 15–25.

330. Perez-Batres, L. A., Doh, J. P., Miller, V. V., & Pisani, M. J. (2012). Stakeholder pressures as determinants of CSR strategic choice: Why do firms choose symbolic versus substantive self-regulatory codes of conduct? Journal of Business Ethics, 110, 157–172.

331. Perrini, F. (2005). Building a European portrait of corporate social responsibility reporting. European Management Journal, 23(6), 611–627. https://doi.org/10.1016/j.emj.2005.10.008

332. Pham, L., Limbu, Y. B., Bui, T. K., Nguyen, H. T., & Pham, H. T. (2019). Does e-learning service quality influence e-learning student satisfaction and loyalty?

Evidence from Vietnam. International Journal of Educational Technology in Higher Education, 16(1), 1–26.

333. Pinheiro, C. A. R., & Helfert, M. (2009). Neural Network and Social Network to enhance the customer loyalty process. In Innovations and advances in computer sciences and engineering (pp. 91–96). Springer.

334. Pitta, F., Troosters, T., Probst, V. S., Spruit, M. A., Decramer, M., & Gosselink, R. (2006). Physical activity and hospitalization for exacerbation of COPD. Chest, 129(3), 536–544.

335. Pivato, S., Misani, N., & Tencati, A. (2008). The impact of corporate social responsibility on consumer trust: The case of organic food. Business Ethics: A European Review, 17(1), 3–12.

336. Plewa, C., Conduit, J., Quester, P. G., & Johnson, C. (2015a). The impact of corporate volunteering on CSR image: A consumer perspective. Journal of Business Ethics, 127(3), 643–659.

337. Plewa, C., Conduit, J., Quester, P. G., & Johnson, C. (2015b). The impact of corporate volunteering on CSR image: A consumer perspective. Journal of Business Ethics, 127(3), 643–659.

338. Plewa, C., Conduit, J., Quester, P. G., & Johnson, C. (2015c). The impact of corporate volunteering on CSR image: A consumer perspective. Journal of Business Ethics, 127(3), 643–659.

339. Polinkevych, O., & Kamiński, R. (2018). Corporate image in behavioral marketing of business entities. Innovative Marketing, 14(1), 33.

340. Pomering, A., & Dolnicar, S. (2009). Assessing the prerequisite of successful CSR implementation: Are consumers aware of CSR initiatives? Journal of Business Ethics, 285–301.

341. Potepkin, M., & Firsanova, O. (2017). Customer perception of CSR activities: A comparative study of Finnish and Russian consumers. TalTech Journal of European Studies, 7(2), 59–83.

342. Prado-Lorenzo, J.-M., Gallego-Alvarez, I., & Garcia-Sanchez, I. M. (2009). Stakeholder engagement and corporate social responsibility reporting: The ownership structure effect. Corporate Social Responsibility and Environmental Management, 16(2), 94–107. https://doi.org/10.1002/csr.189

343. Przytuła, S., Formánková, S., Ubrežiová, I., & Dunay, A. (2019). Corporate social responsibility in visegrad countries (Poland, Czech Republic, Slovakia, Hungary) overall landscape. Corporate Social Responsibility in Poland: Strategies, Opportunities and Challenges, 325–353.

344. Pylyshyn, Z. (2003). Return of the mental image: Are there really pictures in the brain? Trends in Cognitive Sciences, 7(3), 113–118.

345. Rahman Belal, A. (2001). A study of corporate social disclosures in Bangladesh. Managerial Auditing Journal, 16(5), 274–289. https://doi.org/10.1108/02686900110392922

346. Ramya, N., Kowsalya, A., & Dharanipriya, K. (2019). Service quality and its dimensions. EPRA International Journal of Research & Development, 4(2), 38–41.

347. Rashid Issa, M. (2019). Do consumers expect companies to be socially responsible? The impact of corporate social responsibility on buying behavior. Uncertain Supply Chain Management, 7, 741–752.

348. Rashid, M., Abdeljawad, I., Manisah Ngalim, S., & Kabir Hassan, M. (2013). Customer-centric corporate social responsibility: A framework for Islamic banks on ethical efficiency. Management Research Review, 36(4), 359–378.

349. Reichheld, F. F., & Sasser, W. E. (1990a). Zero defections: Quality comes to services. 1990, 68(5), 105–111.

350. Reichheld, F. F., & Sasser, W. E. (1990b). Zero defections: Quality comes to services. 1990, 68(5), 105–111.

351. Renouard, C., & Ezvan, C. (2018). Corporate social responsibility towards human development: A capabilities framework. Business Ethics: A European Review, 27(2), 144–155.

