

**CORPORATE SOCIAL RESPONSIBILITY AND ITS IMPACTS ON  
CUSTOMER CITIZENSHIP BEHAVIOR  
(A STUDY OF OPAY NIGERIA)**

**BY**

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## CERTIFICATION

This is to certify that this project titled “**Corporate Social Responsibility and Its Impacts on Customer Citizenship Behavior (A Study of Opay Nigeria)**” was carried out by Oyediran Mark Oladimeji of the Department of Business Administration, University of Lagos, with the matriculation number **180203013**, under the supervision of Miss Mary Isaac

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## **DEDICATION**

I give all glory to God, I dedicate this research work to almighty God, the custodian of all wisdom and knowledge for his guidance and also to my lovely parents Mr. and Mrs. **Oyedirán** for their support during this research work.

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## ABSTRACT

*The primary objective of this study was to examine the impact of Corporate Social Responsibility (CSR) on Customer Citizenship Behavior, using Opay Nigeria as a case study. The research aimed to understand how Opay's CSR initiatives encompassing economic, ethical, and philanthropic responsibilities influence customer behaviors and their willingness to engage positively with the brand beyond basic transactional interactions. The study was driven by specific objectives: to evaluate the impact of Opay's economic responsibility on customer citizenship behavior, to assess the influence of Opay's ethical responsibility, and to explore customer responses to Opay's overall CSR efforts. A survey research design was employed, targeting the undergraduate student population of the University of Lagos, with a sample size of 398 respondents determined using the Taro Yamane formula. Data were collected via structured questionnaires and analyzed using descriptive statistics and correlation analysis through the Statistical Package for Social Sciences (SPSS). The reliability of the research instrument was confirmed with a Cronbach's alpha coefficient of 0.850, indicating high reliability. The findings highlighted that Opay's CSR initiatives positively impacted customer citizenship behavior, with ethical responsibilities having the most significant influence. The study concludes that CSR activities are essential in fostering customer loyalty and encouraging customers to act as brand advocates. This research provides valuable insights for companies aiming to enhance customer engagement through socially responsible practices.*

**Keywords:** Corporate Social Responsibility, Customer Citizenship Behavior, Opay Nigeria, Ethical Responsibility, Philanthropic Responsibility.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Background to the Study**

A company's commitment to societal welfare beyond profit-making aims is shown in Corporate Social Responsibility (CSR), which has become an essential element of modern corporate strategies. CSR has attracted a lot of attention lately because of its possible effects on multiple stakeholders, most notably customers and their subsequent actions in the marketplace. The purpose of this study is to examine the relationship between consumer citizenship behaviour and corporate social responsibility (CSR), with a particular emphasis on Opay, a prominent participant in the fintech sector in Nigeria.

According to Carroll (1991), corporate social responsibility (CSR) refers to a business's voluntary efforts that go above and beyond legal requirements in order to improve society, the environment, and the welfare of its stakeholders. The motivations for corporate social responsibility (CSR) activities have been the subject of much scholarly discussion. These motivations range from strategic benefits including increased competitive advantage, better brand image, and higher consumer loyalty, to ethical considerations (Porter & Kramer, 2006).

Customer citizenship behavior is the whole of the extra-role behaviors that customers perform without expecting any award, in a way that will increase the quality of goods or services of firms (Groth, 2005). Customer citizenship behavior is constructive and beneficial behavior that positively affects customers and firms (Bove et al., 2009). For example; customers can share their positive experiences with other customers, send out the visuals of the goods they buy to other customers, move their customers to where they have goods or services with their own vehicles, and encourage employees to correct various negativities by sharing them with a



positive communication. All these behaviors have proved to be beneficial to firms to operate more effectively (Van Doorn et al., 2010).

Furthermore, there has been a lot of discussion in scholarly literature about the connection between CSR and consumer behaviour. Scholars contend that a business's corporate social responsibility initiatives have a substantial impact on consumers' views and ensuing actions, like their brand advocacy and purchase decisions (Bhattacharya & Sen, 2004). Moreover, the development of customer citizenship behaviors which include acts beyond standard purchase behaviors has been linked to CSR programmes. Examples of these behaviours include word-of-mouth promotion, crisis support, and involvement in company projects (Lii & Lee, 2012).

The need to remain relevant and consistently competitive in the modern market is the driving force of most businesses. Fintechs are dominating the Nigerian markets and this calls for a need to focus on their involvement in CSR activities.

This study looks at how Opay customers perceive and react to the company's corporate social responsibility (CSR) initiatives in an effort to shed light on how CSR affects consumer citizenship behaviour in the Nigerian fintech sector.

In conclusion, in order for companies such as Opay to effectively leverage their social responsibility efforts for long-term growth and societal impact, they must comprehend the relationships between CSR programmes and customer citizenship behaviour. By highlighting the particular effects of corporate social responsibility (CSR) on consumer behaviour in the context of the Nigerian fintech industry, this study aims to add to the body of information already in existence.

## **1.1 Statement of the Problem**

Though Corporate Social Responsibility (CSR) has been the subject of much research regarding its effects on consumer behaviour worldwide (Bhattacharya & Sen, 2004), there is still a significant knowledge vacuum regarding how CSR specifically affects customer citizenship behaviour in the Nigerian fintech sector, with Opay being a prime example.

There is still a lack of knowledge regarding how CSR initiatives in the Nigerian setting, particularly in the rapidly growing fintech business, affect customer citizenship behaviour, despite the fact that a large number of research have examined the relationship between CSR and consumer behaviour in diverse contexts. Opay, a major participant in the digital payment ecosystem in Nigeria, has stepped up its CSR efforts, demonstrating its dedication to the betterment of society. The precise effects of these programmes on customer citizenship behaviour, however, are yet not fully understood.

A major participant in Nigeria's digital payment ecosystem, Opay has embraced CSR efforts more and more in an effort to improve social welfare. Still, not enough research has been done in this regard to determine the specific benefits of these programmes on customer citizenship behaviour, which includes things like brand support, involvement in company projects, and word-of-mouth promotion (Lii & Lee, 2012).

A serious issue is the paucity of empirical research on the connection between Opay's CSR efforts and the conduct of its clients afterward. In order to strategically align its CSR efforts with customer expectations and societal needs, Opay must have a thorough understanding of how these initiatives affect customer citizenship behaviour. This will help to foster sustainable relationships and positively influence consumer actions within the Nigerian fintech industry.

Thus, by examining the connection between Opay's CSR actions and the ensuing behaviour of its consumers, this study seeks to close this gap.

## **1.2 Objectives of the Study**

The aim of the study is to investigate the impact of corporate social responsibility (CSR) on customer citizenship behavior within the context of Opay. The objectives of this study are:

- i. To examine the effect of Economic responsibility on Customer Citizenship Behavior
- ii. To assess the effect of Opay's Ethical responsibility on Customer Citizenship Behavior
- iii. To identify the factors that influence customers' responses to Opay's CSR efforts.
- iv. To appraise the effect of Opay's Philanthropic responsibility on Customer Citizenship Behavior

## **1.3 Research Questions**

- i. How does Opay's Economic Responsibility affect Customer Citizenship Behavior?
- ii. How does Opay's Ethical Responsibility influence Customer Citizenship Behavior?
- iii. What factors influence customers' responses to Opay's CSR efforts?
- iv. How does Opay's Philanthropic Responsibility affect Customer Citizenship Behavior

## **1.4 Research Hypothesis**

**H0<sub>1</sub>:** There is no significant relationship between Opay's Economic responsibility and customer citizenship behavior.

**H0<sub>2</sub>:** Opay's Ethical Responsibility have no significant influence on customer citizenship behavior.

**H0<sub>3</sub>:** There are no significant factors that influence customers' responses to Opay's CSR efforts.

**H0<sub>4</sub>:** Opay's Philanthropic Responsibility have no significant impact on customer citizenship behavior

## **1.5 Significance of the Study**

The study on the impact of corporate social responsibility (CSR) on customer citizenship behavior within the context of Opay holds significant importance for various stakeholders. Firstly, from a corporate perspective, the findings of this study can provide valuable insights into the effectiveness of CSR initiatives in influencing customer behavior. Understanding the specific CSR initiatives that resonate with customers and drive positive citizenship behavior can enable Opay to tailor its strategies for maximum impact, potentially leading to enhanced brand loyalty and positive word-of-mouth marketing.

Moreover, from a broader societal standpoint, this study can contribute to the growing body of knowledge on the role of businesses in fostering responsible citizenship behavior among consumers. By shedding light on the factors that influence customers' responses to CSR efforts, the study can inform not only Opay but also other businesses operating in similar contexts, thereby promoting the adoption of more socially responsible practices across industries.

Furthermore, the study's significance extends to the academic realm, as it can serve as a valuable resource for scholars and researchers interested in the intersection of CSR and consumer behavior. The findings may contribute to theoretical frameworks and empirical evidence in this field, potentially paving the way for further research and discussions on the broader implications of CSR on customer citizenship behavior.

In summary, the significance of this study lies in its potential to inform corporate strategies, contribute to societal well-being, and advance academic understanding, thereby offering multifaceted benefits to Opay, the broader business community, and the academic community.

## **1.6 Scope**

This study focuses on Opay, a leading financial technology company operating in Nigeria. Opay has implemented various CSR initiatives aimed at addressing various Economic, Environmental, and Social challenges in Nigeria.

The scope of study is to examine the impact of Corporate Social Responsibility on Customer Citizenship Behavior among Opay Users in the University of Lagos, Lagos State with focus on the Undergraduate Students of the University of Lagos.

The study will focus on analyzing the Economic Responsibility, Ethical Responsibility and Philanthropic Responsibility undertaken by Opay in the University of Lagos, Lagos State, By delving into these specific initiatives, the study aims to provide a comprehensive understanding of the Opay's CSR initiatives in these dimensions and its potential influence on customer behavior.

Additionally, the scope of the study will involve examining customer citizenship behavior within the context of Opay's operations. By focusing on these specific aspects of customer citizenship behavior, the study aims to provide a nuanced understanding of how CSR initiatives may impact customers' perceptions and actions.

### **1.7 Operational Definition of Terms**

**Corporate Social Responsibility (CSR):** CSR refers to a company's initiatives to assess and take responsibility for its impact on environmental and social wellbeing. This includes efforts to contribute to sustainable development, philanthropy, ethical labor practices, and more.

**Customer Citizenship Behavior:** This refers to voluntary actions by customers that contribute to the well-being of a company, such as positive word-of-mouth, advocacy, and participation in company-sponsored initiatives.

**Economic Responsibility:** Economic responsibility refers to a company's obligation to operate profitably while also contributing to the economic well-being of society.

**Ethical Responsibility:** Ethical responsibility refers to a company's obligation to conduct its business operations in a manner that is consistent with ethical principles and values.

**Initiatives:** These are specific actions or programs undertaken by Opay as part of its CSR efforts, such as community development projects, environmental sustainability programs, or social welfare initiatives.

**Philanthropic Responsibility:** Philanthropic responsibility refers to a company's voluntary efforts to contribute to the well-being of society beyond its core business activities.

**Stakeholders:** Stakeholders are individuals or groups who have an interest in the operations and success of Opay, including customers, employees, investors, and the local community.

## CHAPTER TWO

### LITERATURE REVIEW

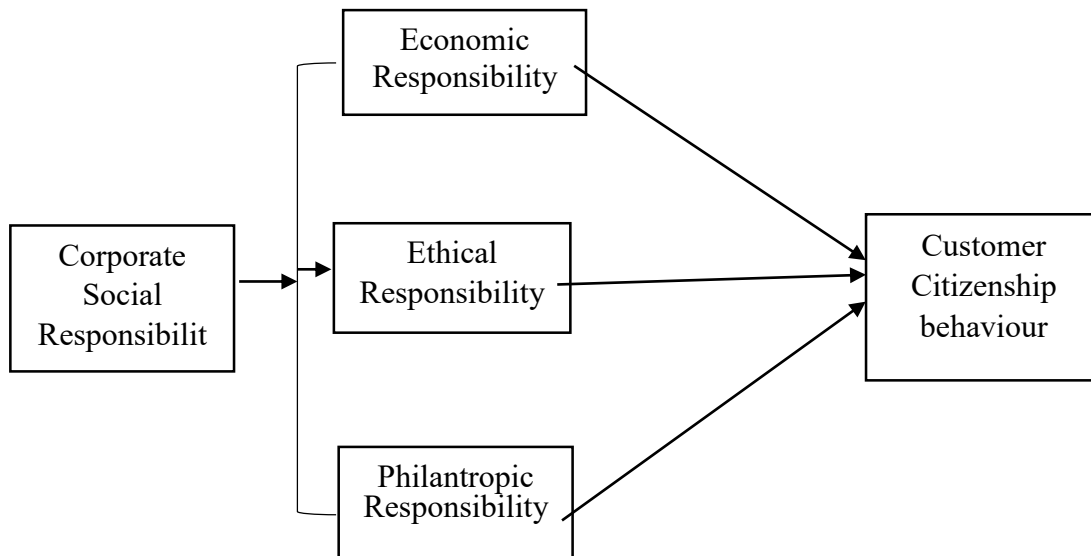
#### 2.0 Preamble

This section focuses on the examination of pertinent literature and other related studies about corporate social responsibility and its influence on customer citizenship behaviour. The review will be categorised into conceptual, empirical, and theoretical review. This chapter also includes the evaluations of relevant studies conducted by other researchers.

