

**PROJECT REPORT**  
ON  
**EXPLORING THE EFFECT OF CSR ACTIVITIES ON CONSUMER TRUST  
AND PURCHASE INTENTION**

Submitted By

**ATHIRA C.T**

**Reg. No: AIAWMCM005**

Under the guidance of

**Dr. SHAFEER P.S**

**Assistant Professor & Research Guide**

**Research Department of Commerce**

**M.E.S Asmabi College P. Vemballur**

*In partial fulfillment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

**OF**

**THE UNIVERSITY OF CALICUT**



**M.E.S.ASMABI COLLEGE**

**P.VEMBALLUR – 680671**

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1.	Name of the Research Scholar/Student	Athira C.T		
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**P. VEMBALLUR P O, KODUNGALLUR, THRISSUR, KERALA.**

**Smt. CHITHRA P**

*M.Com, M.Ed*

HOD, Assistant Professor

Research Department of Commerce

**CERTIFICATE FROM HEAD OF THE DEPARTMENT**

This is to certify that the project work entitled “**EXPLORING THE EFFECT OF CSR ACTIVITIES ON CONSUMER TRUST AND PURCHASE INTENTION**” is *a bonafide* record of research work carried out by **ATHIRA C.T**, in partial fulfilment of her Master of Commerce of the University of Calicut.

**Place : P. Vempallur**

**CHITHRA A.P**

**Date:**

**Research Department of Commerce**

**RESEARCH DEPARTMENT OF COMMERCE**

**MESASMABICOLLEGE**

**P. VEMBALLUR P O, KODUNGALLUR, THRISSUR, KERALA**

**Dr. SHAFEER P S**

*M.Com + NET; MBA + NET; M.Phil; PhD; M.Sc. (Psy);*

*MSW; MA (HRM); MA (PMIR); MA (BE); PGDSPSS; B.Ed.*

Assistant Professor and PhD Research Guide

Research Department of Commerce

MES Asmabi College, P. Vemballur, Thrissur, Kerala

**CERTIFICATE FROM RESEARCH GUIDE**

This is certify that **ATHIRA C.T** has prepared this project report on “**EXPLORING THE EFFECT OF CSR ACTIVITIES ON CONSUMER TRUST AND PURCHASE INTENTION**” is done under my supervision and guidance for the partial fulfillment of the requirement for the award of the degree of Master of Commerce (M.Com) of University of Calicut and that has not been previously formatted for the basis for the award of any degree, Diploma or fellowship or other similar titles of any University or Institutions.

**Place: P.Vemballur**

**Dr. SHAFEER P S**

**Date:**

**Research Guide**

## **DECLARATION**

I, **ATHIRA C.T**, M.Com student of MES Asmabi college, hereby declare that the report on “**EXPLORING THE EFFECT OF CSR ACTIVITIES ON CONSUMER TRUST AND PURCHASE INTENTION**” in partial fulfillment of the requirement for the award of the degree of Master of Commerce (M.Com) of University of Calicut is a bonafide work carried out by me under the supervision and guidance of **Dr. SHAFEER P S**, Asst. Professor, Research Dept. Of Commerce, MES Asmabi College, P.Vemabllur, Thrissur, Kerala. I further declare that the study has not been previously formatted for the basis of any Degree, Diploma or fellowship of any other similar titles of any University or Institutions.

**Place : P. Vemballur**

**ATHIRA C.T**

**Date**

**Reg.No:AIAWMCM005**

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Place: P. Vemballur

**ATHIRA C.T**

Date:

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**CHAPTER I**  
**INTRODUCTION**

## **1.1 INTRODUCTION**

The companies act amendment in April 2014 made corporate social responsibility (CSR) mandatory in India, leading to increased awareness and focus on this concept. Companies are expected to participate in and contribute to societal development. As a result companies have increased their spending on areas such as education, healthcare, training, women empowerment, and rural development. CSR is seen as a crucial factor for sustainable development. Corporate social responsibility (CSR) initiatives have the potential to positively impact the advancement, contentment and success of society. By engaging in CSR, businesses are able to distinguish themselves by gaining a competitive edge. This competitive advantage, in turn, delivers value to both company and its customers. These companies prioritize the creation of value for all their stakeholders

Customers who believe that a company is committed to CSR are inclined to have trust and positive feeling towards that company. Furthermore individuals are typically willing to pay a higher price for products and services from companies that activity engaged in CSR, as they perceive these companies to be reliable and trustworthy. To put it differently, implementing CSR initiatives can assist businesses in enhancing sales and profitability while maintaining trust.

There are numerous justifications for businesses to partake in corporate social responsibility. Poddar et al (2019) reveals how CSR can significantly contribute to sustainable development by addressing social in equalities and eliminating poverty. However, the financial advantages that come with CSR are undeniably one of its most convincing aspects. Conversely, CSR may or may not play a role in every customer's decision making process. Customers might prioritize their economic well being over social progress. Their main objective is to maximize benefit while minimizing costs. Clients value tailored services and prioritize personal gain over social development and equal growth.

Moreover, customers want affordable products that are of high quality and socially responsible. Sometimes, customers are willing to support socially irresponsible companies if it benefits them financially. Customers are often unaware of a company's CSR activities. The relationship between CSR and customers' buying behavior is not straightforward, as other factors also influence their decisions. It is important to understand if CSR leads to trust and, ultimately purchase intentions and actual purchase. Previous research suggests that CSR can impact customers' perceptions and behaviors, including trust and purchase intentions. However, there is limited research in India on the impact of CSR on customer purchase intentions, so this study aim to address that gap.

## **1.2 STATEMENT OF THE PROBLEM**

In today's environment, consumers are increasingly vigilant and discerning about company conduct. This heightened awareness poses a significant hurdle for businesses seeking to cultivate and maintain trust while shaping consumer behavior positively. Issues such as perceived misleading environmental claims, ethical breaches, or disparities in corporate social responsibility practices can undermine consumer confidence and impact buying choices. Furthermore, there is a critical need to address diverse consumer expectations shaped by socioeconomic backgrounds, where different demographic groups may prioritize distinct aspects of corporate behavior. Successfully bridging these gaps necessitates companies adopting transparent, ethical, and sustainable practices that genuinely resonate with diverse consumer segments. Moreover, navigating regulatory requirements and upholding robust corporate governance standards are essential in fostering and preserving consumer trust. By effectively tackling these challenges, businesses can bolster their reputations, foster enduring consumer loyalty, and meet societal expectations for responsible corporate behavior.

## **1.3 SIGNIFICANCE OF THE STUDY**

The significance of the study lies in its comprehensive exploration of how various types of corporate social responsibility (CSR) activities impact consumer

behavior, specifically focusing on trust and purchase intentions. It will explore things like fair pricing, how honest companies are in their marketing, whether they follow the law, if they give back to the community, and how they help the environment. By studying these things, we can figure out which actions by companies make consumers trust them more and want to buy from them. The study also wants to see if trust plays a big role in why consumers decide to buy from a company. It will look at whether people in different jobs have different ideas about these things. This research aims to give companies clear ideas about how they can be more trusted by consumers and how they can improve their business by acting responsibly

#### **1.4 SCOPE OF THE STUDY**

This study aims to comprehensively explore how different types of corporate social responsibility (CSR) activities influence consumer trust and purchase intentions. It will investigate the impact of economic activities, such as fair pricing and economic contributions, on consumer trust, as well as the effect of ethical activities like fair trade practices and honest marketing. The study will also assess how legal activities, including compliance with laws and regulations, and philanthropic activities, such as donations and community service, affect consumer trust. Additionally, the influence of environmental activities, like sustainability initiatives and eco-friendly practices, on consumer trust will be analyzed. The research will determine whether these CSR activities—economic, ethical, legal, philanthropic, and environmental—directly impact consumers' intentions to purchase from the company. It will also examine the role of trust in impacting customer behavior and purchase intentions. Furthermore, the study will explore if there are significant differences in purchase intentions among consumers from different occupational backgrounds. By identifying which CSR activities are most effective in building trust and driving purchase intentions, the study aims to provide valuable insights for companies to develop and implement CSR strategies that resonate with their customers and align with their values. Understanding the role of trust and occupational differences in purchase intentions will help businesses tailor their CSR efforts to better meet the expectations and preferences of diverse consumer groups.