352. Rhou, Y., Singal, M., & Koh, Y. (2016). CSR and financial performance: The role of CSR awareness in the restaurant industry. International Journal of Hospitality Management, 57, 30–39.

353. Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. Heliyon, 5(10), e02690.

354. Rivera, J. J., Bigne, E., & Curras-Perez, R. (2019a). Effects of Corporate Social Responsibility on consumer brand loyalty. Revista Brasileira de Gestão de Negócios, 21, 395–415.

355. Rivera, J. J., Bigne, E., & Curras-Perez, R. (2019b). Effects of Corporate Social Responsibility on consumer brand loyalty. Revista Brasileira de Gestão de Negócios, 21, 395–415.

356. Rodríguez Bolívar, M. P., Garde Sánchez, R., & López Hernández, A. M. (2015). Managers as drivers of CSR in state-owned enterprises. Journal of Environmental Planning and Management, 58(5), 777–801.

357. Rosenzweig, P. M., & Singh, J. V. (1991). Organizational environments and the multinational enterprise. Academy of Management Review, 16(2), 340–361. https://doi.org/10.5465/amr.1991.4278953

358. Rudolph, P. (2005). Letters to the editor: An Adam Smith look at green regulations. The Wall Street Journal, June, 6.

359. Russell, D. W., & Russell, C. A. (2010a). Here or there? Consumer reactions to corporate social responsibility initiatives: Egocentric tendencies and their moderators. Marketing Letters, 21, 65–81.

360. Russell, D. W., & Russell, C. A. (2010b). Here or there? Consumer reactions to corporate social responsibility initiatives: Egocentric tendencies and their moderators. Marketing Letters, 21, 65–81.

361. Russo, A., & Perrini, F. (2010). Investigating stakeholder theory and social capital: CSR in large firms and SMEs. Journal of Business Ethics, 91, 207–221.

362. Rust, R. T., & Zahorik, A. J. (1993a). Customer satisfaction, customer retention, and market share. Journal of Retailing, 69(2), 193–215.

363. Rust, R. T., & Zahorik, A. J. (1993b). Customer satisfaction, customer retention, and market share. Journal of Retailing, 69(2), 193–215.

364. Sabir, R. I., Irfan, M., Sarwar, M. A., Sarwar, B., & Akhtar, N. (2013). The impact of service quality, customer satisfaction and loyalty programs on customer's loyalty: An evidence from telecommunication sector. Journal of Asian Business Strategy, 3(11), 306–314.

365. Salmones, M. del M. G. de los, Crespo, A. H., & Bosque, I. R. del. (2005a). Influence of corporate social responsibility on loyalty and valuation of services. Journal of Business Ethics, 61, 369–385.

366. Salmones, M. del M. G. de los, Crespo, A. H., & Bosque, I. R. del. (2005b). Influence of corporate social responsibility on loyalty and valuation of services. Journal of Business Ethics, 61, 369–385.

367. Sapru, R., & Schuchard, R. (2011a). cSR and Quality: A powerful and Untapped connection.

368. Sapru, R., & Schuchard, R. (2011b). cSR and Quality: A powerful and Untapped connection.

369. Scherer, A. G., Palazzo, G., & Baumann, D. (2006). Global rules and private actors: Toward a new role of the transnational corporation in global governance. Business Ethics Quarterly, 16(4), 505–532. https://doi.org/10.2307/3857794

370. Schmeltz, L. (2012). Consumer-oriented CSR communication: Focusing on ability or morality? Corporate Communications: An International Journal, 17(1), 29–49.

371. Sen, S., & Bhattacharya, C. B. (2001). Does doing good always lead to doing better? Consumer reactions to corporate social responsibility. Journal of Marketing Research, 38(2), 225–243.

372. Servaes, H., & Tamayo, A. (2013). The impact of corporate social responsibility on firm value: The role of customer awareness. Management Science, 59(5), 1045–1061.

373. Sharma, A., & Kiran, R. (2013). Corporate social responsibility: Driving forces and challenges. International Journal of Business Research and Development, 2(1).

374. Sharma, P., Tam, J. L., & Kim, N. (2012). Intercultural service encounters (ICSE): An extended framework and empirical validation. Journal of Services Marketing, 26(7), 521–534.