**FIGURE 1: DIAGRAMMATICAL REPRESENTATION OF THE CONCEPTUAL FRAMEWORK**

**INDEPENDENT VARIABLE**

**DEPENDENT VARIABLE**



#### 2.1 Conceptual Review

### **2.1.1 Concept of Corporate Social Responsibility**

As stated by McShane and Glinow (2013), social responsibility refers to the ethical obligation that individuals or organisations have towards those who are affected by their actions. It serves as a source of inspiration for addressing societal problems. Corporate social performance is the outcome of integrating corporate social responsiveness and corporate social responsibility. Furthermore, apart from having a concern for societal well-being, a high level of social performance enhances the financial success of an organisation (Stoner, Freeman, & Gilbert, 2018). Onwuchekwa (2016) defines an organisation as socially responsible when it goes beyond the minimum legal obligations rather than simply adhering to them. He perceives corporate social responsibility as an organization's recognition of its social obligations that go beyond what is legally required.

As to the findings of Jones and George (2013), the primary responsibility of a manager is to enhance the welfare of stakeholders and the broader community. Kazmi (2015) argues that a corporate organization's social responsibility reflects its aims. The primary stakeholders in corporate organisations are the owners, who contribute their financial resources to initiate and sustain the company. To satisfy the requirements of various stakeholders, such as the government, the community, the workforce, and customers, the company must optimise the financial value of its owners (Lantos, 2011).

As stated by Kreitner (2017), social responsibility has become a crucial organisational function that corporate entities have carefully considered due to its importance in promoting positive relations between businesses and the government, as well as the need for it to be executed with effectiveness and efficiency. Therefore, Nwodu (2017) concluded that in order for business organizations to be perceived as exemplary corporate citizens, they should utilise social



consciousness when making decisions that affect stakeholders, particularly employees, the communities in which they operate, and society as a whole. As stated by Kreitner (2017), social responsibility has become a crucial organisational function that corporate entities have carefully considered due to its importance in promoting positive relations between businesses and the government, as well as the need for effective and efficient implementation. Therefore, Nwodu (2017) concluded that in order for business organisations to be perceived as exemplary corporate citizens, they should utilise social consciousness while making decisions that affect stakeholders, specifically employees, the communities in which they operate, and society as a whole. Organisational performance refers to the act of comparing an organization's achieved outcomes with its intended outcomes.

The term "business social responsibility" as defined by Davis and Blomstron (2015) refers to the collective efforts of decision makers or organisations to safeguard and enhance the well-being of society as a whole, while also considering their own interests.

Consequently, engaging in social responsibility practices typically leads to an improvement in individuals' overall well-being. Furthermore, it effectively reconciles the pursuit of conventional corporate objectives like as growth and financial gain with society expectations for superior products and a sustainable environment.

Onuoha (2015) defines social responsibility as the concept that includes all of an organization's activities that require the allocation of limited resources, which may reduce their economic viability and attractiveness, but are still considered beneficial by society as a whole. Consequently, engaging in social responsibility behaviours typically leads to an improvement in the overall standard of living for individuals. In addition, it maintains a harmonious equilibrium between conventional corporate objectives such as growth and financial gain, and social

expectations such as the provision of superior products and the preservation of a sustainable environment.

### **2.1.2 Drivers of Corporate Social Responsibility**

In order for a company to prosper, it must cater to specific segments of society. Several authors have made multiple efforts to list the various segments that a specific firm must cater to, although none of their attempts have been exhaustive. Drucker (1963) attempted to delineate them to include consumers, employees, and stockholders. According to Osagemi (2015), who also discussed the groups that a company must cater to, the genuine groups consist of the owners, employees, consumers, government, and general public.

**Investor accountability:** Every corporation has a responsibility to achieve the objectives established by its shareholders. To achieve this objective, a company must maintain a consistently high degree of efficiency.

**Workforce accountability** refers to the collective responsibility of all individuals who contribute to the company's goal attainment. They are responsible for manufacturing the items and delivering services on behalf of the corporation. The company's operations are overseen and sales are controlled by other staff departments. Employees are remunerated through a combination of regular income and wages provided by the company, together with pension benefits and gratuities that they are eligible for after a specified period of service (Nwabuzor, 2012).

**Public accountability:** corporations must also prioritise meeting the needs of the general public. Various societal challenges, such as outbreaks of various illnesses, the requirement for employment and education for underprivileged children, the lack of infrastructure, and other similar difficulties, have a significant influence on society and necessitate attention from

businesses. A larger proportion of individuals have been impacted by prevalent issues such as family planning and acquired immune deficiency syndrome (AIDS). Hence, it is imperative for firms to fulfil their social responsibility by actively participating in public education regarding these issues and providing financial backing for research endeavours that have the potential to eliminate associated societal challenges.

**Customer accountability:** All organisations must prioritise the needs and interests of their customers, including both suppliers and consumers. Drucker (2013) argues that the age in which firms could thrive by adhering to the principles of "let the buyer beware" and caveat emptor is now a thing of the past. Drucker also stressed the importance for firms to offer products and services that meet safety and quality standards, while also ensuring fair terms, without using misleading financing methods or making false claims. The significance of the customers is ultimately the determining factor.

**Government accountability:** The connection between business and government can be more accurately described as reciprocal. Businesses compensate the government for its help and regulation by paying taxes, licence fees, excise taxes, tariff levies, and other expenses.

### **2.1.3 Dimensions of CSR**

Carroll (2012) gave a four part illustration of CSR as stated as follows: "Corporate social responsibility encompasses the economic, legal, ethical, and discretionary (philanthropic) expectations that society has of organizations at a given point in time" (Carroll 1979, 1991). These four responsibilities helps to characterize the nature of a business' responsibilities to the society of which it is a part. A brief examination of each of the four dimensions of CSR are as follows:

### **2.1.3.1 Economic Responsibility**

Carrol (1991) discussed the various layers of CSR as a fundamental condition or requirement of existence, businesses have an economic responsibility to the society that permitted them to be created and sustained. At first, it may seem unusual to think about an economic expectation as a social responsibility, but this is what it is because society expects, indeed requires, business organizations to be able to sustain themselves and the only way this is possible is by being profitable and able to incentivize owners or shareholders to invest and have enough resources to continue in operation. In its origins, society views business organizations as institutions that will produce and sell the goods and services it needs and desires. As an inducement, society allows businesses to make profits. Businesses create profits when they add value, and in doing this they benefit all the stakeholders of the business.

### **2.1.3.2 Legal Responsibility**

Porter and Kramer (2011) explored how compliance with legal standards is essential for creating shared value between businesses and society. Society has not only sanctioned businesses as economic entities, but it has also established the minimal ground rules under which businesses are expected to operate and function. These ground rules include laws and regulations and in effect reflect society's view of "codified ethics" in that they articulate fundamental notions of fair business practices as established by lawmakers at federal, state and local levels. Businesses are expected and required to comply with these laws and regulations as a condition of operating.

It is not an accident that compliance officers now occupy an important and high level position in company organization charts.

#### **2.1.3.3 Ethical Responsibility**

The normative expectations of most societies hold that laws are essential but not sufficient. In addition to what is required by laws and regulations, society expects businesses to operate and conduct their affairs in an ethical fashion. Trevino and Nelson (2011) provides practical insights into managing business ethics, including the importance of adhering to both the spirit and the letter of the law. Taking on ethical responsibilities implies that organizations will embrace those activities, norms, standards and practices that even though they are not codified into law, are expected nonetheless. Part of the ethical expectation is that businesses will be responsive to the “spirit” of the law, not just the letter of the law.

#### **2.1.3.4 Philanthropic Responsibility**

Corporate philanthropy includes all forms of business giving. Corporate philanthropy embraces business’s voluntary or discretionary activities. Seifert, Morris and Bartkus (2003) examines the factors influencing corporate philanthropic activities and their impact on business performance. Philanthropy or business giving may not be a responsibility in a literal sense, but it is normally expected by businesses today and is a part of the everyday expectations of the public. Certainly, the quantity and nature of these activities are voluntary or discretionary. They are guided by business’s desire to participate in social activities that are not mandated, not required by law, and not generally expected of business in an ethical sense.

#### **2.1.4 Planning and Implementing Corporate Social Responsibility**

Recognising the significance of corporate social responsibility in the business cycle, it is crucial to carefully plan, develop strategies, and ensure the implementation of perceived corporate social responsibility by business organisations in order to achieve the desired purpose. Four ways for responding to stakeholders' perspectives on corporate social obligations (CSR) have been outlined by Tench and Yeomans (2016).

A passive approach; defying society norms and occasionally government oversight.

A reactive strategy involves responding to unforeseen changes that come after a big shift has already taken place.

A proactive strategy involves taking pre-emptive action to anticipate and address public expectations or government regulations, generally accompanied by efforts to shape the desired outcome.

An interactive strategy involves proactively anticipating change and effectively aligning company aims with the interests and expectations of stakeholders and society. Therefore, the implementation of an interactive strategy is frequently achieved by the dedication of management to engage in a sincere and meaningful conversation with stakeholders.

### **2.1.5 Marketing in Corporate Social Responsibility**

Companies that solely prioritise corporate social responsibility (CSR) face a significant risk, just as those that exclude marketing considerations from their CSR initiatives face a significant danger. Given that the objective of marketing is to exert influence on customer behaviour, it is imperative for marketers to assume greater responsibility in providing consumers with comprehensive information regarding the repercussions of corporate decisions. According to Nell Jones, the Commercial Director in 2006, this information is from Carat Insight from the Marketing Society Forum.

Corporate Social Responsibility (CSR) did not originate solely in the 20th century. The concept was recognised much earlier. However, the beginning of the 1950s is widely regarded as the contemporary era of social responsibility (SR). In the 1960s and early 1970s, analysts focused primarily on the social obligations of the marketing department rather than the overall social function of the company (Kotler & Levy, 2009). Until recently, businesses have not taken on substantial duties in the social sector. The terminology being employed has undergone a shift, indicating this. Prior to the 1980s and 1990s, the term Social Responsibility, rather than CSR, was predominantly used in most research initiatives. In a study conducted in the 1980s by Quinn and Rohrbaugh (1983), a total of 17 elements were found as contributing to organisational effectiveness. The report did not make any reference to corporate social responsibility or corporation ethics. In spite of this setback, the marketing field has made efforts to include social responsibility into its decision-making process and has acquired substantial knowledge and comprehension of corporate social responsibility (CSR) and commercial ethics (Robin and Reidenbach, 1987; Singhapakdi, Vitell, Rallapalli, and Kraft, 1996). However, initially it was perceived merely as a limited application of marketing's social duty.

Academics and industry experts have emphasised the significance of ethical and socially responsible company operations. When companies strive to establish a strong connection between ethical and social responsibility and their marketing operations, it is improbable that they will encounter any criticism (Singhapakdi, et al., 1996). According to Drumwright (1996), non-economic marketing activities are described as "marketing's most unabashed exploitation" in relation to this specific form of link (p. 71). Initially, the marketing strategy planning process incorporated social responsibility and commercial ethics with carefulness and restricted

implementation (Robin & Reidenbach, 1987). During the period when the economy was the main focus, marketing was regarded as a secondary concern (Handelman & Arnold, 2016).

When firms aligned their marketing efforts with corporate social responsibility programmes, the public tended to perceive them with cynicism or criticism rather than respect. In order to mitigate these adverse reactions from the general public or stakeholders, a multitude of researchers have conducted research and subsequently put forward a series of alternatives. The endeavour to achieve corporate goals through both economic and non-economic marketing endeavours, with the aim of meeting social expectations, has historically been in conflict. Several studies have indicated that marketing has the potential to address this enduring historical conflict (Maignan & Ferrell, 2014).

Multiple studies indicate that incorporating non-economic marketing initiatives with economic marketing activities at the strategic level could be an effective approach (Menon & Menon, 1997; Robin and Reidenbach, 1987). Empirical study has shown that strategic marketing can have a fairly adverse impact on business, as demonstrated by studies conducted by Handelman and Arnold in 2014. Robin and Reidenbach (2017) emphasise the lack of a comprehensive approach to incorporating ethical and social responsibility into the strategic marketing planning process. They recommend that businesses take steps to address this issue. In their article, they introduced a "Parallel Planning Approach" that remains applicable in the present day.