## **1.5 OBJECTIVES OF THE STUDY**

1. To examine the effect of CSR activities on consumers purchase intentions..
2. To study how do ethical, legal, environmental, philanthropic and economic CSR activities impact on consumer trust towards the company.
3. to explore whether there are significant differences in purchase intentions among consumers from different occupational background

## **1.6 RESEARCH QUESTIONS**

1. How do economic, legal, ethical and philanthropic, and environmental CSR activities impact consumers purchase intentions?
2. How do economic, legal, ethical, philanthropic, environmental CSR activities impact on consumer trust towards the company.
3. What are the economic, legal ,ethical, philanthropic, and environmental CSR activities commonly practiced by the company?
4. How significant are the differences in purchase intentions among consumers from different occupational backgrounds?

## **1.7 HYPOTHESIS**

H1: Economic activities has a significant influence on consumers trust towards company

H2: Ethical activities has a significant influence on consumers trust towards company

H3: Legal activities has a significant influence on consumers trust towards company

H4: Philanthropic activities has a significant influence on consumers trust towards company

H5: Environmental activities has a significant influence on consumers trust towards company

H6: Economic activities has a significant influence on consumers purchase intention towards company

H7: Ethical activities has a significant influence on consumers purchase intention towards company

H8: Legal activities has a significant influence on consumers purchase intention towards company

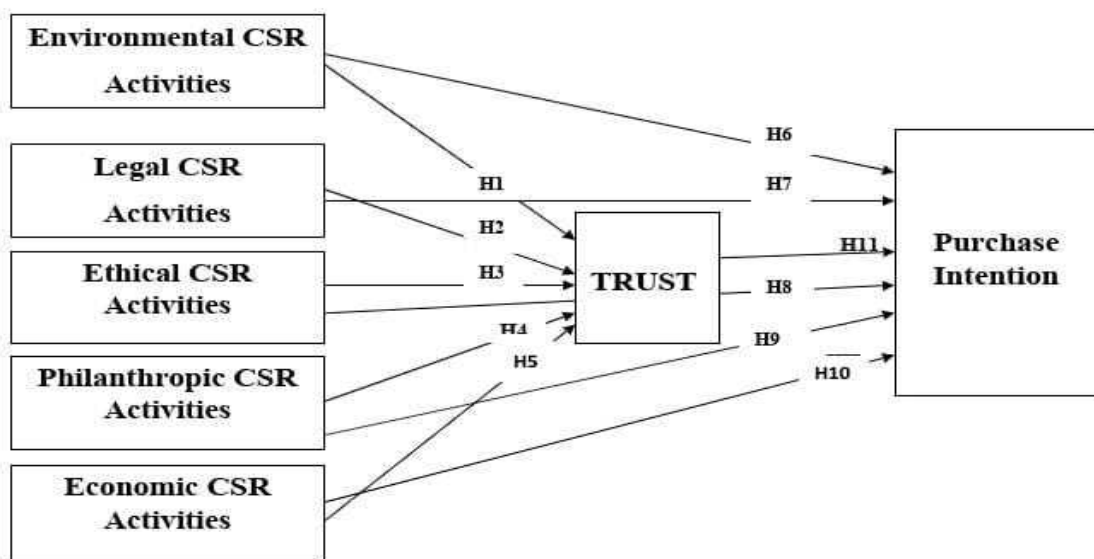
H9: Philanthropic activities has a significant influence on consumers purchase intention towards company

H10: Environmental activities has a significant influence on consumers purchase intention towards company

H11: Trust has a significant influence on consumers purchase intention

H12: There is a significant difference between the opinions among different occupation of respondents regarding purchase intention

## 1.8 CONCEPTUAL MODEL



## 1.9 RESEARCH METHODOLOGY

### 1.9.1 Type of data used

Both primary and secondary data are used for the study

### **1.9.1.1 primary data**

Primary data for the study was collected through a structured questionnaire from members of Kizhakambalam Panchayat in Ernakulum District.

### **1.9.1.2 Secondary data**

Secondary data was collected from published sources such as books, journals, websites etc..

### **1.9.2 Tools for data collection**

Questionnaire are used for the data collection. It was distributed among members of kizhakambalam panchayat through online Google form

### **1.9.3 Sampling technique**

Descriptive form of study is used

### **1.9.4 Sampling method**

The purposive sampling method is used for the study

### **1.9.5 Sampling size**

The sampling size is 100

### **1.9.6 Tools for data analysis**

The result were analyzed using Excel and SPSS software . percentage analysis, Regression, and one way analysis were also used.



### 1.9.7 Measures used

Variables	Measurement	Source
Environmental CSR activities	5 point Likert scale	Athors :Heesup Han, Jongsik Yu, Kyung-Sik Lee & Hyungshin Baek Journal of Travel & Tourism Marketing
Legal CSR activities		Athors :Heesup Han, Jongsik Yu, Kyung-Sik Lee & Hyungshin Baek Journal of Travel & Tourism Marketing
Ethical CSR activities		authors; Heesup Han, Jongsik Yu, Kyung-Sik Lee & Hyungshin Baek Journal of Travel & Tourism Marketing
Philanthropic CSR activities		Athors :Heesup Han, Jongsik Yu, Kyung-Sik Lee & Hyungshin Baek Journal of Travel & Tourism Marketing
Economic CSR activities		Athors :Heesup Han, Jongsik Yu, Kyung-Sik Lee & Hyungshin Baek Journal of Travel & Tourism Marketing
Trust		Athors;farhina hameed, Dr abdul qayyum, younus awan

		journal:pakistan business review year; 2018
Purchase intention		Athors:imran ali, mohammad naushad,sulpheym.m journal:"innovative marketing" year;2020

### **1.10 LIMITATIONS OF THE STUDY**

1. It was not possible to cover more Consumers due to limitation of time
2. The data available from primary and secondary source were limited
3. Non availability of confidential information
4. The sample size is limited to 100 respondents
5. A sample is collected using a non-probability sampling method, such as convenience sampling. As a result, the study includes the drawbacks of convenience sampling.