375. Sheldon, P. J., & Park, S.-Y. (2011). An exploratory study of corporate social responsibility in the US travel industry. Journal of Travel Research, 50(4), 392–407.

376. Shin, Y., & Thai, V. V. (2015a). The impact of corporate social responsibility on customer satisfaction, relationship maintenance and loyalty in the shipping industry. Corporate Social Responsibility and Environmental Management, 22(6), 381–392.

377. Shin, Y., & Thai, V. V. (2015b). The impact of corporate social responsibility on customer satisfaction, relationship maintenance and loyalty in the shipping industry. Corporate Social Responsibility and Environmental Management, 22(6), 381–392.

378. Shiri, Y. M., Alipoor, V., & Azimi, H. (2019). Investigating the Effect of Service Quality, Mental Image, Trust and Environment Brand on Emotional Satisfaction and Commitment. Journal of Environmental Management & Tourism, 10(1 (33)), 171–181.

379. Shokouhyar, S., Shokoohyar, S., & Safari, S. (2020). Research on the influence of after-sales service quality factors on customer satisfaction. Journal of Retailing and Consumer Services, 56, 102139.

380. Shukla, P., Banerjee, M., & Singh, J. (2016). Customer commitment to luxury brands: Antecedents and consequences. Journal of Business Research, 69(1), 323–331.

381. Sindhu, M. I., & Arif, M. (2017a). Corporate social responsibility and loyalty: Intervening influence of customer satisfaction and trust. Cogent Business & Management, 4(1), 1396655.

382. Sindhu, M. I., & Arif, M. (2017b). Corporate social responsibility and loyalty: Intervening influence of customer satisfaction and trust. Cogent Business & Management, 4(1), 1396655.

383. Singh, J., de los Salmones Sanchez, M. del M. G., & del Bosque, I. R. (2008). Understanding corporate social responsibility and product perceptions in consumer markets: A cross-cultural evaluation. Journal of Business Ethics, 80, 597–611.

384. Singh, J., & Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. Journal of the Academy of Marketing Science, 28(1), 150–167.

385. Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. Journal of Marketing, 66(1), 15–37.

386. Sivadas, E., & Baker-Prewitt, J. L. (2000). An examination of the relationship between service quality, customer satisfaction, and store loyalty. International Journal of Retail & Distribution Management, 28(2), 73–82.

387. Skouloudis, A., Isaac, D., & Evaggelinos, K. (2016). Revisiting the national corporate social responsibility index. International Journal of Sustainable Development & World Ecology, 23(1), 61–70.

388. Snapshot. (n.d.). Retrieved March 8, 2023, from https://www.hofstede-insights.com/country-comparison/hungary,jordan/

389. Soulieres, I., Zeffiro, T. A., Girard, M. L., & Mottron, L. (2011). Enhanced mental image mapping in autism. Neuropsychologia, 49(5), 848–857.

390. Srivastava, M., & Rai, A. K. (2018). Mechanics of engendering customer loyalty: A conceptual framework. IIMB Management Review, 30(3), 207–218.

391. Stanley Budner, N. Y. (1962). Intolerance of ambiguity as a personality variable 1. Journal of Personality, 30(1), 29–50.

392. Steinbachné Hajmásy, G. (2021a). The evaluation of the CSR activities from the Hungarian hotel managers' point of view. International Journal of Spa and Wellness, 4(1), 17–35.

393. Steinbachné Hajmásy, G. (2021b). The evaluation of the CSR activities from the Hungarian hotel managers' point of view. International Journal of Spa and Wellness, 4(1), 17–35.

394. Stern, B., Zinkhan, G. M., & Jaju, A. (2001). Marketing images: Construct definition, measurement issues, and theory development. Marketing Theory, 1(2), 201–224.

395. Su, L., Swanson, S. R., & Chen, X. (2015a). Social responsibility and reputation influences on the intentions of Chinese Huitang Village tourists: Mediating effects of satisfaction with lodging providers. International Journal of Contemporary Hospitality Management.

396. Su, L., Swanson, S. R., & Chen, X. (2015b). Social responsibility and reputation influences on the intentions of Chinese Huitang Village tourists: Mediating effects of satisfaction with lodging providers. International Journal of Contemporary Hospitality Management.