#### **2.1.6 Objectives of Corporate Social Responsibility**

Given the concept of corporate social responsibility, it is quite probable that the practice is financially advantageous. Feasible in the sense that conducting business in an environment that is inhospitable to corporate entities will surely hinder the organisation from accomplishing its goal. For businesses to expand and establish a strong profit foundation that contributes to the overall



growth of the communities they operate in, it is essential for them to operate in a social atmosphere characterised by tranquilly, hospitality, and friendliness (Nwodu, 2017).

Hence, the corporation providing financial resources does not seek to obtain any promotional advantage or excessive recognition when implementing Corporate Social Responsibility (CSR). Black (1989) states that the corporation is content with the positive feeling and belief that social responsibility is financially beneficial. The crucial factor is when a corporation makes a substantial contribution to the resolution.

Optimising the job content and enhancing worker happiness

Implementing a programme to provide housing and education for individuals who are economically disadvantaged and unemployed.

The crucial aspect is that the objective of Corporate Social Responsibility is deeply embedded in the basic philosophy of the concept, which involves a reciprocal exchange. The corporation provides social and welfare packages to the community, and in return, the community creates a cordial and harmonious operating social climate for the company (Nwodu, 2017). According to Black (2015), the objectives of corporate social responsibility can be classified as:

The enterprise aims to assist and develop initiatives that foster the growth of aspiring entrepreneurs and enhance the overall entrepreneurial ecosystem. Education facilitates the expansion of young people's perspectives and opportunities.

Arts and culture encompass the provision of support to various cultural endeavours and the facilitation of community cohesion. Promoting environmental conservation and enhancing quality of life.

The fundamental objective of corporate social responsibility should be to facilitate comprehensive social transformation that encompasses all facets of community existence. Acting

in a socially responsible manner entails that a corporate organisation should adhere to the following:

- Commence the auditory journey Community relations involve acquiring knowledge about the host communities and establishing positive connections with the individuals and groups within those communities.
- Comply with and show deference to policies, rules, and legislations designed to safeguard the well-being, security, and environment of the community.
- Oversee and promote the establishment and advancement of infrastructure, economic, and physical development in the communities where it operates, including the construction of roads, hospitals, schools, and other essential facilities.
- Participate in a social development initiative such as providing free education to residents of the local communities and generating employment opportunities.
- Assess the socio-cultural significance of the host communities by observing their cultural practices and frequently supporting the main cultural event of the community.
- Engage in civic duties by empathising with the underprivileged individuals in their local areas.

### **2.1.7 Arguments in favour of CSR practice**

Participating in charitable giving or CSR projects improves a business's standing with its wide range of stakeholders, including customers, employees, suppliers, and community organisations, especially those that track and record corporate contributions. Managers of organisations recognise that corporate philanthropy builds a company's reputation and promotes more mutual respect and kindness in the society (Kotler & Lee, 2015). Businesses that practise social responsibility have been found to increase their revenue and market shares. Companies that

uphold social responsibility enjoy far higher market reputations and see greater success with their brands (McCabe, 2015). Businesses that engage in social responsibility are better equipped to build relationships with local authorities and the public, which boosts sales and makes global expansion easier. In a 2002 editorial that appeared in the Harvard Business Review, Porter and Kramer said that charity activities may and should go beyond fostering kindness. Exxon Mobil's substantial contributions to road improvements in the developing countries where it operates, which have won the hearts and minds of the locals and resulted in enormous client patronage, served as an example of how charitable endeavours can boost an organization's output. A company that participates in charitable initiatives can increase its market share. Apple Computers, for instance, stimulates public interest in and utilisation of their systems by donating computers to schools. Future labour forces can be strengthened with the support of CSR efforts. For example, American Express funds training courses for students who want to work for travel firms (Porter & Kramer, 2012). Consumers are more inclined to anticipate ethical product delivery from socially conscious companies. Companies who provide really ethical products are at a competitive advantage over those that don't.

For instance, several big and small businesses in Nigeria produce bottled water and clean water sachets. Lately, consumers have started to think carefully about where they want to buy items. These days, they would want to buy products solely from companies whose brands they recognise and who have included ethics and cleanliness into their production procedures. Naturally, consumers should also buy products from companies that have passed NAFDAC's "crucible test line."

Over the past ten years, a growing number of companies have understood the financial benefits of corporate social responsibility. These experiences are reinforced by an increasing body of

empirical research, which demonstrates that corporate social responsibility (CSR) increases company economic performance and does not reduce shareholder value. Over time, this enhanced business performance leads to a rise in shareholder trust in the company, which facilitates the raising of further investment capital. Adams (2011) asserts that a business that engages in social responsibility has an edge over a business that doesn't in terms of being able to secure more loans on favourable terms for its operations. The idea of "ethical investing" is reinforced by the reality that, in the current economic climate, potential investors thoroughly evaluate a company's corporate citizenship status prior to making an investment. Furthermore, an increasing proportion of clients are beginning to prefer doing business with organisations that exhibit social responsibility. It is reasonable to refer to this growing trend among many consumers as "ethical purchasing."

In the end, CSR efforts benefit all societal members, including stakeholders and shareholders. The reasoning is that since the shareholder lives in a particular community, he or she also has a stake in the business that operates in that community, and as such, the CSR initiatives benefit him or her. A company that engages in social responsibility can also gain from improved goodwill, a larger market share, improved performance outcomes, improved employee-management relations, and a sexier public image.

### **2.1.8 Arguments against CSR practice**

Corporate social responsibility (CSR) is sometimes defended by pointing out that a company's goal is to maximise profits for its shareholders. Therefore, any funds "squandered" on social responsibility are really being taken from the wealth of the investors. Any shareholder may freely contribute to any charity if they so like, but the contributions shouldn't be taken out of the total assets of the shareholders (Baker, 2013). The aforementioned claim lends credence to the

maximisation of shareholder wealth theory. The main proponent of this school of thought was Milton Friedman, a renowned economist, free market expert, and winner of the Nobel Prize in economics. He was a staunch supporter of "laissez faire" capitalism, which forbids government involvement in business and industry with the exception of the occasional use of force to defend the fundamental right to unrestricted trade. Friedman had a clear idea of what a company's responsibility was. According to him, a company's primary objective should be to maximise returns for its shareholders while conforming to the laws of the countries in which it conducts business. Stated differently, businesses only have one social responsibility, which is to maximise profits—that is, the dividends—for their owners or shareholders. Some authors in this school of thought argued that corporations only implement social projects for utilitarian reasons, meaning that by implementing certain social projects that would improve their standing with the public and the government now, they are looking ahead and identifying business advantages and commercial benefits that they could reap. Implying that businesses are irresponsible unless they contribute to charity organisations and encourage the creation of ideal social settings also erodes the legitimacy of the free market economy. Applying free trade theories and other associated theories, including Max Weber's suggestions for work ethics, can help the economy flourish (Tremaine, 2016).

Critics have also argued that some companies mask and deflect public attention from the ethical issues brought up by their core business operations by implementing CSR activities and programmes. Companies accused of this conduct include British American Tobacco (BAT), a well-known publisher of CSR reports, and BP, a well-known petroleum firm known for its high-profile advertising campaigns highlighting environmental aspects of its operations (Wikipedia, 2017). In actuality, most firms opt to use cost as a yardstick rather of pursuing CSR projects,

which are greatly needed in the communities in which they operate. The final result is the implementation of CSR projects that are less important to the general audience. But since free gifts are free gifts, communities accept any low-value project that is offered to them without complaint.

Porter and Kramer argued in their exploration of the myth of strategic philanthropy—which is generally implemented through cause-related marketing (CRM)—that CRM is insufficient for accomplishing real strategic philanthropy. With tact, cause-related marketing puts media attention and financial gain ahead of social impact. Conversely, genuine strategic giving should concurrently address important social and economic goals, concentrating on competitive environments where the company's unique assets and expertise benefit both the business and society (Porter & Kramer, 2012). Some corporate leaders—especially those in the petrochemical and pharmaceutical industries, which are often the focus of public discourse—do not support the idea of using cause-related marketing to support charity initiatives. They argue that charitable giving is purely a question of conscience and shouldn't be combined with business objectives. Non-governmental organisations, or NGOs, are likewise against the monetization of social value. According to Porter and Kramer (2002), they argue that cause-related marketing is really a skillfully constructed marketing strategy designed to increase corporate profits and improve the public's opinion of companies.

### **2.1.9 Pitfalls of Effective Corporate Social Responsibility in Nigeria**

Corporate social responsibility initiatives usually backfire, especially in developing nations like Nigeria. (Despite the fact that companies claim to be upholding their social responsibility obligations, a number of disagreements inside certain companies, especially in the oil sector, make it clear that there are problems with CSR practices—at least in Nigeria) (Nwodu, 2017).

For example, Shell is accused of managing a development project in Nigerian villages that is unsuccessful. Some argue that Shell's commitment to community development is overly entwined with the company's commercial activities.

Additionally, according per Adirika et al. (2017), there exist additional anti-corporate social responsibility measures implemented by unscrupulous firms, including insufficient worker remuneration, unfavourable or challenging working conditions for staff members, An unethical and illegal hiring method, suppression of labour unions or groups by managers. Falsifying income statements to deceive an assessor or undercharging import bills to evade paying customs duties, collaborating with dishonest or corrupt excise/customs officials to defraud the government, acting carelessly and engaging in activities that pollute the environment, Ignoring the screams of the poor and disadvantaged in the neighbourhood, Community development projects are not well supported. close their doors to the general population, violating national law, The administration disregards the pleas of students for welfare benefits, research funding, scholarships, programme sponsorship, and infrastructure development.

According to Udeagha (2019), unless they are forced to, corporate enterprises in developing nations, particularly Nigeria tend to ignore their social responsibility obligations. We contend that their attempts at social responsibility, even in forced circumstances, scarcely stop the host communities from rising up in opposition to the businesses. This unpleasant situation arises for several reasons. These include some of the following components:

Research that identifies and prioritises the main needs and interests of host communities is rarely funded by corporate enterprises. Nwodu (2013) provides support for the perspective, stating that when government agencies and oil companies work together on development projects, it usually

causes social unrest and offence to people's sensibilities because the projects are presumed to meet the development needs of the Niger Delta communities.

Due to insufficient use of research, community members seldom require projects that regularly receive top priority from business bodies. This is a terrible and worrisome situation. Nwodu (2013) asserts that social responsibility packages are ineffective unless they meet the realistic priority demands of the targets.

What some companies call social responsibility packages frequently fall short of expectations. This is because such packages are often designed to support the corporations' commercial goals, rather than to alleviate the suffering of the host communities.

Sometimes a small portion of the executive team of large corporations collaborates with some powerful community members to divert social welfare funding away from the poor and needy in the neighbourhood.

#### **2.1.10 Concept of Customer Citizenship Behaviour (CCB)**

One essential element of co-creation between the customer and the business is customer citizenship behaviour, or CCB (Hur, Moon, & Kim, 2020). CCB is viewed as a way to get involved in enhancing the overall customer experience and contributing to the success of the business. Organisation citizenship behaviour (OCB) was an extra duty that staff members took on to increase organisational effectiveness. In addition to the customer's essential role in service delivery, CCB may be seen from the customer's perspective as a voluntary behaviour that supports and improves organisational performance (Fatma et al., 2022). Consumer-provided business-to-business (CCB) help is voluntary (Chiu et al., 2019). The CCB encourages patrons to assist other patrons, provide feedback to companies so they can enhance their offerings, and accept unfavourable situations in order to support a company. Positive client support from a



business encourages other customers to take actions that benefit firms (Tsaur, Yang, & Tsai, 2021). When customers are informed about a company's growth, they are more inclined to support it, maintaining the two parties' relationship (Liu, Yang & Chen, 2020; Fatma et al., 2021). This kind of civic behaviour can influence the organization's potential value and long-term profitability.

## **2.1.11 Dimensions of Consumer Citizenship Behavior**

### **2.1.11.1 Customer patronage**

Patronage is defined as the degree to which a customer exhibits recurring business and a positive, long-lasting attitude and disposition towards a service provider (Gremler & Brown, 1996). Oliver (1999) defined customer patronage as the ardent desire to keep buying a company's products over those of a competitor. Patronage, as defined by Seock (2009), is the act of consistently buying the same or different items from a particular retailer. The authors cited above contend that a company's rate of client loyalty determines how long it may remain in business. This corroborates the claim stated by Ogwo and Igwe (2012) that drawing clients is the main reason for founding a business.