### **1.11 CHAPTERISATION**

Chapter I: Introduction

Chapter II: Review of literature

Chapter III: Theoretical frame work

Chapter IV: Data Analysis and Interpretation

Chapter V: Findings, Suggestion and Conclusion

**CHAPTER II**  
**REVIEW OF LITERATURE**

Over the past few decades, Corporate Social Responsibility (CSR) has emerged as a credible strategy for enhancing the corporate reputation of firms (Tahir Islam, Muhammad Shujaat Mubarak, and Muhammad Irfan, 2020). It is crucial for companies to consider consumer perceptions when developing their CSR programs (Akanksha Shukla, Nidhi Twari, and Geetika Goel, 2019). Despite consumers not actively seeking information on CSR activities, effective communication by managers is essential to raise awareness among customers (Farhina Hameed, Dr. Abdul Qayyum, Younus Awan, 2018). Positive CSR communication, whether through advertising or publicity, can significantly impact consumer trust and purchase intention, with varying effects based on different communication sources (Ulrike Krishch and Sonja Grabner-Krauter, 2017). Utilizing social media can enhance two-way communication between companies and customers, further engaging them in the organization's activities (Abdulalem Mohammed, Abdullah Alswidi, 2019). The portrayal of CSR image and sharing of CSR experiences aid management in evaluating CSR, ultimately leading to customer satisfaction (Saira Irfan, Iram Iqbal, Sumaira Iqbal, Fatima Bashir, 2021). The lack of CSR knowledge poses a significant barrier to buyers' purchase intentions towards goods from CSR firms (Sajith Narayanan, Jyoti Ranjan Das, 2021). Companies must fully disclose their social activities through various channels, such as reports and financial statements, to allow society to assess their social role (Doaa Abd El Samea, Ahmed Rashed, 2021). Embracing CSR can foster brand loyalty among consumers, positively impacting brand awareness and satisfaction (Josr Javier Rivera, Enrique Bigne, Rafael Curras-Perez, 2018).

The positive impact of CSR on financial performance, brand image enhancement, and reputation management has been well-documented (Chunya Wang and Weiping Yee, 2014). Consumers' perceptions of CSR activities play a crucial role in building trust towards the company, influencing product quality perception and consumer satisfaction (Ruben Chupitaz C, Valerie Swaen, 2018). Consumers inclined to purchase CSR-conscious products are likely to support companies' CSR initiatives, potentially improving financial performance and competitive advantage (Qingyee

Zhang and Sohaik Ahmad, 2022). CSR's effects can be both short-term, encouraging purchase intentions, and long-term, developing firms' reputational capital for a competitive edge (Enrique Bianchi, Juan Manuel Bruno, Francisco J. Sarabia-Sanchez, 2018). By engaging in social activities, companies can generate positive word of mouth and increase customer satisfaction, further enhancing their reputation (M. Sridhar, P. Ganesan, 2016). In developing countries, CSR activities can help companies gain market share by enhancing consumer trust in their initiatives, without the need to incorporate religious aspects (Irfan Butt, Bhasker Mukerji, Md Hamid Uddin, 2018). Customers prefer purchasing from firms that adhere to legal CSR requirements, emphasizing the importance of ethical practices in organizational behavior (Imran Ali, Mohammad Naushad, Hadeel Jaafar Alasmri, 2023). The study's central construct, purchase intention, reflects consumers' interest in buying products or services (Naushad, 2018; Pena Garcia et al., 2020). There exists a correlation between CSR and purchase intention, with consumer awareness of CSR activities positively influencing their attitudes towards the company and products, ultimately boosting purchase intention (Ali et al., 2020). CSR activities can build brand equity and customer loyalty, leading to increased purchase intention (Faridi and Naushad, 2021; Wang et al., 2021).

Consumers' purchase intentions are influenced by economic, legal, and ethical CSR activities, highlighting the importance of ethical practices in shaping consumer behavior (J. Lee, Y. Lee, 2015). Ethical CSR activities, focusing on environmental protection and fair labor practices, can significantly impact consumer purchase intention (Abdeen et al., 2016; Ali et al., 2020). Legal CSR activities, aimed at improving the lives of employees, customers, and stakeholders, play a vital role in influencing consumer purchase intention (Carroll, 1991). Recent debates have centered on the role of legal CSR activities in consumer decision-making, with transparency and trust being key factors in consumer perceptions (Ng, 2022; Vu et al., 2022; Zhuang et al., 2022). By disclosing material information, businesses can earn customers' trust in their products and services, fostering a positive brand image through CSR activities (Choi & La, 2013). Creating an atmosphere of trust through CSR activities can lead to increased customer purchase intention, with trust being a

significant predictor of consumer behavior (Bruhn et al., 2012; Li et al., 2007). Customer trust is essential for improving purchase intention, emphasizing the need for businesses to focus on building trust through ethical practices and transparent communication (Abdeen et al., 2016; Sharma et al., 2018). Ethical CSR activities can positively influence consumer purchase intention, highlighting the importance of ethical behavior in driving consumer trust and loyalty (Abdeen et al., 2016; Ali et al., 2020).

In conclusion, the interplay between CSR activities, consumer perceptions, and purchase intention underscores the significance of ethical and legal CSR practices in shaping consumer behavior and building trust in companies. By aligning CSR initiatives with consumer expectations and communicating them effectively, firms can enhance their reputation, brand image, and competitive advantage in the market.

**CHAPTER III**  
**THEORETICAL FRAMEWORK**

## **CORPORATE SOCIAL RESPONSIBILITY**

Corporate social responsibility is more than just a legal obligation for companies to allocate a portion of their profits to CSR activities. It is a form of self-regulation integrated into the business model, reflecting a company's commitment to the community and environment in which it operates. Companies can fulfill their CSR responsibilities through various means, such as reducing waste and pollution, supporting educational and social programs, and promoting environmental sustainability. CSR goes beyond charity or simple donations; it is a fundamental aspect of how businesses operate, aligning economic, environmental, and social goals for the benefit of society. Socially responsible companies prioritize contributing to the greater good over solely pursuing profits. By incorporating CSR into their operations, companies can enhance their brand reputation among customers and society. The Companies Act 2013 outlines guidelines for CSR activities, emphasizing the importance of aligning these initiatives with the company's overall mission and values

### **1.1 Relevance and importance**

Business firms should operate in a socially responsible manner, even though it is not a legal requirement. It is considered good practice for firms to consider social and environmental issues. With increased competition and widespread internet access, businesses need to be proactive in their CSR activities, regardless of legal mandates. CSR is crucial for addressing the needs of employees, communities, and regions where firms operate. Firms must prioritize social betterment and environmentally sustainable practices, such as eco-friendly production and the 3R approach (Reduce, Reuse, Recycle). Profit, the surplus value after deducting costs, is essential for business survival, but firms should also aim to create economic value that benefits society as a whole.

- **Improved public image-** This is vital, as consumers evaluate a company's image when making purchasing decisions. Even small gestures, like



employees volunteering at a charity for an hour a week, demonstrate the brand's dedication to helping others. This, in turn, makes the company more appealing to consumers. For example, the "Padhega India, Badhega India" initiative by P&G while selling FMCG products.

- **Increased brand awareness and recognition** - When a business firm prioritizes ethical practices in its operations, such as sustainable use of natural resources, word about this spreads. This leads to more people becoming aware of the firm's brand, helping the business expand its market share and maintain a positive brand image in the minds of potential customers.
- **Greater employee engagement** - Similar to engaging customers, it is essential for a business firm to ensure that its employees are aware of its CSR strategies. Research shows that employees prefer working for a company with a positive public image. By demonstrating a commitment to aspects like human rights and environmentally sustainable practices, the firm can attract and retain top talent.
- **An advantage over competitors** - By embracing CSR in its business activities, the firm distinguishes itself from competitors in the industry. By positioning itself as a company dedicated to considering social and environmental factors, the firm gains a competitive advantage and can potentially capture a larger market share by reducing competition.
- **Cost savings** - Implementing environmentally sustainable practices, such as reducing packaging, reusing materials, and hiring local workers, can lower production costs for businesses. This reduction in costs can lead to increased production at a lower cost, which can result in higher pay for employees.
- **Economic and social objective** – Businesses must balance economic goals with social responsibilities. While making a profit is important, it should not come at the expense of society. It is crucial to produce quality goods at affordable prices, provide a safe and hygienic work environment for employees, and consider societal well-being in business activities.
- **Attracting investors** – Socially responsible businesses can attract investors who share similar values, both domestically and internationally. By

demonstrating good management practices and a commitment to social and environmental responsibility, businesses can enhance their reputation and increase their capital.