397. Sustainability Reports—Magyar Telekom Group. (n.d.). Telekom Mobilszolgáltatás. Retrieved February 20, 2023, from https://www.telekom.hu/about_us/society_and_environment/sustainability_reports

398. Sustainability-Report-2021-EN.pdf. (n.d.). Retrieved February 28, 2023, from https://zain.com/SR2021/wp-content/uploads/2022/03/Sustainability-Report-2021-EN.pdf

399. Swaen, V., & Chumpitaz, R. C. (2008). Impact of corporate social responsibility on consumer trust. Recherche et Applications En Marketing (English Edition), 23(4), 7–34.

400. Szanto, R. (2018). The Online Communication of Corporate Social Responsibility in Subsidiaries of Multinational Companies in Hungary. Organizacija, 51(3), 160–168.

401. Szegedi, K., & Mélypataki, G. (2016). A vállalati társadalmi felelősségvállalás (CSR) és a jog kapcsolata. Miskolci Jogi Szemle, 11(1), 51–70.

402. Székely, F., & Knirsch, M. (2005). Responsible leadership and corporate social responsibility: Metrics for sustainable performance. European Management Journal, 23(6), 628–647.

403. Szmigin, I. (2003). Understanding the consumer. Sage.

404. Teng, L., & Laroche, M. (2007). Building and testing models of consumer purchase intention in competitive and multicultural environments. Journal of Business Research, 60(3), 260–268.

405. The World Bank Annual Report 2021: From Crisis to Green, Resilient, and Inclusive Recovery. (n.d.). [Text/HTML]. World Bank. Retrieved February 22, 2023, from https://documents.worldbank.org/en/publication/documents-reports/documentdetail/120541633011500775/The-World-Bank-Annual-Report-2021-From-Crisis-to-Green-Resilient-and-Inclusive-Recovery

406. Themba, O. S., Razak, N., & Sjahruddin, H. (2019). Increasing customers' loyalty. The contribution of marketing strategy, service quality and customer satisfaction. Archives of Business Research, 7(2).

407. Thøger Christensen, L., & Askegaard, S. (2001). Corporate identity and corporate image revisited-A semiotic perspective. European Journal of Marketing, 35(3/4), 292–315.

408. Trompenaars, F., & Hampden-Turner, C. (2011). Riding the waves of culture: Understanding diversity in global business. Nicholas Brealey International.

409. Tung, F.-C. (2013). Customer satisfaction, perceived value and customer loyalty: The mobile services industry in China. African Journal of Business Management, 7(18), 1730–1737.

410. Turker, D., & Altuntas, C. (2014). Sustainable supply chain management in the fast fashion industry: An analysis of corporate reports. European Management Journal, 32(5), 837–849.

411. Ueltschy, L. C., Laroche, M., Eggert, A., & Bindl, U. (2007). Service quality and satisfaction: An international comparison of professional services perceptions. Journal of Services Marketing, 21(6), 410–423.

412. Usunier, J.-C., Furrer, O., & Furrer-Perrinjaquet, A. (2011). The perceived trade-off between corporate social and economic responsibility: A cross-national study. International Journal of Cross Cultural Management, 11(3), 279–302.

413. Utz, S. (2017). Over-investment or risk mitigation? Corporate social responsibility in Asia-Pacific, Europe, Japan, and the United States. Review of Financial Economics.

414. Van Doorn, J., Onrust, M., Verhoef, P. C., & Bügel, M. S. (2017). The impact of corporate social responsibility on customer attitudes and retention—The moderating role of brand success indicators. Marketing Letters, 28, 607–619.

415. Vasić, N., Kilibarda, M., & Kaurin, T. (2019). The influence of online shopping determinants on customer satisfaction in the Serbian market. Journal of Theoretical and Applied Electronic Commerce Research, 14(2), 70–89.

416. Verhoef, P. C. (2003). Understanding the Effect of Customer Relationship Management Efforts on Customer Retention and Customer Share Development. 18.

417. Vitell, S. J., Bakir, A., Paolillo, J. G., Hidalgo, E. R., Al-Khatib, J., & Rawwas, M. Y. (2003). Ethical judgments and intentions: A multinational study of marketing professionals. Business Ethics: A European Review, 12(2), 151–171.

418. Vlachos, P. A., Tsamakos, A., Vrechopoulos, A. P., & Avramidis, P. K. (2009). Corporate social responsibility: Attributions, loyalty, and the mediating role of trust. Journal of the Academy of Marketing Science, 37, 170–180.