The term "patrons" describes the support or endorsement that customers offer a certain brand. Patronage provides the foundation for a steady and growing market share. Customers' degree of loyalty to particular companies, services, and other entities varies, claims Kottler (2007). Four types of customers were identified in this study: switching customers, who don't have any brand loyalty; split customers, who usually become loyal to two or three products over time; hard core customers, who only ever buy one particular product; and shifting customers, who switch between products. A customer is defined as someone or something that consumes food or utilises something, or as someone who buys products and services for their own consumption or use in

The Concise Oxford English Dictionary (2008). On occasion, people make advantage of the products and services offered by businesses. When discussing the results of this study, we may use the phrases interchangeably because customer loyalty occurs before client patronage. Loyalty and patronage have a close relationship. Patronage is the outcome of a strong desire to stick with a company due to perceived or actual high standards of service.

Recently, a variety of variables have been connected to customer loyalty. They include the company's physical location, corporate identity, advanced inclination behaviour, and corporate identity (Adiele & Opara, 2015). Numerous studies have been conducted on the elements that influence a customer's decision to buy, including the item's positioning and quality, its price and worth, its accessibility inside the store, its atmosphere, and the assessment of cross-category product stores.

Jere (2014) argues that behavioural and attitudinal intents precede a conceptualised understanding of store patronage and offer a variety of benefits, including hedonistic, psychological, and functional benefits (Babin & Daden, 2015). Additional factors influence behavioural measures. According to Olivia, Oliver, and Macmillan (2012), attitude assessments are more significant than behavioural ones. Therefore, a variety of indicators can be used to quantify the behaviour of customers, including intent to purchase, satisfaction with the shopping experience, time spent, amount of items purchased, money spent, share of wallet, patronage action, and repeat or re-patronage (Nwulu & Asiegbu, 2015). as suggesting that growth, profit, and sales volume are indicators of a company's performance.

#### **2.1.11.2 Advocacy**

Advocacy is a critical dimension of Customer Citizenship Behavior (CCB), encompassing activities where customers actively promote and endorse a company's products or services. This

voluntary behavior goes beyond the transactional relationship, as customers take on the role of brand ambassadors, contributing significantly to the company's reputation and market reach. Advocacy manifests through various actions such as positive word-of-mouth, online reviews, social media endorsements, and direct recommendations to friends and family. Positive word-of-mouth is one of the most powerful forms of advocacy. Customers share their favorable experiences with others, which can significantly influence potential customers' purchasing decisions. According to research, word-of-mouth is considered more trustworthy than traditional advertising because it comes from personal, unbiased sources (Kumar et al., 2010). This peer-to-peer endorsement can help companies acquire new customers more effectively than many marketing campaigns. Advocacy also includes more direct, personal recommendations. Customers often recommend products and services to their friends, family, and colleagues. These personal endorsements are highly influential because they are perceived as genuine and reliable (East, Hammond, & Lomax, 2008). Companies that foster strong customer relationships and provide exceptional experiences are more likely to benefit from such advocacy. Encouraging advocacy involves ensuring high customer satisfaction and engaging customers through loyalty programs and personalized communication. Companies can also create opportunities for customers to share their stories and feedback, further strengthening the bond between the brand and its advocates (Kumar & Shah, 2004). By recognizing and rewarding advocates, companies can sustain and amplify this valuable behavior.

#### **2.1.11.3 Customer Responsiveness**

The capacity of a company to satisfy the requirements and desires of its customers while offering them outstanding value is known as customer responsiveness. It involves monitoring the client's requirements by identifying, assessing, understanding, and attending to them (Johnson and

colleagues, 2003). It also requires a strong dedication to customer satisfaction, meeting needs, and offering products and support services. In a similar vein, customer orientation emphasises the need to fully understand the target market in order to deliver higher values to them (Naver & Slater, 1990). Previous research indicates that companies who pay close attention to their customers' demands can differentiate themselves from the competition, keep consumers loyal, and provide more value to them (Magretta, 1998). Customer responsiveness is defined as a company's ability to take action quickly and provide services that are advantageous to customers. According to Deighton (1997), an organisation can enhance customer satisfaction by obtaining and disseminating market knowledge internally and by monitoring and reacting to the market as needed. Thus, this research implies that putting a focus on customer response will improve marketing advantage.

Customer response is the term used to describe compliments that a company receives about its products, services, or business ethics. Customers have the ability to ask for or initiate responses from businesses. A consumer response can benefit both companies and customers (Lee & Lin, 2005). The company benefits since it can get the information needed to enhance or correct a product. For example, a company can get input and change a bookshelf if customers find it too hard to construct. Customers who have the power to voice their concerns about a product and compel a corporation to alter it benefit from customer feedback.

### **2.1.12 Relationship Between Corporate Social Responsibility (CSR) and Customer Citizenship Behavior (CCB)**

Customer perception and corporate social responsibility (CSR) activities have long been studied in the literature, and the results have shown that CSR positively influences consumers' perceptions of a company's products and services and is therefore essential to business success

(Luo & Bhattacharya, 2006). The successful execution of the CSR plan and activities contributed to the company's favourable reception (Fatma & Khan, 2022). When consumers see that a business is genuinely attempting to assist social concerns, their perception of the brand is more likely to be favourable (Ahearne, Bhattacharya, & Gruen, 2005). CCB is one of the discretionary behaviours and responses that a consumer chooses and that is not rewarded nor mandated (Gilde et al., 2011). While CSR activities like recommending a product, resisting negative information about the company, making improvements suggestions, and actively engaging in survey activities can lead to CCB (Dang, Nguyen, & Wang, 2020), their efficacy is contingent upon customer perceptions. (Karaosmanoglu, Altinigne, & Isiksal, 2016) examined the relationship between the CSR motive and customer extra-role behaviour in an emerging market context and found that when a business was well-known for its ethical stance before engaging in CSR activities, this positively impacted the customer extra-role behaviour.

## **2.2 Theoretical Framework**

Various theories have been suggested by different authors in relation to Corporate Social Responsibility. Some of these theories include; Relational theory, relationship marketing theory, and image management theory.

### **2.2.1 Relational Theory**

Complex interactions between a corporation and its surroundings are the foundation of relational theory. As the name suggests, the analysis of CSR focuses on the interactions between the two. Four subgroups of theories comprise relational theory: corporate citizenship, stakeholder approach, business and society, and social contract.

It is said that "business and society" refers to "business in society," where CSR develops as a result of interactions between the two organisations. An indicator of corporate social responsibility (CSR) is how a society's economic ideals evolve. Another is that each individual has a responsibility to think about how his choices and actions will affect the entire social structure. Businessmen's social obligations, expressed as a general relationship, should correspond to their level of social power.

The development of the stakeholder approach is one tactic aimed at enhancing company management. It's also said to be a means of comprehending reality in order to control a company's socially conscious actions. The stakeholder model also views a company as an intricate network of interconnected interests where people act philanthropically and self- and community-creation occur in tandem. These are corroborated by studies by Freeman and Phillips (2002), which examine fiduciary duties to the firms' stakeholders, and Mitchel, Agle, and Wood (1997), which emphasises striking a balance between the interests of the stakeholders.

The relational theory's concept of corporate citizenship is highly dependent on the kind of community it is applied to. It's a route that a business can follow to act morally.

At its core, it is about the relationship that a company builds with its stakeholders; as such, the former must always look for ways to engage and commit to the latter. Swanson (1995) and Wood and Lodgson (2002), respectively support the integrative theory's application of corporate citizenship, which is based on Garriga and Mele's (2004) analysis.

The relational group's social contract (SC) theory addresses the central problem of defending the morality of economic activity as a theoretical foundation for examining the social interactions between corporations and society. Therefore, corporate social responsibility (CSR) stems from the moral legitimacy that a corporation gains in society, and knowledge of CSR is found in the

rationalisation of social actions that support the company's behaviour. According to Garriga and Mele's (2004) research, the social contract theory belongs to the category of ethical theories that also includes approaches to sustainable development (WCED, 1987, Korhonen, 2003) and universal rights (UN Global Compact, 1999). Respect for the environment, worker rights, and human rights form the foundation of both CSR strategies. In summary, relational is values-based and dependent on the corporation as well as society, managerial is organizationally focused and quantifiable, and utilitarian is simple in its perspectives by individuals and mechanical from the corporation's standpoint. The economic system, the corporation, and the nature of the connection are the three areas where responsibility is assigned in accordance with the theoretical hierarchy.

### **Relevance of the Theory to the Study**

According to the study, connection marketing relational theory—which emphasises the value of relationships and the environment in particular—is very consistent with conventional social work viewpoints. Furthermore, the idea of identity complexity may now be used to conceptually explain how human interactions and the environment are essential components of identity. The theory looks at these concepts, demonstrating how modern advancements have their roots in constructionist and cognitive theories as well as psychoanalytic concepts.

Relational theory urged management to adopt the ethic of economizing—that is, to use resources more efficiently while still maintaining moral standards and promoting justice in society—by conserving resources. By doing this, business raises living standards and generates money for society.

## **Criticism of the Relational theory**

Critics have also contended that certain firms use Relational theory initiatives and programmes as a means of disguising and deflecting the ethical dilemmas raised by their primary business practices. British American Tobacco (BAT), a prominent producer of CSR reports, and BP, a prominent petroleum company recognised for its high-profile advertising campaigns highlighting environmental aspects of its operations, are among the companies accused of engaging in this activity (Wikipedia, 2007). The vast majority of businesses, in reality, choose not to pursue CSR projects that are desperately needed in the areas where they operate, but rather use cost as a standard. The execution of CSR initiatives that hold less significance for the public is the ultimate outcome. However, communities do not object to any low-value project given to them because free gift is free gift.

In their discussion of the myth of strategic philanthropy, which is typically carried out through cause-related marketing (CRM), Michael Porter and Mark Kramer contended that CRM is insufficient for achieving actual strategic philanthropy. Cause-related marketing tactfully prioritises profit and media attention over social effect. On the other hand, true strategic giving ought to concurrently address significant social and economic objectives, focusing on competitive contexts where the company's special resources and knowledge assist society as well as the business (Porter & Kramer, 2002).

### **2.2.2 Relationship Marketing Theory**

Direct response marketing initiatives gave rise to relationship marketing theory, a kind of advertising that prioritises client satisfaction and retention over sale closure (Alexander & Schouten, 2002). Relationship marketing differs from other marketing strategies in that it recognises the long-term value of client relationships and expands communication beyond



intrusive advertising and sales promotional messaging (Aaker & Joachimsthaler, 2000). Since the internet and mobile platforms have grown, more social and collaborative communication channels have been made possible by technology, leading to the further development of relationship marketing (Berglof & Bolton, 2002).

In order to deliver a more satisfying transaction, relationship marketing involves a brief agreement between the vendor and the buyer (Adebsi, 2006). This method is to clearly transcend the simple post-purchase exchange procedure with a client by providing a more thorough, tailored buy. The goal is to establish stronger bonds by utilising the experience to create more authentic connections. (Aaker & Joachimsthaler, 2000).

Relationship marketing relies on conversing with and meeting the needs of just existing customers in a win-win scenario, which usually requires getting the customer's consent through a "opt-in" approach (Adebsi, 2006). Sales volume in relation to competitors is usually influenced by the relative cost and quality of goods and services produced or sold by a company, together with customer service and satisfaction (Berglof & Bolton, 2002).

A key component of relationship marketing is customer retention, which involves employing a range of techniques to meet the needs of present customers beyond those of competitors in order to ensure repeat business (Albers & Straughan, 2000). Rather than emphasising retention of current customers, many conventional marketing ideas concentrate on techniques to attract new ones and seal agreements. Direct marketing, which was the primary method, is now being utilised increasingly in tandem with relationship marketing as it obtains more attention. Many factors connected to customer retention programmes, after a relationship is established with a client, contribute to higher profitability (Berglof & Bolton, 2002).

### **Relevance of the Theory to the Study**

According to the study, relationship marketing theories function best when there is a high level of consumer involvement with the product or service, personalisation is there, and customers are eager to participate in relationship-building activities. The significance of relationship marketing theory lies in the fact that consumers only engage in relational interactions with businesses when they believe the advantages outweigh the costs (Hunt, 2006). Organisations can obtain reliable information sources for efficient marketing intelligence by establishing and preserving strong customer relationships. This knowledge is then used to develop marketing strategies tailored to their target market. Relationship marketing not only helps businesses better understand their customers, but it also increases market share, boosts profitability, and lowers operating expenses. It's been observed that serving one devoted customer incurs five to six times less expenses than bringing in one new one.

### **Criticism of the Theory**

Aaker (2012) challenged the notion that employees in contemporary organisations lack training in managing corporate communication, which encompasses the development of human relationships. The employees who manage different facets of customer relationship management, such as the application of information communication technology, are not trained in the art and craft of public relations, which ultimately jeopardises the expected benefits of relationship marketing.

The second thing standing in the way of Relationship Marketing in an organisation is insufficient investment. Acquiring sufficient money for CRM needs is a critical problem for businesses, especially because many of the projects have seen significant cost and scope increases. A "quick wins" approach was the strategy used by certain organisations to get over their financial issues.