- **Government interference** \_Businesses that proactively implement socially and environmentally responsible policies can reduce government intervention. By adhering to health and safety standards, maintaining hygienic production practices, and managing industrial waste responsibly, businesses can show the government that they are responsible corporate citizens.
- **Ensure the supply of raw material** – By following strong corporate social responsibility (CSR) policies, businesses can ensure a stable supply of raw materials. Building relationships with suppliers who also prioritize CSR initiatives can help reduce production costs and improve product quality.
- **Growth and survival of business** – The growth and survival of a business depend on various factors, including consumers, employees, investors, regulatory bodies, and society. Therefore, businesses should fulfill their social and environmental responsibilities towards all stakeholders, such as timely tax payments and adherence to international production standards.

## **1.2 Models for implementation of CSR**

Over time, scholars have varied in their definitions and interpretations of CSR. Some view it as a hierarchical structure, while others see it as concentric circles. Despite efforts to reach a consensus, new terms like 'corporate sustainability' and 'corporate social performance' have emerged, adding complexity. Bowen, often seen as the pioneer of CSR, defined it as the responsibility of businessmen to align their actions with societal objectives and values. This concept has since evolved into two distinct streams: the stockholder theory and the social contract theory, leading to the development and global implementation of various CSR models.

- Friedman model
- Ackerman Model
- Carroll Model
- Stockholders & Stakeholders Model

- **Friedman model** - Milton Friedman argued that the primary social responsibility of a business is to increase its profits, as outlined in his 1970 New York Times article and his 1962 book "Capitalism and Freedom." He believed that discussions of "social conscience" among business owners were misguided, as the responsibility for addressing social issues lies with governments and nonprofit organizations. While businesses must prioritize their shareholders, they should also adhere to legal standards. Friedman emphasized that business profitability supports investment, capitalism, and the creation of jobs, competitive products, and tax revenue for the government, ultimately benefiting society as a whole.
- **Ackerman model (1976)** The Ackerman Model (1976) focuses on internal policy goals and their connection to Corporate Social Responsibility (CSR). It outlines four stages that companies typically go through when addressing social issues. The first stage is Awareness, where management identifies social problems and acknowledges the company's responsibility to address them. Policies are then developed and communicated to raise awareness. The second stage is Planning, involving analysis and strategy formulation by appointing specialists. Implementation follows, where policies are strategically put into action. The final stage is Evaluation, emphasizing the need for ongoing assessment to maintain control over the situation.
- **Carroll's model - (1983)** According to Carroll's model in 1983, corporate social responsibility entails running a business in a manner that is economically viable, compliant with laws, ethical, and supportive of society. Being socially responsible requires prioritizing profitability and legal compliance as fundamental aspects of the firm's ethics, along with its contributions to society through financial support, time, and talent.

Philanthropic	This represents the primary goal of business is to contribute to the improvement of society.
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Ethical	This signifies the duty of businesses to uphold moral standards and engage in ethical business practices.
Legal	Businesses should comply with laws and regulations to avoid any legal complications in their operations.
Economic	The fundamental responsibility of any business is to remain profitable for long-term survival in a competitive market.

- **Stockholders & Stakeholders Model** The Stockholders & Stakeholders Model, introduced by Milton Friedman in the 1960s, posits that a corporation's primary responsibility is to its stockholders, emphasizing the maximization of shareholder returns. In contrast, Stakeholder Theory suggests that business managers have an ethical obligation not only to stockholders but also to individuals or groups contributing to the company's profits, those impacted by its activities, and those who could benefit from or be harmed by the company.
- **Ethical model** - The Ethical Model of corporate responsibility traces its roots back to 19th-century philanthropists like the Cadbury brothers in England and the Tata family in India. During India's independence movement, Mahatma Gandhi's concept of trusteeship emerged, advocating for property owners to manage their wealth on behalf of the people voluntarily. This philosophy influenced Indian industrialists to actively participate in nation-building and socio-economic development in the 20th century. Indian corporate philanthropy has historically involved donations, community investments, and the provision of essential services like schools and hospitals. Many family-run businesses in India continue to support such philanthropic endeavors.
- **Statist model** - After India gained independence in 1947 and embraced a socialist and mixed economy model, a second model of Corporate Social Responsibility (CSR) emerged. This model was characterized by a significant public sector and state-owned companies, with clear boundaries between the

state and society. Corporate responsibility, particularly in terms of community and worker relationships, was integrated into labor laws and management principles. This state-supported corporate philosophy continues to guide many public sector companies that have persisted despite the privatization trends of the early 1990s.

- **Liberal Model** -The liberal model of corporate responsibility, championed by economist Milton Friedman in 1958, asserts that companies are accountable solely to their owners. This perspective supports the global shift towards privatization and deregulation, emphasizing that businesses should focus primarily on their economic performance. According to this view, it is enough for businesses to comply with laws, create wealth, and contribute to social causes through taxes and private charitable initiatives
- **Philanthropic model** – Under the philanthropic model, businesses prioritize activities such as corporate donations to support health programs, education initiatives, poverty eradication, and training for unskilled and semi-skilled youth. By engaging in these types of activities, businesses fulfill their societal responsibilities. The Indian Companies Act mandates that 2% of a company's net profit must be allocated for such initiatives.

### **1.3 CSR and indian corporation**

India is the first country in the world to make corporate social responsibility (CSR) mandatory, following an amendment to the Companies Act, 2013 in April 2014. Businesses can invest their mandated share of profit in areas such as education, poverty, gender equality, and hunger as part of any CSR compliance.

- ❖ **Tata Chemicals Ltd.** – Although the prescribed CSR for 2018-2019 was 19.86 Crores, the company went on to spend 25.68 crores this year. Improving the quality of life and fostering sustainable and integrated development in the communities where it operates is central to Tata Chemicals' corporate philosophy. Tata Chemicals spends INR 12 crores on CSR annually, and wildlife conservation accounts for 30 percent of the budget of the TCSRSD.

- ❖ **Infosys Ltd** – The company implements social development projects primarily through its CSR trust, the Infosys Foundation established in 1996. The major works of the Foundation included the introduction of Aarohan Social Innovation Awards, restoration of water bodies in Karnataka, supporting the construction of a metro station in partnership with Bangalore Metro Rail Corporation Limited, enabling the pursuit of access and excellence in sports through the Go Sports Foundation, and relief efforts in Tamil Nadu, Karnataka, and Kerala.
- ❖ **Bharat Petroleum Corporation Limited (BPCL)** – It is Government of India-controlled Maharatna oil and Gas Company headquartered in Mumbai. The CSR budget of INR 146.87 crores from the financial year 2017-18 was carried forward next year (FY 2018-19). Under the umbrella of “enabling quality education”, the focus is on imparting holistic education, preferably through the usage of technology apart from catering to adequate infrastructural facilities, access to education, and improvement of education systems.
- ❖ **Mahindra & Mahindra Ltd.** – Mahindra & Mahindra spent INR 93.50 crores on CSR initiatives during the financial year 2018-19, according to the annual report published by the company. The company spent INR 8.36 crore on Project Nanhi Kali which provides educational support to underprivileged girls in India through an after school support programme.
- ❖ **ITC Ltd.** – ITC Limited is an Indian multinational conglomerate company headquartered in Kolkata, West Bengal. The Company has spent more than the prescribed CSR budget in the last three financial years. In FY 2018-19, ITC Limited spent INR 306.95 Crores. The Company partnered with BAIF Development Research Foundation, Pratham Education Foundation, Ramakrishna Mission, Bandhan Konnagar, SEWA Bharat, Foundation for Ecological Security, ITC Sangeet Research Academy (ITC SRA), ITC Rural Development Trust, and CII–ITC Centre of Excellence for Sustainable Development to implement CSR programmes.
- ❖ **Ambuja Cement Ltd.** – Ambuja Cement Foundation (ACF) – the corporate social responsibility arm of Ambuja Cement – has been pivotal in advancing

the company's objective to be a socially responsible corporate citizen. It aims to 'Energise, Involve and Enable Communities to Realize their Potential' through its initiatives. These development initiatives address the needs of the people by working with the beneficiaries, NGOs, and the government.