419. Vodafone-annual-report-2021.pdf. (n.d.). Retrieved February 28, 2023, from https://investors.vodafone.com/sites/vodafone-ir/files/2021-05/vodafone-annual-report-2021.pdf

420. Volokhova, G. (2021). OF THE CORPORATE IDENTITY, IMAGE, AND REPUTATIONAL STUDIES. EVROPSKÝ ČASOPIS EKONOMIKY, 18, 113.

421. Waddock, S. A., & Graves, S. B. (1997). The corporate social performance–financial performance link. Strategic Management Journal, 18(4), 303–319.

422. Wagdi, O., & AbdelBaset, A. (2022). Dimensions of the corporate mental image and its role in decision making to invest in common stocks: Evidence from EGX. Scientific Journal for Financial and Commercial Studies and Research.

423. Wanderley, L. S. O., Lucian, R., Farache, F., & de Sousa Filho, J. M. (2008). CSR information disclosure on the web: A context-based approach analysing the influence of country of origin and industry sector. Journal of Business Ethics, 82(2), 369–378. https://doi.org/10.1007/s10551-008-9892-z

424. Wang, Y. L., Tainyi, L., Luarn, P., & Lu, H. P. (2015). Contribution and Trend to Quality Research—A literature review of SERVQUAL model from 1998 to 2013. Informatica Economica, 19(1).

425. What is CSR? | UNIDO. (n.d.). Retrieved April 2, 2020, from https://www.unido.org/our-focus/advancing-economic-competitiveness/competitive-trade-capacities-and-corporate-responsibility/corporate-social-responsibility-market-integration/what-csr

426. Witt, M. A., & Redding, G. (2012). The spirits of corporate social responsibility: Senior executive perceptions of the role of the firm in society in Germany, Hong Kong, Japan, South Korea and the USA. Socio-Economic Review, 10(1), 109–134.

427. Wong, A., Long, F., & Elankumaran, S. (2010). Business students' perception of corporate social responsibility: The United States, China, and India. Corporate Social Responsibility and Environmental Management, 17(5), 299–310.

428. Wood, D. J. (1991). Corporate social performance revisited. Academy of Management Review, 16(4), 691–718.

429. Xu, Y. (2014). Understanding CSR from the perspective of Chinese diners: The case of McDonald's. International Journal of Contemporary Hospitality Management.

430. Yang, S., Yu, S. L., & Bruwer, J. (2018). The effect of relational benefits in loyalty programmes: Evidence from Chinese milk formula customer clubs. Journal of Consumer Behaviour, 17(2), 211–220.

431. Yazid, A. S., Mkhiemer, I., & Mahmud, M. S. (2020a). Does Corporate Social Responsibility Activities Have a Role in Creating Customer Satisfaction and Customer Loyalty. J. Res. Lepid, 51, 106–123.

432. Yazid, A. S., Mkhiemer, I., & Mahmud, M. S. (2020b). Does Corporate Social Responsibility Activities Have a Role in Creating Customer Satisfaction and Customer Loyalty. J. Res. Lepid, 51, 106–123.

433. Yettel Sustainability Report 2021.pdf. (n.d.). Retrieved February 28, 2023, from https://www.yettel.rs/static/file/Yettel%20Sustainability%20Report%202021.pdf

434. Yi, Y. (1990). A critical review of consumer satisfaction. Review of Marketing, 4(1), 68–123.

435. Yi, Y., & Gong, T. (2013). Customer value co-creation behavior: Scale development and validation. Journal of Business Research, 66(9), 1279–1284.

436. Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. Journal of Marketing, 52(3), 2–22.

437. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1993). The nature and determinants of customer expectations of service. Journal of the Academy of Marketing Science, 21, 1–12.

438. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996a). The behavioral consequences of service quality. Journal of Marketing, 60(2), 31–46.

439. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996b). The behavioral consequences of service quality. Journal of Marketing, 60(2), 31–46.

440. Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2000). E-service quality: Definition, dimensions and conceptual model. Marketing Science Institute, Cambridge, MA, Working Paper, 22.
441. Zhang, H., Ko, E., & Kim, K. H. (2010). The influences of customer equity drivers on customer equity and loyalty in the sports shoe industry: Comparing Korea and China. Journal of Global Fashion Marketing, 1(2), 110–118.
442. Zhao, Y., Xu, X., & Wang, M. (2019). Predicting overall customer satisfaction: Big data evidence from hotel online textual reviews. International Journal of Hospitality Management, 76, 111–121.
443. Zhao, Z.-Y., Zhao, X.-J., Davidson, K., & Zuo, J. (2012). A corporate social responsibility indicator system for construction enterprises. Journal of Cleaner Production, 29, 277–289. https://doi.org/10.1016/j.jclepro.2011.12.036
444. Zhu, D.-H., & Chang, Y.-P. (2013). Negative publicity effect of the business founder's unethical behavior on corporate image: Evidence from China. Journal of Business Ethics, 117, 111–121.
445. Zilahy, G., & Kovács, L. (2008). Corporate sustainability reporting in Hungary–the special case of the ICT sector. EMAN-EU 2008 Conference, 15.
446. Żyminkowska, K., Żyminkowska, & Barlow. (2019). Customer engagement in theory and practice. Springer.