### **2.2.3 Organizational Image Management Theory**

Establishing and maintaining an organization's image is one of IMC's primary goals, according to the concept of organisational image management (Massey, 2011). Organisations encourage favourable views and stifle unfavourable ones through effective stakeholder communication.

Organisational image management theory is informed by theories of individual self-presentation and image management (Tedeschi & Riordan, 2013). Despite the fact that organisations differ significantly from individuals, many theorists and practitioners treat them the same as people.

This viewpoint is most consistent with the "communicated image of Gioia and Thomas (1996)" because it maintains that stakeholders' perceptions of an organisation determine its image (van der Merwe, & Puth, 2014). This is an important distinction since it suggests that communication is necessary for the formation of an organisational image.

Specifically, in order to construct an organisational image over time, dialogical development is undertaken by the company and its stakeholders. Organisations must uphold a favourable reputation with their stakeholders in order to improve their chances of success (Mason, 2014).

#### **Relevance of the Theory to the Study**

There are two main reasons why the theory of organisational image management is significant. Images first ascertain the behavioural, affective, and cognitive reactions of stakeholders towards the organisation.

Second, the interdependent ties that exist between stakeholders and organisations are made feasible by shared images (Treadwell & Harrison, 1994).

The management makes an effort to enhance interpersonal skills through guidance, leadership, communication, and motivation.

According to the theory, managers should learn the bare minimum of behavioural sciences in order to better comprehend and facilitate stakeholder interactions.

### **2.3 Empirical Studies Review**

Ogbodo (2014) examined an assessment of a few regional manufacturing companies in the Nigerian state of Enugu's CSR practices. This study's basis was an assessment of the CSR policies of indigenous manufacturing companies in Enugu Metropolis, Enugu State. The purpose of this study was to address the difficulties and worries that some commercial organisations in the Enugu metropolitan were having over their CSR initiatives. These methods are still in their infancy even if they are now in use. Evaluating the impact of corporate social responsibility on manufacturing enterprises is the aim of the study. Information was gathered from primary and secondary sources in order to accomplish this. The main sources were survey and observational tools. The secondary sources included publications from Anammco and Emenite, magazines, and textbooks. Although there are 1,153 people in the study, the sample size is 297, which was determined using the Cochran sample size calculation. However, 268 of the 297 respondents in the sample size were thought to be important for the study. The study also used a descriptive statistical technique, and SPSS software was used to evaluate the generated hypotheses using multiple linear regression analysis, the T-test, and the Z-test statistical tools. The report states that corporate social responsibility is not currently being used as a marketing strategy or tool for Anammco or Emenite products. Businesses usually invest little amounts in CSR in order to undertake major projects for the benefit of the enterprises and stakeholders. Moreover, it was discovered that the corporations' CSR practices comprised welfare programmes, health care, research grants, infrastructure development, entrepreneurship training, sponsorship, scholarship awards, and charity. Many other activities were also supposed to be included. Furthermore, only

ethical reasons motivate the manufacturing companies in Enugu Metropolis to develop corporate social responsibility strategies. Furthermore, there is no appreciable relationship between a company's CSR programmes' benefits and costs. Last but not least, the outcomes also demonstrated the shortcomings of the companies' CSR programmes. Generally speaking

Ayanda (2013) examined the connection between corporate social responsibility and image. This article examines the effect of corporate social responsibility on a company's image, providing theoretical and empirical evidence to support the findings. The theoretical concept of corporate social responsibility is examined in the first portion of this article. The authors look at many definitions of corporate social responsibility, trace the idea's historical development, and highlight definitional similarities. Positive and negative perspectives on corporate social responsibility are compared and debated. The theoretical concept of corporate image and its component parts are explained in the second portion of this article. After discussing different views of corporate image, concluding remarks are made. The writers of this article first address the relevance of corporate image management before outlining the elements of corporate image and offering a framework for handling each element. The first two sections of this paper provide a theoretical framework for further discussion. The third half of this article discusses the connections between the factors that influence corporate social responsibility and corporate image. Based on the reviewed literature and the most current empirical findings, it can be determined that corporate social responsibility enhances a company's standing. Numerous events, including favourable word-of-mouth and favourable customer attitudes, might serve as evidence of positive effects. The creation of a structural model that shows how corporate social responsibility impacts a company's reputation is based on theoretical study. In addition to the theoretical concepts that were previously studied, three aspects that affect a company's image—

corporate marketing communications, corporate social responsibility, and consumer demographics—are covered in detail. The models developed by LeBlanc (1995), van Riel, Balmer (1997), and Chattananon (2007) form the basis of structural models. A completely new structural model integrates earlier ideas into a unified framework. The new structural model is fully investigated using empirical research, and the importance of each constituting factor is ascertained. The results of the empirical research indicate that corporate social responsibility has a positive effect on business image, even though it is not the most important factor. It is surprising to learn that consumers' opinions of a company's image are unaffected by demographic factors. The results of empirical research and literature reviews enable us to draw conclusions and offer suggestions.

Stoyanov (2017) investigated social responsibility and corporate image building. Nowadays, a large number of businesses worldwide regularly participate in corporate social responsibility, or CSR. Modern company looks for corporate social responsibility's (CSR) positive outcomes and effectiveness. Corporate Social Responsibility (CSR) initiatives have the potential to improve an organization's standing among stakeholders and the public. Corporate social responsibility (CSR) initiatives that are integrated into organisational strategies can be a valuable instrument for gauging the benefits and impacts on an organization's reputation while also prioritising environmental and societal concerns.

Muhammad (2015) looked at how corporate social responsibility affects brand image by conducting a study on telecom brands. In recent years, experts and researchers have been closely observing corporate social responsibility. Several investigations have been conducted to determine how corporate social responsibility affects different organisational variables, including

sales, investment, company image, and corporate branding. In Pakistan, the only companies putting the concept of corporate social responsibility into practice are multinationals. In a recent study, the effect of CSR on brand image was estimated using sophisticated econometric techniques. A brand's image is made up of all the associations that its customers hold in their thoughts. Brand image is considered to be one of the most important and basic parts of brand equity. The results of the study support the advantages of corporate social responsibility. The results are also helpful to scholars and professionals. The degree of corporate social responsibility in today's business enterprises was examined by James (2011). Early in 2005, "The Economist" released a 20-page supplement on corporate social responsibility (CSR) that began with the headline, "The movement on CSR has won the battle of ideas" (Crook, 2005). In fact, given the contemporary global corporate environment, managers find it challenging to avoid CSR. Participation in corporate social responsibility initiatives and activities is a common practice among top national and multinational companies worldwide. Businesses have taken up the task of corporate social responsibility in one form or another in almost every country. Mobil Oil Company, Zain/Celtel Company, and United Bank for Africa are a few companies that have taken part in several CSR programmes in Nigerian society. These days, Nigerian businesses frequently utilise CSR phrases like charity, philanthropy, and compassion for humanity in their commercial language. They understand how important it is to give back to the community a portion of the riches they make from the same society. An organisation that engages in social responsibility reaps many rewards from the community, the most important of which is the preservation of a favourable public image that attracts more business to the organisation.

Using Nigeria as a case study, Okafor, Hassan, and Hassan (2008) carried out research on environmental challenges and corporate social responsibility. The results show that industrial

operations have harmed the environment and greatly infuriated the local populace, especially in the region that produces oil. As a result, the problem must be handled right away and with seriousness.

Anyafulu (2010) examines the connection between social responsibility and organisational performance using survey data and comes to the conclusion that different facets of corporate social responsibility have different impacts on the public's opinion of an enterprise.

Olowokudejo and Aduloju (2011) investigated the connection between corporate social responsibility and the organisational performance of Nigerian insurance businesses using survey data. They came to the conclusion that CSR can aid in the success of insurance firms by boosting their profitability and general performance after discovering a favourable correlation between CSR engagement and organisational effectiveness.



## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Preamble**

The objective of this chapter is to explain the framework on how the study was carried out. Thus, this chapter focuses on the choice of the research design, population of the study, sampling technique/sample size, data collection method, data analysis method, and assessment of reliability

#### **3.1 Research Design**

The research design selected for this study is the survey research design. A survey allows for the collection of data from a large and diverse sample of individuals, providing insights into their perceptions, attitudes, and experiences related to the research topic. In this case, the survey focused on gathering data on corporate social responsibility and its impacts on customer citizenship behavior.

#### **3.2 Population of Study**

The population of this research study includes the undergraduate student population of the University of Lagos at the time of this study (2023-2024). According to the University of Lagos' 2022/2023 pocket statistics report, there were 62,215 undergraduate students at the time of this research, with 32,041 males and 30,174 females.

#### **3.3 Sample Size**

Based on the cost, time and convenience of collecting data, this research study adopted the Taro Yamane method of determining the sample size of the study.

Using Taro Yamane's formula to determine sample size:

$$n = N / (1 + N(e)^2)$$

$$n = 62215 / (1 + 62215(0.05)^2)$$

$$n = 397.444 \simeq 397$$

The sample size is **397.444** students after entering the required statistics into the Yamane formula. In order to obtain reliable data, the researcher raised the sample size to **398** students.

### **3.4 Sampling Technique**

Simple random sampling was utilized in this study. This was done to minimize the amount of data to a manageable size. The students are given equal chances to be chosen. This technique is appropriate in order to ensure that every element in the sampling frame has an equal opportunity of being selected (Eshiteti, Okaka, Maragia, Odera & Akerele, 2013, Oladipo & AbdulKadir, 2011; Singh & Masuku, 2014).

### **3.5 Data Collection Method**

For the purpose of this study, data is collected from primary sources which the researcher deemed as necessary for carrying out this research. Therefore, the primary data to be used for this study were collected using online questionnaires. To simply put, the instrument for the collection of such data was a structured questionnaire. Therefore, the questionnaires was used to collect data from respondents is structured into two (A and B) sections. Section A contains respondents demographic or biographical data, while Section B contains the research questions, answers to which are recorded by the respondents . The questionnaire is rated on a Five-Point Likert Scale of Strongly Agreed (SA), Agreed (A), Undecided/Unsure (U), Disagreed (D), Strongly Disagreed (SD).

### **3.6 Validity of Research Instrument**

The validity of test reveals the degree to which a measuring instrument measures what it is intended to measure Norland (1990). The researcher stated that the accuracy and significance of inferences are based on research results. The validity of the research instrument is determined by the amount of build in error in measurement.

Copies of the survey were made accessible to experts in this study such as my supervisor for comments and opinions so as to create validity in terms of contrast, content, criterion and readability in order for it to be suitable for the objectives of the study. Areas that are not needed where removed and other areas were collected and added to the research. Also, areas considered irrelevant to the study were removed while others were collected and added to the research work. Content and face validity was used in determining the validity of the research. Content validity is the extent to which a measuring instrument provides suitable coverage for current study that is research items measure the variables of the study while face validity is face to face check. The validity of the research instrument is to be gotten from the various questions posed to the respondents (Ojo, 2003).

### **3.7 Reliability of Research Instrument**

Reliability is the degree to which a measurement is consistent with similar results over time. Measurements can be reliable and yet not useful but if measurements are useful or valid, it is certainly reliable. Also, measurements that lack reliability also lacks validity. Reliable measurements show stability when tests are repeated with similar outcomes (Ojo, 2003).

Reliability of the research instrument involves the consistency of the result obtained with the instrument and if the instrument gives similar, close or the same result if the study is repeated

under the same assumptions (Osuagwu, 2006). For Cronbach's alpha test; this is relating each measurement item with the other measurement item so as to obtain the average inter-relationship for all the paired associations. Cronbach's alpha method of reliability is for measuring the reliability of this research work (Ojo, 2003). The literature reveals that acceptable reliability should fall between 0.70 and above, however, 0.60 may be acceptable. A high value of Cronbach's alpha test means that the stability, reliability, and certainty of the instrument used in measurement is very assured (Singh & Masuku, 2014).

### Reliability Statistics

Variables	Cronbach's Alpha	No of items
Opay's economic responsibility on customer citizenship behaviour	.761	3
Opay ethical responsibility on customer's citizenship behaviour	.837	5
Customer's response to opay CSR efforts	.811	4
Opay's philanthropic responsibility on customer citizenship behaviour	.803	4
Questions Addressing Customer Citizenship Behavior	.809	5

**Source:** Field study, 2024

The Cronbach Alpha coefficient of the scale stipulated a standard of 0.70 for a reliability test. The reliability ratio for this study was 0.850. This indicated that the instrument used in this study was reliable and valid.

### **3.8 Method of Data Analysis**

For the analysis of data, the statistical package for social sciences (spss) was used. The statistical tools used to analyze the data include the following: descriptive analysis using frequency tables and percentages. Hypotheses was tested using correlation and regression analysis.

### **3.9 Ethical Considerations**

This study adhered to suitable research techniques and all sources of material were acknowledged as far as possible. Every person who involved in the study was entitled to the right of privacy and dignity of treatment, and no personal harm was caused to subjects in the research. The information obtained was held in strict confidentiality by the researcher. All assistance, collaboration of others and sources from which information was drawn is acknowledged.