- ❖ **Tata Motors Ltd** - Auto brand Tata Motors Limited went beyond compliance and spent INR 22 crores (standalone) towards various schemes of CSR. The CSR spend amount excludes INR 2.99 crore donated to Tata Community Initiative Trust (TCIT) for the repair of infrastructure which was affected during the flood in Kerala (August 2018), the company said in its Integrated Annual Report for the FY 2018-19. Health, Education Employability, and Environment are the major area of works where most of the CSR amount has been invested.
- ❖ **Vedanta Ltd.** – Vedanta Limited on a consolidated basis spent INR 309 crores on social investments and CSR (Corporate Social Responsibility) activities. The Nandghar Project is among the flagship initiatives, which aims to re-build Anganwadis for ensuring the health and learning of children in rural areas, and also for becoming a platform of women's empowerment and skilling.
- ❖ **Hindalco Industries Ltd.** – Hindalco Industries Limited is the metals flagship company of the Aditya Birla Group. With a consolidated turnover of US\$18.7 billion, Hindalco is the world's largest aluminum rolling company and one of Asia's biggest producers of primary aluminum. Hindalco Industries went beyond compliance and spent INR 34.14 Cr, which is a higher figure than the prescribed INR 29.97 Cr. The Company supports education, healthcare, sustainable livelihood, infrastructure development, and social reformation under Corporate Social Responsibility (CSR) with 12 Lakh beneficiaries in more than 730 villages across 11 states in India. Hindalco has spent the highest amount of INR 10.99 crore on the education sector among all its CSR initiatives.
- ❖ **Wipro Ltd.** – This technology company helmed by philanthropist tycoon Azim Premji has always been dedicated to CSR activities. Wipro has spent more than

the prescribed CSR budget in the last three financial years. The implementation of the CSR programmes happens through multiple channels – Wipro Foundation, a separate trust set up in April 2017, Wipro Cares, the trust for employee contribution, and in some cases, directly through functions and groups within Wipro Ltd e.g. Biodiversity projects for their campuses is executed directly by the Operations group of Wipro Ltd. The implementation approach of Wipro is to primarily work through partners with established track records in the respective domains. The majority of the projects are long-term multi-year programmes. The state is the guardian of its subject. The state has done its work in all spare from rural to urban by number schemes for up-gradation of the last person of the pyramid. To cater to a large population such as India is not a single person task, it is the collective work of society as a whole. In some extent corporate philanthropy or CSR, it has been work parallel with the government agencies for the betterment of the citizen of our country.

#### **1.4 LEGAL PROVISIONS AND SPECIFICATIONS ON CSR**

The term ‘Corporate Social Responsibility’ (CSR) means the responsibility of Corporate Entities towards society. The origination of CSR happened long back in ancient India which lasted till 1850 and Charity and Philanthropy were the main drivers of that time.

##### **1.4.1 APPLICABILITY:**

Section 135(1) of the Companies Act, 2013 is a trigger point for the applicability of CSR Provisions and constitution of CSR Committee. The constitution of the CSR committee is mandatory in company having:

Net Worth of Rs. 500 Crore

Turnover of Rs. 1000 Crore

Net Profit of Rs. 5 Crore



during any financial year

NET WORTH: As per Section 2(57), 'NW' = (Paid Up Share Capital + All Reserves Created Out of Profits + Securities Premium Account) – (Accumulated Losses + Deferred Expenditure and Miscellaneous Expenditure not Written Off)

TURNOVER: As per Section 2(91), 'Turnover' means the aggregate value of the realization of the amount made from the sale, supply, or distribution of goods or on account of services rendered, or both, by the company during a financial year

NET PROFIT: As per Rule 2(f) of the Companies (CSR Policy) Rules, 2014, 'Net Profit' means the net profit of a company as per its financial statement prepared by the applicable provisions of the Act, but shall not include the following namely:

- i) any profit arising from any overseas branch or branches of the company, whether operated as a separate company or otherwise; and
- ii) any dividend received from other companies in India, which are covered under and complying; with the provisions of section 135 of the Act;

Provided that net profit in respect of a financial year for which the relevant financial statements were prepared under the provisions of the Companies Act, 1956, (1 of 1956) shall not be required to be re-calculated under the provisions of the Act.

Provided further that in case of a foreign company covered under these rules, net profit means the net profit of such company as per profit and loss account prepared in terms of clause (a) of sub-section (1) of section 381 read with section 198 of the Act.

## **2. TRUST**

Trust is an essential factor that influences consumers (Oney et al., 2017). Organizations that command consumer trust can take on the turbulence in the markets, are effective and sustainable (Mulaessa & Wang, 2017). Trusted

organizations are more sustainable and compete effectively in the industry. Organizations need to build full trust with its consumers about their products, services, and compliance and acquiescence with the land laws. Substantial evidence shows that CSR positively affects the corporate reputation and image, influencing consumer trust (Barcelos et al.,2015; Choi Beomjoon & La Suna, 2013; Oney et al.,2017; Servera-Francés & Arteaga-Moreno, 2015).Consumers prefer to buy from organizations that have developed trust as a result of having healthy CSR activities Trust exists “...when one of the parties in exchange is aware of the reliability and integrity of other party” (Morgan & Hunt, 1994). Trust is something that is based on consumers’ beliefs, feelings, and expectations towards the organization. It relies on how far the organization provides importance to CSR.CSR activities can improve organizational reputation and image (Pérez Andrea & Rodríguez delBosque Ignacio, 2014). The highly positive impact of CSR on trust, despite service failure and subsequent recovery, has been observed by Choi and La (2013).Trust is crucial for consumers and organizations. Trusted organizations are effective, sustainable, and competitive. Building trust requires organizations to prioritize consumer trust in their products, services, and compliance with laws. CSR positively impacts corporate reputation, image, and consumer trust. Consumers prefer organizations with trustworthy CSR activities. Trust is based on consumers' beliefs, feelings, and expectations, and relies on the importance given to CSR. CSR improves organizational reputation and can still positively impact trust even after service failures. Based on this, it is hypothesized that trust has a positive relationship with purchase intention.