Appendix

The study Tool:

First Section: Personal Information

A. Gender	Male	Female

B. Age	younger than 18	older than 18 – younger than 30	older 30- younger than 50	older than 50

C. Education	primary or secondary school	BSc. or MSc.	Postgraduate	PhD.

D. Region	North	Centre	South

E. Income	Less than 220 EUR	220-400 EUR	401-700 EUR	more than 700 EUR

Second Section: Corporate Social Responsibility

Please choose your answer about the following sentences:
name of the company …………………………………………………………………...

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. The company makes grants to support the local community					
2. The company contributes to solving problems and decreasing the damage that befalls the local community during crises					
3. The company promotes its products ethically					
4. The company conducts its business in consistent with the ethical values of the local community.					
5. The company contributes with the relevant authorities to maintaining the improvement and cleanliness of cities.					

Third Section: Customers Loyalty

Please choose your answer about the following sentences:

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. I have desire to continue obtaining the service from the company.					
2. In the event that the Prices increases, I will keep my dealings with the company.					
3. I don't mind paying additional fees and commissions for the company's services.					
4. I would have to purchase an additional services of this company.					
5. I don't have an intention to Join another company instead of this company					

Fourth Section: Corporate Image

Please choose your answer about the following sentences:

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. The Product of the company are credible and Stable.					
2. The Company products have all abilities to meet its customers' needs					
3. The company has good reputation related to its product.					
4. The company has good customer relationship management system.					
5. The company has good activities toward society and environments.					

Fifth Section: Service Quality

Please choose your answer about the following sentences:

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. The employees in the company have tact and good logic when dealing with customers					
2. The employee is obligated to complete the service requested of him within the estimated time without delay					
3. The employee wants to provide the service to you without complaining					
4. The customer feels privacy and security when dealing with the company.					
5. Employees understand and respect customers' needs and desires .					

Sixth Section: Customers Satisfaction

Please choose your answer about the following sentences:

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. I would like to continue receiving the service from the company because it meets my needs					
2. I will advise others to deal with this company in the future					
3. The services provided by the company are beyond expectations					
4. The company is constantly developing and updating its services.					
5. I feel comfortable and stable when dealing with the company .					

Seventh Section: Customer Trust

Please choose your answer about the following sentences:

Item	Strongly agree	agree	Neutral	disagree	Strongly disagree
1. The company's orientation is to achieve the interests of customers first.					
2. The company's policies and practices are trustworthy.					
3. The bank adopts clear language with customers in order to gain their trust without misleading or fraud.					
4. Integrity and fairness are the basis of the company's transactions.					
5. The relationship between the company and the customer is based on mutual trust.					

Declaration

I, Noor Alkhudierat, hereby declare that my Ph.D. thesis titled "The Impact of Corporate Social Responsibility on Customer Loyalty" was conducted independently and in compliance with the regulations outlined in LXXVI and the rules of the Doctoral School, particularly with regard to citations and references.[1]

Furthermore, I affirm that I did not provide any misleading information to my supervisor(s) or program leader during the dissertation process. By signing this declaration, I acknowledge that if it is proven that my dissertation was not self-made or if any copyright infringement is discovered, the University of Sopron has the right to reject the acceptance of my dissertation.

In addition, I confirm that the thesis presented here was not previously submitted to any other academic institution, including universities, universities of applied sciences, universities of education, or any other comparable institution, for the purpose of obtaining an academic degree.

Sopron, 2024 February 16th

_____
PhD candidate

[1] LXXVI. TV. 1999 Section 34 (1) Any person may quote the details of the work, in the extent justified by the nature and purpose of the receiving work and in the original, by the name of the source and the author designated there.

Article 36 (1) Details of public lectures and other similar works, as well as political speeches, may be freely used for information purposes, within the scope justified by the purpose. For such use, the source, along with the author's name, should be indicated, unless this is impossible.