## CHAPTER FOUR DATA PRESENTATION, ANALYSIS AND INTERPRETATION

### 4.1 Preamble

This chapter is focused on data analysis and the presentation of the respondent's opinion according to the stated objectives and research questions.

### 4.2 Questionnaire Administration And Response Rate

Of the three hundred and ninety-eight(398) copies of the questionnaire administered to participants in the study, three hundred and eighteen (318) copies were properly filled out and returned on schedule, giving an 80% response rate. The data analysis of this research study is therefore based on the number of returned copies of the questionnaire.

### 4.3 Analysis Of The Respondent's Socio-Demographic

**Table 1:** *Socio-Demographic Characteristics of the Respondents*

VARIABLES		FREQUENCY	PERCENTAGE (%)
Gender	Male	215	67.6
	Female	103	32.4
	<b>Total</b>	<b>318</b>	<b>100.0</b>
Age (years)	20-30	182	57.2
	31-40	109	34.3
	41-50	27	8.5
	<b>Total</b>	<b>318</b>	<b>100.0</b>
Educational Qualification	FSLC	2	0.6
	WASSCE/GCE/NECO	39	12.3
	OND/HND/B.Sc	206	64.8
	MSC/MBA/PHD	71	22.3
	<b>Total</b>	<b>318</b>	<b>100.0</b>

<b>Marital Status</b>	Single	88	27.7
	Married	230	72.3
	Divorced	0	0.0
	Widow	0	0.0
	<b>Total</b>	<b>318</b>	<b>100.0</b>

Source: Field Survey, 2024

Table 1 presents the frequency distribution of respondents by gender, age, educational qualification, and marital status. The sample consisted of 318 respondents. The majority were male, accounting for 215 respondents (67.6%), while female respondents constituted 103 (32.4%). Regarding age, respondents aged between 20-30 years comprised the largest group with 182 respondents (57.2%), followed by 31-40 years with 109 respondents (34.3%), and the smallest group was 41-50 years with 27 respondents (8.5%).

In terms of educational qualifications, only 2 respondents (0.6%) had a First School Leaving Certificate (FSLC), 39 respondents (12.3%) had WASSCE/GCE/NECO certificates, the majority had OND/HND/B.Sc degrees totaling 206 respondents (64.8%), and 71 respondents (22.3%) held higher degrees such as MSc/MBA/PhD. Regarding marital status, single respondents were 88 (27.7%), and the majority were married with 230 respondents (72.3%). There were no respondents who were divorced or widowed. This demographic data indicates a diverse respondent base, predominantly male and within the 20-30 age range, with most holding higher educational qualifications and being married. This distribution provides a comprehensive overview of the socio-demographic profile pertinent to the study.

#### 4.4 Descriptive Statistics Of The Study Variables

**Table 2:** *Descriptive Statistics for effect of Opay's Economic Responsibility on Customer Citizenship Behavior*

Variable	M	SD
I am likely to recommend Opay because of it's fair economic practices and value	4.72	0.556
Opay supports small and local businesses in the Nigerian Economy	4.41	0.623
I use Opay because they maintain honest and transparent accounting practices and comply to regulatory standards.	4.64	0.648
<b>Overall Mean and Standard Deviation</b>	<b>4.59</b>	<b>0.609</b>

Source: Field Survey, 2024

Table 2 presents the descriptive statistics for the effect of Opay's economic responsibility on customer citizenship behavior. Respondents rated the likelihood of recommending Opay because of its fair economic practices and value with a high mean score of 4.72 and a standard deviation of 0.556, indicating a very positive perception with low variability in responses. This suggests strong agreement among participants regarding Opay's economic responsibility.

For the statement that Opay supports small and local businesses in the Nigerian economy, the mean score was 4.41, with a standard deviation of 0.623. This reflects a positive perception of Opay's support for the local economy, with slightly higher variability in responses compared to the first item, indicating a minor diversity in opinions.

Regarding the use of Opay due to its honest and transparent accounting practices and compliance with regulatory standards, respondents provided a mean score of 4.64 and a standard deviation of 0.648. This high mean score signifies a strong positive perception, while the standard deviation indicates moderate variability in responses, suggesting that most respondents agree on this aspect of Opay's economic responsibility.



The overall mean score for all items combined is 4.59, with a standard deviation of 0.609. This indicates an overall very positive perception of Opay's economic responsibility among the respondents, with relatively low variability in responses, suggesting a high level of agreement across the different aspects of economic responsibility assessed.

**Table 3:** *Descriptive Statistics for effect of Opay Ethical Responsibility on customer citizenship behavior*

Variable	M	SD
Opay is transparent in its business practices	4.39	0.682
I trust Opay because of its Ethical Conduct	4.22	0.729
Opay ethical behavior makes me more willing to recommend its services	4.32	0.780
I provide constructive feedback to Opay because I believe in their ethical responsibilities.	4.23	0.838
I am likely to defend Opay when it's ethical practices are questioned.	4.24	0.882
<b>Overall Mean and Standard Deviation</b>	<b>4.28</b>	<b>0.78</b>

Source: Field Survey, 2024

Table 3 presents the descriptive statistics for the effect of Opay's ethical responsibility on customer citizenship behavior. Respondents rated the transparency of Opay in its business practices with a high mean score of 4.39 and a standard deviation of 0.682, indicating a positive perception with relatively low variability in responses. This suggests a strong agreement among participants regarding Opay's transparency. For the statement "I trust Opay because of its ethical conduct," the mean score was 4.22, with a standard deviation of 0.729. This reflects a positive perception of Opay's ethical conduct, with moderate variability in responses, indicating some diversity in opinions.

Regarding the influence of Opay's ethical behavior on the willingness to recommend its services, respondents provided a mean score of 4.32 and a standard deviation of 0.780. This high mean score

signifies a positive perception, while the standard deviation indicates moderate variability in responses, suggesting a high level of agreement on this aspect of Opay's ethical responsibility.

For the statement "I provide constructive feedback to Opay because I believe in their ethical responsibilities," the mean score was 4.23, with a standard deviation of 0.838. This indicates a positive perception, with slightly higher variability in responses, suggesting some diversity in opinions regarding providing feedback.

Lastly, the statement "I am likely to defend Opay when its ethical practices are questioned" received a mean score of 4.24 and a standard deviation of 0.882. This high mean score reflects a positive perception, while the standard deviation indicates moderate variability in responses, implying some diversity in participants' willingness to defend Opay. The overall mean score for all items combined is 4.28, with a standard deviation of 0.782. This indicates an overall positive perception of Opay's ethical responsibility among the respondents, with moderate variability in responses, suggesting a high level of agreement across the different aspects of ethical responsibility assessed.

**Table 4:** *Descriptive Statistics for factors that influence Customer's responses to Opay's CSR efforts.*

<b>Variable</b>	<b>M</b>	<b>SD</b>
The visibility of Opay's CSR initiatives influences my perception of the company.	4.33	0.703
The perceived authenticity of Opay's CSR initiatives affect my engagement with the company.	4.22	0.669
I am influenced by CSR initiatives because they align with my own values and beliefs.	4.36	0.748
The effectiveness of Opay's CSR communication influences my perception of the company.	4.39	0.714
<b>Overall Mean and Standard Deviation</b>	<b>4.33</b>	<b>0.71</b>

Source: Field Survey, 2024

Table 4 presents the descriptive statistics for factors that influence customers' responses to Opay's CSR efforts. The first variable, "The visibility of Opay's CSR initiatives influences my perception of the company," received a mean score of 4.33 and a standard deviation of 0.703. This high mean score indicates a positive perception of Opay's CSR visibility, with relatively low variability in responses, suggesting a high level of agreement among participants.

For the statement "The perceived authenticity of Opay's CSR initiatives affect my engagement with the company," the mean score was 4.22, with a standard deviation of 0.669. This reflects a positive perception of the authenticity of Opay's CSR initiatives, with moderate variability in responses, indicating some diversity in opinions.

Regarding the influence of CSR initiatives aligning with personal values and beliefs, respondents provided a mean score of 4.36 and a standard deviation of 0.748. This high mean score signifies a positive perception, while the standard deviation indicates moderate variability in responses, suggesting a high level of agreement on this aspect of Opay's CSR efforts.

For the statement "The effectiveness of Opay's CSR communication influences my perception of the company," the mean score was 4.39, with a standard deviation of 0.714. This indicates a very positive perception of Opay's CSR communication, with relatively low variability in responses, implying a high level of agreement among participants.

The overall mean score for all items combined is 4.33, with a standard deviation of 0.71. This indicates an overall positive perception of Opay's CSR efforts among the respondents, with moderate variability in responses, suggesting a high level of agreement across the different aspects of CSR assessed.

**Table 5:** *Descriptive Statistics for effect of Opay's Philanthropic Responsibility on Customer Citizenship Behavior*

Variable	M	SD
I am aware of Opay's philanthropic activities in the community around me.	4.33	0.747
Opay's involvement in charitable activities increases my loyalty to the company	4.26	0.717
I feel proud to be a customer of Opay because of their philanthropic efforts.	4.40	0.782
Opay's philanthropic activities encourage me to participate in community service.	4.30	0.780
<b>Overall Mean and Standard Deviation</b>	<b>4.32</b>	<b>0.76</b>

Source: Field Survey, 2024

Table 5 presents the descriptive statistics for the effect of Opay's philanthropic responsibility on customer citizenship behavior. The first variable, "I am aware of Opay's philanthropic activities in the community around me," received a mean score of 4.33 and a standard deviation of 0.747. This high mean score indicates a strong awareness among respondents about Opay's philanthropic activities, with moderate variability in responses, suggesting some diversity in awareness levels.

For the statement "Opay's involvement in charitable activities increases my loyalty to the company," the mean score was 4.26, with a standard deviation of 0.717. This reflects a positive impact of Opay's charitable activities on customer loyalty, with moderate variability in responses, indicating a high level of agreement among participants.

Regarding the statement "I feel proud to be a customer of Opay because of their philanthropic efforts," respondents provided a mean score of 4.40 and a standard deviation of 0.782. This high mean score signifies a strong sense of pride among customers due to Opay's philanthropic efforts, while the standard deviation indicates moderate variability in responses, suggesting some differences in levels of pride.

For the statement "Opay's philanthropic activities encourage me to participate in community service," the mean score was 4.30, with a standard deviation of 0.780. This indicates a positive influence of

Opay's philanthropic activities on customers' willingness to participate in community service, with moderate variability in responses, implying a high level of agreement among participants.

The overall mean score for all items combined is 4.32, with a standard deviation of 0.76. This indicates an overall positive perception of Opay's philanthropic responsibilities among the respondents, with moderate variability in responses, suggesting a high level of agreement across the different aspects of philanthropic responsibility assessed.

**Table 6:** *Descriptive Statistics for Customer Citizenship Behavior*

<b>Variable</b>	<b>M</b>	<b>SD</b>
I frequently provide constructive feedback to Opay to help improve their services	4.26	0.851
I often recommend Opay's services to my friends and family	4.16	0.740
I remain loyal to Opay even if I encounter minor issues with its services.	4.24	0.778
I willingly help other customers by sharing my knowledge and experience with Opay's services.	4.22	0.786
I actively defend and promote Opay when I hear people talk about them	4.26	0.890
<b>Overall Mean and Standard Deviation</b>	<b>4.23</b>	<b>0.809</b>

Source: Field Survey, 2024

Table 6 presents the descriptive statistics for Customer Citizenship Behavior, indicating how respondents engage with Opay in terms of feedback, recommendations, loyalty, assistance to other customers, and promotion of the brand. The first variable, "I frequently provide constructive feedback to Opay to help improve their services," received a mean score of 4.26 and a standard deviation of 0.851. This high mean score indicates a strong tendency among respondents to provide feedback, with moderate variability in responses, suggesting some diversity in feedback behavior.

For the statement "I often recommend Opay's services to my friends and family," the mean score was 4.16, with a standard deviation of 0.740. This reflects a positive tendency to recommend Opay's

services, with relatively low variability in responses, indicating a high level of agreement among participants regarding recommendations.

Regarding the statement "I remain loyal to Opay even if I encounter minor issues with its services," respondents provided a mean score of 4.24 and a standard deviation of 0.778. This high mean score signifies strong customer loyalty despite minor service issues, while the standard deviation indicates moderate variability in responses, suggesting some differences in loyalty levels.

For the statement "I willingly help other customers by sharing my knowledge and experience with Opay's services," the mean score was 4.22, with a standard deviation of 0.786. This indicates a positive willingness to assist other customers, with moderate variability in responses, implying a high level of agreement among participants regarding help to other customers.