### **3. PURCHASE INTENTION**

Purchase intention reflects an individual's desire to buy a product. Various factors influence this intent, such as celebrity endorsements, advertising, sales promotions, and service quality. The quality of information also plays a significant role in shaping consumer purchase intentions, with the internet enabling informed decision-making. Consumers tend to develop positive attitudes when CSR activities create perceived value, leading to increased loyalty (Gallarza & Saura, 2006). CSR activities further enhance corporate reputation, loyalty, and retention (Galant & Cadez, 2017). Economic, legal, and ethical CSR activities also impact consumers' purchase intentions (Bae & Kim, 2013; Lee & Lee, 2015; Naushad, 2018; Uhlig et al., 2020). Companies that invest in CSR activities gain a competitive edge and build effective organizations (David et al., 2005). Maintaining a positive attitude towards CSR activities is in the organization's best interest as it influences consumer purchase intentions (David et al., 2005; Ramesh et al., 2019). To empirically examine these discussions, a research model (Figure 1) is proposed to determine how factors like ethical and legal CSR activities and trust shape purchase intentions within the study's sample. The following hypotheses can be formulated.

#### **ANNA KITEX GROUP**

The Anna Group commenced its business operations in 1968 with Anna Aluminum company led by Sri M.C. Jacob. Kitex Garments Ltd, a division of the esteemed Anna-Kitex group, was founded in 1992. Adhering to quality standards and a global business perspective, the company's revenue surged from INR 1.8 Crores in 1995-96 to over INR 524 Crores in 2014-15. It stands as the second largest private employer in Kerala and the world's second-largest children's apparel producer. Operating from Kizhakkambalam, the companies are currently overseen by Mr. Sabu Jacob and Mr. Bobby Jacob.

## **THE TWENTY20 VISION OF KIZHAKKAMBALAM**

The Kitex Group's Twenty20 vision for Kizhakkambalam involves implementing effective CSR activities through their 'own NGO' approach, which has proven instrumental in the holistic development of the region. In 2014, Twenty20 was officially registered as a Society (Reg no. EKM/ TC/944/2014) and now serves as both a vision and an organization dedicated to driving various CSR initiatives. The primary goal of this CSR venture is to transform Kizhakkambalam into a model Panchayat in India by 2020. The team at Twenty20 comprises 164 individuals working towards community integration, capacity building, and empowerment, including professionals such as social workers, doctors, nurses, civil engineers, electrical engineers, and field workers. Social workers with advanced degrees in Social Works are strategically appointed to oversee activities in each ward and within the organization, ensuring a dedicated and skilled approach to community interventions. The fundamental philosophy guiding the Kitex Group's CSR efforts is rooted in the belief that as their business prospers, so too should the society in which they operate. This ethos underscores a deep commitment to the community and a united stance against all forms of poverty, a principle that has been upheld by all members of the group since its inception.

## **INTEGRAL DEVELOPMENT PERSPECTIVE**

The Kitex group's CSR initiatives have always been focused on integral development. They refer to their approach as 'TSR- Total Social Responsibility,' emphasizing the concept of 'Giving Back to the Society in Totality.' Community development involves creating active and sustainable communities based on principles of social justice and mutual respect. It aims to dismantle power structures that hinder people from engaging in matters that impact their lives. The initiatives and transformations witnessed under the Twenty20 vision align closely with this ethos, leading to Twenty20's success in dominating the panchayat in local self-government elections. The community endorsed the changes they experienced, as

reflected in their choice to vote for Twenty20 candidates in Kizhakkambalam. Community mobilization efforts prioritize community empowerment and well-being, guided by principles such as learning, equality, participation, cooperation, and social justice. These principles foster confident, inclusive, organized, cooperative, and influential communities in decision-making processes. Within the Twenty20 vision, professional social workers uphold these principles in their interactions with the community. The increased voter turnout in LSG elections in Kizhakkambalam and active participation in social action movements exemplify the inclusivity and confidence that people have in Twenty20's initiatives (The Hindu Daily, 2015)

### **THE MAJOR CSR INITIATIVES**

The social workers conducted a thorough socio-economic assessment in all 19 wards of the Panchayat, including house visits to build rapport with the community. People were categorized based on their economic and social resources to prioritize assistance and project involvement. Stakeholder cards were issued in different colors (Blue, Green, Yellow, Red) to represent each category. Information on families was stored in online databases for easy access during interventions and service delivery. Updates were made after community meetings and project evaluations. Priority needs like drinking water scarcity were addressed through water projects, benefiting over 1000 people. Efforts to raise groundwater levels through tree planting and pollution control were successful. Agriculture was promoted with financial aid, training, modern equipment, and organic farming techniques, leading to sustainable farming practices. The goal of achieving agricultural self-sufficiency and increasing revenue to \$16 million by 2020 was supported by various initiatives, including paddy cultivation, fruit tree planting, and vegetable seed distribution. Livelihood programs like dairy farming and small businesses were encouraged, with livestock and training provided to farmers for sustainable income generation.

The Twenty20 initiative in Kizhakkambalam focused on improving basic infrastructure and housing for the community. They engaged people in road maintenance and construction projects, addressing the housing needs of hundreds of individuals by building and renovating 222 houses. By 2018, their goal is to ensure

all residents have proper housing and toilet facilities. They also provided electricity connections to 110 homes lacking this service. The Food Security program by Twenty20 is highly popular, offering discounted food items and supporting local farmers and artisans through initiatives like 'Twenty20 Nagar'. This project aims to provide affordable and sufficient food to the community.

Following these efforts, Twenty20 has performed a significant number of surgeries in various fields, including general, eye, and dental surgeries. They also provide support for cancer treatments, dialysis, and offer free medicines and ambulance services to the community. Education support is given through infrastructure improvements, transportation facilities for schools, and providing free books and uniforms to students. Social work professionals offer counseling, training in personality development, career guidance, coaching, and family support services as part of their corporate social responsibility initiatives. The community's cultural development is fostered through celebrations, cultural events, and gatherings. Twenty20 is actively involved in social action programs, such as campaigns against alcohol, drugs, and corruption, organizing rallies, demonstrations, and marches. They have successfully engaged the community in these initiatives, including submitting a mass letter signed by 16,000 anti-alcoholism supporters to local authorities. Additionally, they have treated and rehabilitated members of 35 families as part of de-addiction campaigns. The total expenditure on community activities exceeds Rs30 crore. Twenty20 refers to their CSR initiative as TSR (Total Social Responsibility), emphasizing the holistic development of the community. They believe that a corporate entity should not only focus on profit but also empower the community as a whole. The involvement of professional social workers in the panchayat model is crucial, with direct contact between people and social workers facilitating and integrating development activities in each ward. Their strategies include assessment, community mobilization, participatory project design, implementation, evaluation, documentation, feedback, and follow-up. Social workers also engage in social action and advocacy activities, such as displaying the list of provisions available in the ration shop to promote transparency and build trust with the community.

In the Twenty20 vision, social workers are expected to demonstrate commitment to public causes, sensitivity to community needs, community mobilization, project development, and progress documentation. When engaging with communities, they are also tasked with resolving conflicts, managing political pressures, and navigating diverse groups with varying visions and objectives. Social work professionals play a key role in communicating the Twenty20 vision to the community, making it a leading model where numerous social workers are dedicated to the mission of transforming Kizhakkambalam into a model Panchayat in India by 2020.

**CHAPTER IV**  
**DATA ANALYSIS AND INTERPRETATION**

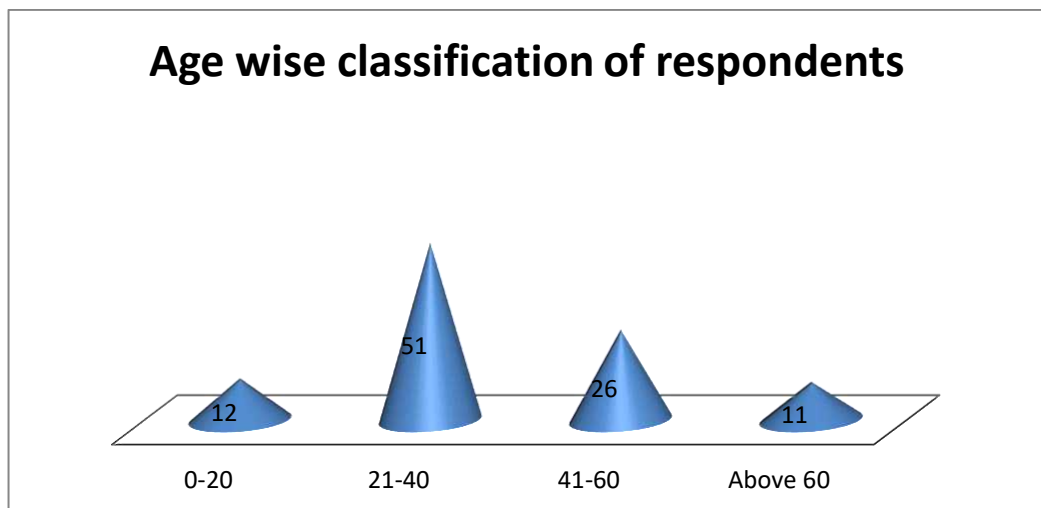


**TABLE 4.1**

**AGE WISE CLASSIFICATION OF RESPONDENTS**

<b>Age</b>	<b>NO. of respondents</b>	<b>Percentage</b>
0-20	12	12
21-40	51	51
41-60	26	26
Above 60	11	11
<b>Total</b>	<b>100</b>	<b>100</b>

**CHART 4.1**



**INTERPRETATION:**

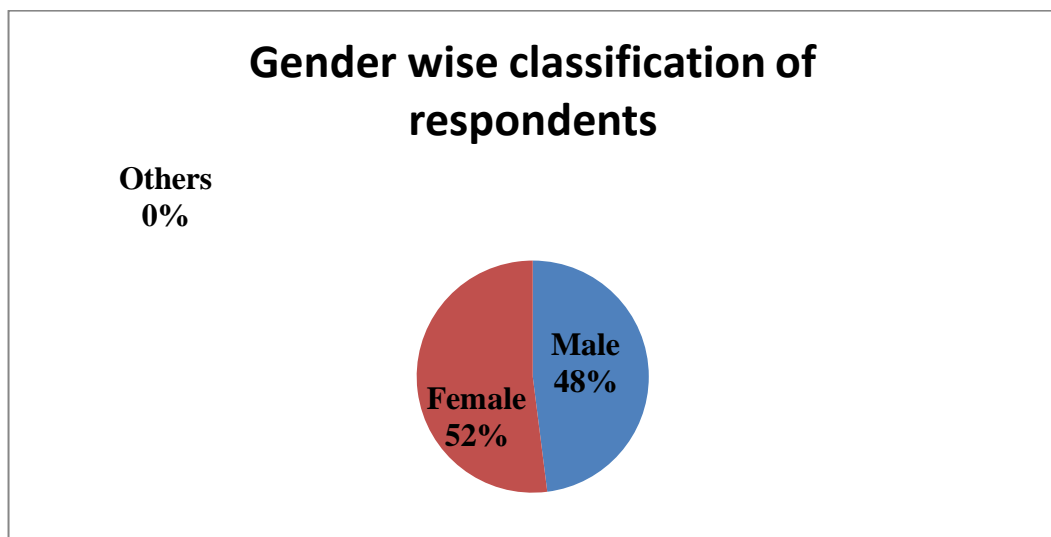
The majority of respondents (51%) are in the 21-40 age group, indicating high engagement or relevance among young adults. Participation significantly drops for the 0-20 and above 60 age groups, each constituting only 12% and 11% of the total, respectively. This suggests a need for targeted outreach to younger and older demographics to ensure a more balanced representation.

**TABLE 4.2**

**GENDER WISE CLASSIFICATION OF RESPONDENTS**

<b>Gender</b>	<b>NO. of respondents</b>	<b>Percentage</b>
Male	48	48
Female	52	52
Others	0	0
Total	100	100

**CHART 4.2**



**INTERPRETATION :**

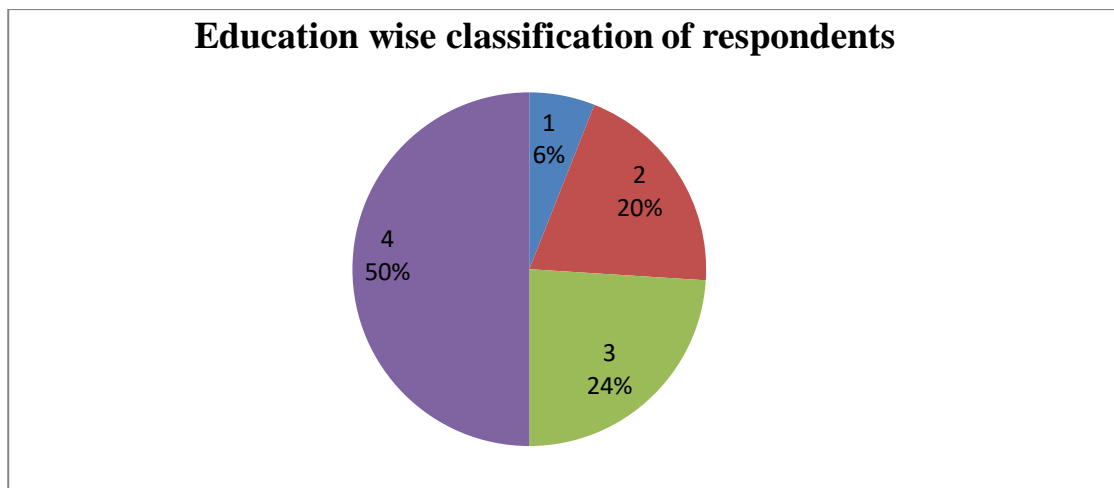
The table 4.1 shows that 52% of the respondents are female and 48% of the respondents are male

**TABLE 4.3**

**EDUCATION WISE CLASSIFICATION OF RESPONDENTS**

<b>Education</b>	<b>NO. of respondents</b>	<b>Percentage</b>
Under graduate	6	6
Graduate	20	20
Post graduate	24	24
Others	50	50
Total	100	100

**CHART 4.3**



**INTERPRETATION:**

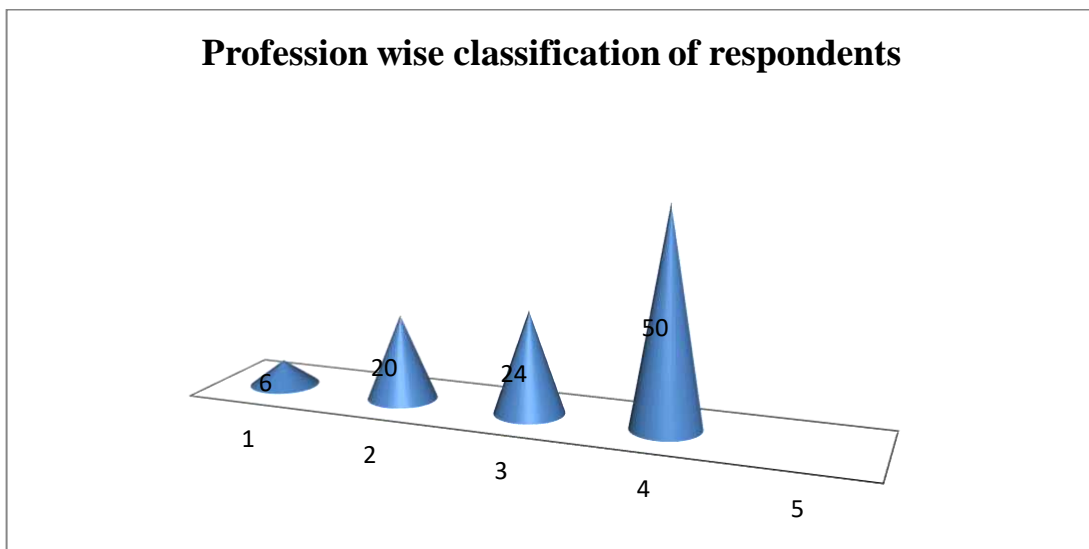
The majority of respondents (50%) fall into the "Others" category for education, indicating diverse or unspecified educational backgrounds. Postgraduates (24%) and graduates (20%) together form a significant portion (44%) of the respondents, showing strong representation from those with higher education. Only 6% are undergraduates, suggesting lower participation from those with the least formal education.