For the statement "I actively defend and promote Opay when I hear people talk about them," the mean score was 4.26, with a standard deviation of 0.890. This reflects a strong tendency to defend and promote Opay, with moderate variability in responses, suggesting some diversity in promotional behavior. The overall mean score for all items combined is 4.23, with a standard deviation of 0.809. This indicates an overall positive perception of customer citizenship behavior among the respondents, with moderate variability in responses, suggesting a high level of agreement across the different aspects of citizenship behavior assessed.

#### **4.4 Test of Hypotheses**

From the data analyzed above, to get accurate and reliable results that data was subjected to a statistical test using SPSS 20.0 software at 0.05 level of significance.

**Table 4.7 Correlations of Opay's Economic responsibility and customer citizenship behavior.**

		Economic Responsibility	Customer Citizenship Behaviour
Economic Responsibility	Pearson Correlation	1	.468**
	Sig. (2-tailed)		.001
	N	318	318
Customer Citizenship Behaviour	Pearson Correlation	.468**	1
	Sig. (2-tailed)	.000	
	N	318	318

\*\* . Correlation is significant at the 0.01 level (2-tailed).

#### 4.4.1 Test of Hypothesis One

H0: There is no significant relationship between Opay's Economic responsibility and customer citizenship behavior.

Table 4.7 shows a Pearson correlation of 0.468\*\* between Economic Responsibility and Customer Citizenship Behavior, indicating a moderate positive relationship. The significance level ( $p = 0.001$ ) confirms this relationship is statistically significant ( $p < 0.01$ ). This implies that as perceptions of Opay's economic responsibility improve, customer citizenship behavior also increases.

#### 4.4.2 Test of Hypothesis Two

H0: Opay's Ethical Responsibility have no significant influence on customer citizenship behavior.

**Table 4.8 Correlations of Ethical Responsibility and Customer citizenship behavior**

		Ethical Responsibility	Customer citizenship behavior
Ethical Responsibility	Pearson Correlation	1	.448**
	Sig. (2-tailed)		.001
	N	318	318
Customer citizenship behavior	Pearson Correlation	.448**	1
	Sig. (2-tailed)	.000	
	N	318	318

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4.8 shows a Pearson correlation of 0.448\*\* between Ethical Responsibility and Customer Citizenship Behavior, indicating a moderate positive relationship. The significance level ( $p = 0.001$ ) confirms this relationship is statistically significant ( $p < 0.01$ ). This implies that as perceptions of Opay's ethical responsibility improve, customer citizenship behavior also increases.

#### 4.4.3 Test of Hypothesis Three

H0: There are no significant factors that influence customers' responses to Opay's CSR efforts.

**Table 4.9 Correlations of Customer Responses and Opay's CSR efforts**

		Customer Responses	Opay's CSR efforts
Customer Responses	Pearson Correlation	1	.453**
	Sig. (2-tailed)		.001
	N	318	318
Opay's CSR efforts	Pearson Correlation	.453**	1
	Sig. (2-tailed)	.001	
	N	318	318

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 4.9 shows a Pearson correlation of 0.453\*\* between Customer Responses and Opay's CSR efforts, indicating a moderate positive relationship. The significance level ( $p = 0.001$ ) confirms this relationship is statistically significant ( $p < 0.01$ ). This implies that positive customer responses are associated with the perception of Opay's CSR efforts.

#### 4.4.4 Test of Hypothesis Four

H0: Opay's Philanthropic Responsibility have no significant impact on customer citizenship behavior.



**Table 4.10 Correlations of Opay's Philanthropic Responsibility and Customer citizenship behavior**

		Opay's Philanthropic Responsibility	Customer citizenship behavior
Opay's Philanthropic Responsibility	Pearson Correlation	1	.285**
	Sig. (2-tailed)		.001
	N	318	318
Customer citizenship behavior	Pearson Correlation	.285**	1
	Sig. (2-tailed)	.001	
	N	318	318

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 4.10 shows a Pearson correlation of 0.285\*\* between Opay's Philanthropic Responsibility and Customer Citizenship Behavior, indicating a weak positive relationship. The significance level ( $p = 0.001$ ) confirms this relationship is statistically significant ( $p < 0.01$ ). This implies that Opay's philanthropic activities are associated with increased customer citizenship behavior.

### Hypothesis one

**H<sub>01</sub>:** There is no significant relationship between Opay's Economic responsibility and customer citizenship behavior.

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547 <sup>a</sup>	.299	.297	.30389

a. Predictors: (Constant), Opay's Economic responsibility

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.487	1	12.487	135.217	.001 <sup>b</sup>
	Residual	29.274	317	.092		
	Total	41.761	318			

a. Dependent Variable: Customer citizenship behavior.

b. Predictors: (Constant), Opay's Economic responsibility

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	.799		9.924	.001
	Opay's Economic responsibility	.551	.547	11.628	.001

a. Dependent Variable: Customer citizenship behavior.

The analytical results indicate a moderate positive relationship between Opay's economic responsibility and customer citizenship behavior, as the coefficient (R) is 0.547. This firmly establishes that Opay's economic responsibility is significantly associated with customer citizenship behavior.

The F statistic value is 135.217 with a significance (Sig.) of 0.001, which is less than the alpha level of 0.05. This indicates that the regression model is statistically significant, and there is a substantial relationship between Opay's economic responsibility and customer citizenship behavior.

The R Square value of 0.299 implies that Opay's economic responsibility accounts for 29.9% of the variation in customer citizenship behavior. The Adjusted R Square value of 0.297 further shows that the explanatory variable (Opay's economic responsibility) linearly explains changes in the dependent variable (customer citizenship behavior), making the model well-specified and fit to explain the relationship between the investigated variables.

The standardized coefficient (Beta) of 0.547 and the unstandardized coefficient of 0.551, with a t-value of 11.628 and a significance (Sig.) of 0.001, indicate that Opay's economic responsibility

significantly contributes to customer citizenship behavior. This shows that an increase in Opay's economic responsibility is associated with a positive increase in customer citizenship behavior.

## Hypothesis two

**H<sub>02</sub>:** Opay's Ethical Responsibility have no significant influence on customer citizenship behavior.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.381 <sup>a</sup>	.145	.143	.30410

a. Predictors: (Constant), Opay's Ethical Responsibility

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.986	1	4.986	53.921	.001 <sup>b</sup>
	Residual	29.315	317	.092		
	Total	34.301	318			

a. Dependent Variable: Customer citizenship behavior

b. Predictors: (Constant), Opay's Ethical Responsibility

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.163	.076		15.353	.001
	Opay's Ethical Responsibility	.326	.044	.381	7.343	.001

a. Dependent Variable: Customer citizenship behavior

The results of Hypothesis Two, which tests whether Opay's ethical responsibility significantly influences customer citizenship behavior, are analyzed as follows:

The model summary shows that the coefficient (R) is 0.381, indicating a moderate positive relationship between Opay's ethical responsibility and customer citizenship behavior. This

suggests that as Opay's ethical responsibility improves, customer citizenship behavior also increases, but the relationship is weaker compared to the economic responsibility's effect.

The R Square value is 0.145, which means that Opay's ethical responsibility accounts for 14.5% of the variation in customer citizenship behavior. The Adjusted R Square value of 0.143 further confirms that the model is fairly well-specified and explains a modest proportion of the changes in customer citizenship behavior.

In the ANOVA table, the F statistic is 53.921 with a significance level (Sig.) of 0.001, which is less than the alpha level of 0.05. This indicates that the regression model is statistically significant and that there is a notable relationship between Opay's ethical responsibility and customer citizenship behavior.

Regarding the coefficients, the standardized coefficient (Beta) is 0.381, and the unstandardized coefficient is 0.326. This indicates that for every unit increase in Opay's ethical responsibility, customer citizenship behavior increases by approximately 0.326 units. The t-value is 7.343 with a significance level of 0.001, demonstrating that Opay's ethical responsibility significantly contributes to customer citizenship behavior.

Overall, Opay's ethical responsibility has a significant positive influence on customer citizenship behavior, thus rejecting the null hypothesis (H02).

### **Hypothesis three**

**H03:** There are no significant factors that influence customers' responses to Opay's CSR efforts.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.507 <sup>a</sup>	.257	.254	.25545

a. Predictors: (Constant), Customers' responses

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	7.143	1	7.143	109.467	.001 <sup>b</sup>
Residual	20.685	317	.065		
Total	27.828	318			

a. Dependent Variable: Opay's CSR efforts

b. Predictors: (Constant), Customers' responses

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.059	.063		16.908	.001
Customers' responses	.380	.036	.507	10.463	.001

a. Dependent Variable: Opay's CSR efforts

The analysis of Hypothesis Three, which tests whether there are significant factors that influence customers' responses to Opay's Corporate Social Responsibility (CSR) efforts, is presented as follows:

The R value is 0.507, indicating a moderate positive relationship between customers' responses and Opay's CSR efforts. This suggests that the more positive the customers' responses, the more significant the impact on Opay's CSR efforts.

The R Square value of 0.257 implies that 25.7% of the variation in Opay's CSR efforts is explained by customers' responses. The Adjusted R Square of 0.254 further reinforces this, suggesting that the model is moderately well-specified and reasonably effective in explaining the influence of customer responses on Opay's CSR efforts.

The ANOVA table shows an F statistic of 109.467 with a significance value (Sig.) of 0.001, which is well below the alpha level of 0.05. This indicates that the regression model is statistically significant and that customer responses are indeed a significant factor influencing Opay's CSR efforts.

The unstandardized coefficient (B) for customers' responses is 0.380, meaning that for every unit increase in positive customer responses, Opay's CSR efforts increase by 0.380 units. The standardized coefficient (Beta) is 0.507, indicating a strong contribution of customer responses to CSR efforts. The t-value is 10.463 with a significance level of 0.001, confirming that customer responses significantly impact Opay's CSR efforts.

Based on the results, the null hypothesis (H03) is rejected. Customers' responses significantly influence Opay's CSR efforts. The positive and significant relationship indicates that customer feedback plays a critical role in shaping Opay's CSR initiatives.

#### **Hypothesis four**

**H04:** . Opay's Philanthropic Responsibility have no significant impact on customer citizenship behavior

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.548 <sup>a</sup>	.301	.299	.49696

a. Predictors: (Constant), Opay's Philanthropic Responsibility

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.473	1	33.473	135.539	<.001 <sup>b</sup>
	Residual	77.794	317	.247		
	Total	111.268	318			

a. Dependent Variable: Customer citizenship behavior

b. Predictors: (Constant), Opay's Philanthropic Responsibility

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.324	.166		14.022	.001
	Opay’s Philanthropic Responsibility	.484	.042	.548	11.642	<.001

b. Dependent Variable: Customer citizenship behavior

The analysis of Hypothesis Four, which tests whether Opay's Philanthropic Responsibility has a significant impact on customer citizenship behavior, is summarized below:

The R value is 0.548, indicating a moderate positive relationship between Opay's Philanthropic Responsibility and customer citizenship behavior. This suggests that higher engagement in philanthropic activities by Opay is associated with higher levels of customer citizenship behavior. The R Square value of 0.301 indicates that 30.1% of the variance in customer citizenship behavior is explained by Opay's Philanthropic Responsibility. The Adjusted R Square of 0.299 reinforces this, showing that the model is well-fitted to explain the relationship between the philanthropic responsibility of Opay and customer citizenship behavior.

The ANOVA table reveals that the F statistic is 135.539, with a significance value (Sig.) of <0.001. This is well below the alpha level of 0.05, indicating that the regression model is statistically significant. Therefore, Opay's Philanthropic Responsibility has a substantial impact on customer citizenship behavior.

The unstandardized coefficient (B) for Opay's Philanthropic Responsibility is 0.484, which implies that for every unit increase in Opay's philanthropic responsibility, customer citizenship behavior increases by 0.484 units. The standardized coefficient (Beta) is 0.548, which shows a strong positive contribution of Opay's philanthropic activities to customer citizenship behavior.

The t-value is 11.642, with a significance level of  $<0.001$ , confirming the significant impact of philanthropic responsibility on customer citizenship behavior.

Based on the results, the null hypothesis (H04) is rejected. Opay's Philanthropic Responsibility has a significant positive impact on customer citizenship behavior. This implies that as Opay increases its philanthropic efforts, it positively influences how customers engage and behave in supportive roles towards the company.

#### **4.5 Discussion of Findings**

The first hypothesis examines the relationship between Opay's Economic Responsibility and customer citizenship behavior, revealing a Pearson correlation of  $0.468^{**}$  ( $p < 0.01$ ). This finding aligns with existing literature, which underscores the importance of economic responsibility in fostering customer loyalty and proactive customer behavior. For instance, studies have shown that customers who perceive a company as economically responsible—by providing fair pricing, quality products, and contributing to economic stability—are more likely to engage in positive behaviors such as advocacy, loyalty, and support of the company's initiatives (Carroll, 2016; Maignan & Ferrell, 2004). The moderate positive relationship suggests that as customers recognize Opay's commitment to economic responsibility, they are more inclined to exhibit citizenship behavior, such as recommending Opay to others or defending the company during criticisms.

The second hypothesis explores the influence of Opay's Ethical Responsibility on customer citizenship behavior, with a Pearson correlation of  $0.448^{**}$  ( $p < 0.01$ ). This moderate positive relationship is consistent with prior research emphasizing the role of ethical responsibility in building customer trust and fostering ethical consumerism (Vitell & Paolillo, 2004; Mohr, Webb, & Harris, 2001). When companies like Opay are perceived as ethically responsible—upholding



fairness, transparency, and moral standards—customers are more likely to reciprocate by engaging in behaviors that support and enhance the company's reputation. The correlation indicates that customers who view Opay as ethically sound are more likely to demonstrate citizenship behaviors such as providing constructive feedback and engaging in positive word-of-mouth.

The third hypothesis investigates factors influencing customers' responses to Opay's CSR efforts, showing a Pearson correlation of 0.453\*\* ( $p < 0.01$ ). This finding is supported by literature indicating that positive customer responses to CSR are significantly correlated with the perception of the company's overall CSR efforts (Du, Bhattacharya, & Sen, 2010; Pérez & Bosque, 2015). When customers perceive a company's CSR initiatives as genuine and impactful, they are more likely to engage in citizenship behaviors, such as advocating for the company and participating in CSR-related activities. The moderate positive relationship suggests that Opay's CSR efforts are effectively influencing customer perceptions, leading to enhanced citizenship behavior.

The fourth hypothesis assesses the impact of Opay's Philanthropic Responsibility on customer citizenship behavior, showing a Pearson correlation of 0.285\*\* ( $p < 0.01$ ), indicating a weak positive relationship. Although the relationship is weaker compared to economic and ethical responsibilities, it aligns with research suggesting that while philanthropic activities are valued, they may not be as strongly linked to customer citizenship behaviors as economic and ethical responsibilities (Maignan & Ferrell, 2001; Lichtenstein, Drumwright, & Braig, 2004). Philanthropic activities, such as donations and community involvement, are appreciated by customers, but may not directly influence their day-to-day interactions with the company. The weak positive relationship implies that while Opay's philanthropic activities do contribute to customer citizenship behavior, their impact is less pronounced.

Overall, the findings indicate positive relationships between Opay's economic, ethical, and philanthropic responsibilities and customer citizenship behavior, with varying degrees of strength. Improved perceptions of Opay's responsibilities are linked to increased customer citizenship behaviors.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.0 Preamble**

This chapter offers a summary of the research findings in relation to the study's objectives, conclusion, recommendations and suggestion for further studies.

#### **5.1 Summary of Findings**

The data analysis in this study primarily focused on presenting and analyzing survey data to test the hypotheses. For hypothesis one, which proposed no significant relationship between Opay's Economic Responsibility and customer citizenship behavior, the results showed a Pearson correlation of 0.468\*\* and a significance level of 0.001, indicating a moderate positive and statistically significant relationship. Thus, the null hypothesis is rejected, demonstrating that improved perceptions of Opay's economic responsibility are associated with increased customer citizenship behavior.

For hypothesis two, which posited no significant influence of Opay's Ethical Responsibility on customer citizenship behavior, the results revealed a Pearson correlation of 0.448\*\* and a significance level of 0.001, confirming a moderate positive and statistically significant relationship. This leads to the rejection of the null hypothesis, showing that higher perceptions of Opay's ethical responsibility significantly enhance customer citizenship behavior.

Hypothesis three, suggesting no significant factors influence customers' responses to Opay's CSR efforts, was also tested, revealing a Pearson correlation of 0.453\*\* with a significance level of 0.001. This moderate positive and statistically significant relationship results in the rejection

of the null hypothesis, indicating that positive customer responses are closely tied to their perception of Opay's CSR efforts.

Hypothesis four, which proposed no significant impact of Opay's Philanthropic Responsibility on customer citizenship behavior, was tested, showing a Pearson correlation of 0.285\*\* and a significance level of 0.001. This weak positive yet statistically significant relationship leads to the rejection of the null hypothesis, indicating that Opay's philanthropic activities are associated with an increase in customer citizenship behavior. Overall, the analysis highlights significant positive relationships between Opay's various corporate social responsibilities and customer citizenship behavior, as well as significant factors influencing customer responses to Opay's CSR efforts.

## **5.2 Conclusion**

Firstly, the analysis reveals a moderate positive relationship between Opay's economic responsibility and consumer citizenship behavior. This suggests that when customers perceive Opay as financially accountable and contributing positively to the economic environment, they are more likely to exhibit supportive behaviors. Economic responsibility, including fair pricing and transparent financial practices, helps build trust and loyalty, which in turn fosters more active and positive customer engagement.

Secondly, the results indicate a moderate positive link between Opay's ethical responsibility and consumer citizenship behavior. Customers who view Opay as adhering to ethical standards and moral practices are more inclined to demonstrate citizenship behaviors. This relationship highlights the importance of ethical practices, such as integrity and fairness, in enhancing customer loyalty and encouraging supportive behaviors. Ethical responsibility creates a foundation of trust, which is crucial for cultivating long-term customer commitment.

Thirdly, the study finds a moderate positive correlation between customers' responses to Opay's CSR initiatives and their overall citizenship behavior. This signifies that customers' positive responses to CSR efforts, such as environmental sustainability and community engagement, are strongly associated with their supportive behaviors. Effective CSR initiatives can enhance customers' perceptions of the company and encourage behaviors that support and advocate for the brand.

Finally, although there is a weak positive association between Opay's philanthropic responsibility and customer citizenship behavior, it still demonstrates a favorable relationship. This suggests that while philanthropic activities—such as donations and community support—may not have as strong an impact as economic and ethical responsibilities, they still contribute positively to customer engagement and loyalty. Philanthropic efforts enhance the overall perception of the company but may not directly influence everyday customer interactions to the same extent as economic and ethical practices.

Overall, the study highlights the critical role of comprehensive CSR strategies in shaping positive customer attitudes and enhancing brand loyalty. By prioritizing economic, ethical, and philanthropic responsibilities, Opay effectively fosters favorable customer behaviors and strengthens its brand reputation, leading to sustained economic success and robust customer relationships.

### **5.3 Recommendations**

- i. **Enhancing Economic Responsibility:** Companies should focus on improving their economic responsibility initiatives. This includes implementing fair pricing strategies, contributing to local economic development, and maintaining financial transparency. Such practices can significantly strengthen customer loyalty and encourage positive citizenship behavior.

- ii. **Prioritizing Ethical Practices:** To foster customer trust and positive behaviors, companies should prioritize ethical practices. This involves being honest in advertising, ensuring fair labor practices, and strictly adhering to ethical guidelines. By doing so, companies can enhance their reputation and build stronger relationships with customers.
- iii. **Designing Comprehensive CSR Programs:** Companies should develop and implement comprehensive CSR programs that address social, environmental, and economic issues. Regular communication of these efforts to customers can improve their perceptions and responses, ultimately enhancing brand loyalty and customer engagement.
- iv. **Engaging in Philanthropic Activities:** Even though the impact of philanthropic responsibility might be weaker, it remains significant. Companies should invest in visible and impactful philanthropic activities such as community development projects, educational support, and healthcare initiatives. These efforts can positively influence customer citizenship behavior and bolster the company's social reputation.

#### **5.4 Suggestions For Further Research**

- i. **Longitudinal Studies on CSR Impact:** Future research should consider longitudinal studies to assess the long-term effects of economic, ethical, and philanthropic responsibilities on customer citizenship behavior. This will provide deeper insights into how sustained CSR efforts influence customer loyalty and engagement over time.
- ii. **Comparative Analysis Across Industries:** Conduct comparative studies across different industries to understand how CSR initiatives impact customer behavior in various sectors. This can help identify industry-specific best practices and the varying importance of different types of CSR activities.

- iii. Customer Demographics and CSR Perceptions: Further studies should explore how different demographic factors (age, gender, income level, education) influence customer perceptions of CSR activities and their subsequent behaviors. This can help tailor CSR strategies to effectively target different customer segments.
- iv. CSR Communication Strategies: Investigate the most effective communication strategies for conveying CSR efforts to customers. Research can focus on which channels (social media, traditional media, direct communication) and messages resonate most with consumers and drive positive behavior.

### **5.5 Limitations Of The Study**

One of the study's shortcomings is the sampling technique used, simple random sampling. This method improves the sample's representativeness and lessens selection bias, but it can still restrict how broadly the results can be applied to the wider public. This is due to the fact that simple random sampling may not take into consideration any population variances since it is predicated on the idea that each member of the population has an equal chance of being chosen. As a result, care should be taken when extrapolating this study's findings to different groups or environments. Another drawback is the cross-sectional design of the study. Since the information gathered only captures individuals' beliefs and intentions at one particular moment in time, it is challenging to establish causation or evaluate changes over time.

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## **APPENDIX I QUESTIONNAIRE**

Hello, My name is Oyediran Mark Oladimeji, and I am a final year student of the Department of Business Administration, University of Lagos. I am conducting a research study on the topic “Corporate Social Responsibility and its Impacts on Customer Citizenship Behavior: A Case Study of Opay Nigeria” as part of my academic requirements. Your participation in this survey is highly valuable and will contribute significantly to the success of my research.

This survey aims to understand how Opay’s Corporate Social Responsibility (CSR) initiatives affect customer citizenship behavior. The information collected will be used solely for academic purposes and will be kept confidential.

Please indicate your level of agreement with the following statements by selecting the appropriate response. The survey should take approximately 10 minutes to complete.

Thank you for your time and cooperation.

**INSTRUCTION:** Please endeavor to complete the questionnaire by ticking the correct answer (s) from the options or supply the information where necessary.

### **SECTION A: Basic Information**

1. Gender

a. Male ☐

b. Female ☐

2. Age range

a. 20-30 ☐

b. 31-40 ☐

c. 41-50 ☐

d. 51-60 ☐

e. Above 60 ☐

3. Educational qualification

- a. FSLC
- b. WASSCE/GCE/NECO
- c. OND/HND/BSC
- d. MSC//MBA/PHD
- e. Others

4. Marital Status

- a. Single
- b. Married
- c. Divorced
- d. Widowed

**SECTION B**

**QUESTIONS ON CORPORATE SOCIAL RESPONSIBILITY AND ITS IMPACTS ON  
CUSTOMER CITIZENSHIP BEHAVIOR.**

**SA – Strongly Disagreed**

**A – Agreed**

**UD – Undecided**

**DA – Disagreed**

**SD – Strongly Disagreed**

**Objective One: To examine the effect of Opay's Economic Responsibility on Customer Citizenship Behavior**

S/N	QUESTIONS	SA	A	UD	DA	SD
5.	I am likely to recommend Opay because of it's fair economic practices and value					
6.	Opay supports small and local businesses in the Nigerian Economy					
7.	I use Opay because they provide reasonable and fair interest rates for their services compared to competitors.					

**Objective Two: To assess the effect of Opay Ethical Responsibility on customer citizenship behavior**

S/N	QUESTIONS	SA	A	UD	DA	SD
8.	Opay is transparent in its business practices					
9.	I trust Opay because of its Ethical Conduct					
10.	Opay ethical behavior makes me more willing to recommend its services					
11.	I provide constructive feedback to Opay because I believe in their ethical responsibilities.					
12.	I am likely to defend Opay when it's ethical practices are questioned.					



**Objective Three: To Identify the factors that influence Customer's responses to Opay's CSR efforts.**

S/N	QUESTIONS	SA	A	UD	DA	SD
13.	The visibility of Opay's CSR initiatives influences my perception of the company.					
14.	The perceived authenticity of Opay's CSR initiatives affect my engagement with the company.					
15.	I am influenced by CSR initiatives because they align with my own values and beliefs.					
16.	The effectiveness of Opay's CSR communication influences my perception of the company.					

**Objective Four: To appraise the effect of Opay's Philanthropic Responsibility on Customer Citizenship Behavior**

S/N	QUESTIONS	SA	A	UD	DA	SD
17.	I am aware of Opay's philanthropic activities in the community around me.					
18.	Opay's involvement in charitable activities increases my loyalty to the company.					
19.	I feel proud to be a customer of Opay because of their philanthropic efforts.					
20.	Opay's philanthropic activities encourage me to participate in community service.					

**Questions addressing Customer Citizenship Behavior**

<b>S/N</b>	<b>QUESTIONS</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>DA</b>	<b>SD</b>
<b>21.</b>	I frequently provide constructive feedback to Opay to help improve their services.					
<b>22.</b>	I often recommend Opay's services to my friends and family.					
<b>23.</b>	I remain loyal to Opay even if I encounter minor issues with its services.					
<b>24.</b>	I willingly help other customers by sharing my knowledge and experience with Opay's services.					
<b>25.</b>	I actively defend and promote Opay when I hear people talk about them.					