**TABLE 4.4**

**PROFESSION WISE CLASSIFICATION OF RESPONDENTS**

<b>Profession</b>	<b>NO.of respondents</b>	<b>Percentage</b>
Student	34	34
Self employed	8	8
Job holders	20	20
Business man	18	18
Other	20	20
Total	100	100

**CHART 4.4**



**INTERPRETATION :**

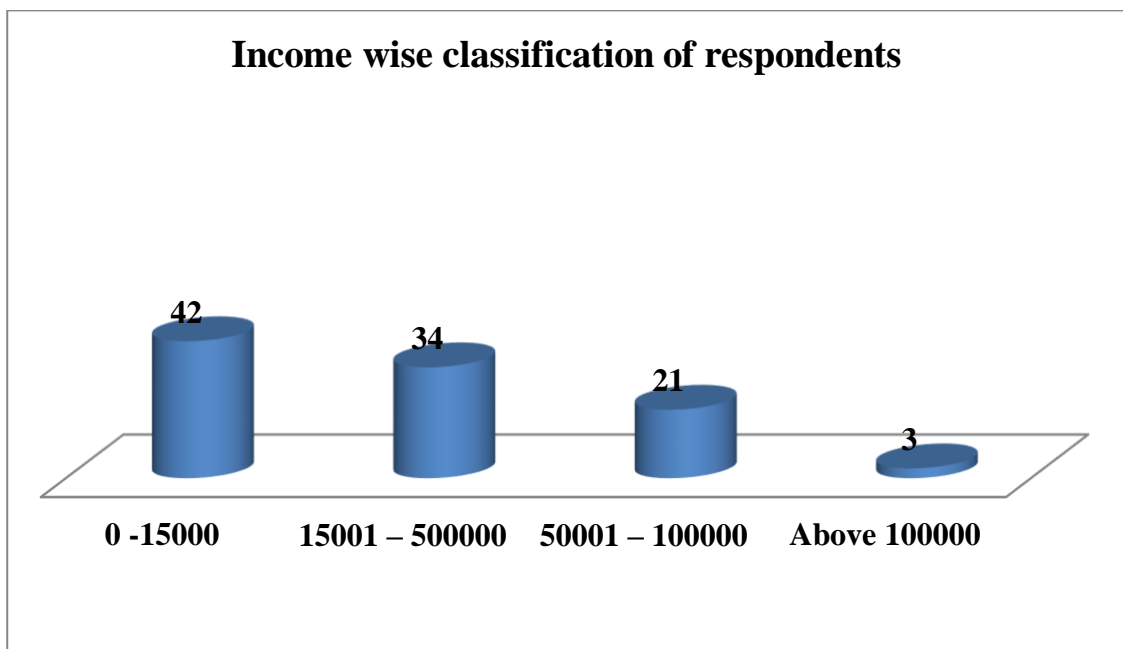
The table 4.1 shows that 34% of the respondents are students,20% are job holders and same percentage included in other category,18% are business man and 8% are self employed.

**TABLE 4.5**

**INCOME WISE CLASSIFICATION OF RESPONDENTS**

<b>income</b>	<b>NO.of respondents</b>	<b>Percentage</b>
0 -15000	42	42
15001 – 500000	34	34
50001 – 100000	21	21
Above 100000	3	3
Total	100	100

**FIGURE 4.5**



**INTERPRETATION:**

From the table 4.4 we can interpret that out of 100 respondents 42 of them are in below 15000,34 of them are in between 15001-50000, 21 of them are in between 5001-100000 and remaining 3 of them marked as 100000 above.

**H1: ECONOMIC ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS TRUST TOWARDS COMPANY**

**H2: ETHICAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS TRUST TOWARDS COMPANY**

**H3: LEGAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS TRUST TOWARDS COMPANY**

**H4: PHILANTHROPIC ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS TRUST TOWARDS COMPANY**

**H5: ENVIRONMENTAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS TRUST TOWARDS COMPANY**

**TABLE 4.6  
MODEL SUMMARY<sup>B</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.774 <sup>a</sup>	.600	.578	.74642	1.455

a. predictors: (constant), economic activity, environmental activity, ethical activity, philanthropic activity, legal activity

b. dependent variable: trust

**INTERPRETATION:**

The regression model indicates a strong positive correlation ( $R = 0.774$ ) between the predictors ( economic, environmental, ethical, philanthropic, and legal activities) and trust. The model explains 60% of the variance in trust ( $R^2 = 0.600$ ), with an adjusted  $R^2$  of 0.578 accounting for the number of predictors. The standard error of 0.74642 suggests a reasonable fit. The Durbin-Watson statistic of 1.455 indicates some positive autocorrelation, which warrants further investigation. Overall, the model effectively explains trust based on the selected predictors, though checking for autocorrelation could enhance its robustness.

**TABLE 4.7**  
**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.464	5	15.693	28.166	.000 <sup>a</sup>
	Residual	52.371	94	.557		
	Total	130.835	99			

A. predictors: (constant), economic activity, environmental activity, ethical activity, philanthropic activity, legal activity

B. Dependent variable: trust

**INTERPRETATION:**

The anova results indicate that the regression model, which includes economic activity, environmental activity, ethical activity, philanthropic activity, and legal activity as predictors, is highly significant ( $f(5, 94) = 28.166, p < .0001$ ). This suggests that these variables collectively have a strong impact on predicting trust. Specifically, the regression model explains a significant amount of the variance in trust ( $r^2 = 0.600$ ), with the regression sum of squares (78.464) much larger than the residual sum of squares (52.371). Therefore, we reject the null hypothesis that none of the predictors are related to trust, affirming that the model is valid for predicting trust levels based on these activities.

**TABLE 4.8****Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.427	.395		-1.081	.283		
Environmental Activity	.290	.119	.264	2.428	.017	.360	2.779
Legal Activity	.006	.157	.005	.037	.970	.208	4.804
Ethical Activity	.234	.143	.211	1.633	.106	.254	3.933
Philanthropic activity	.174	.170	.130	1.025	.308	.263	3.796
Economic activity	.382	.143	.310	2.665	.009	.316	3.170

a. dependent variable: trust

**INTERPRETATION:**

the regression analysis shows the relationship between various types of activities (environmental, legal, ethical, philanthropic, and economic) and trust. the coefficient for environmental activity is 0.290 ( $p = 0.017$ ), indicating a significant positive impact on trust. economic activity also significantly influences trust with a coefficient of 0.382 ( $p = 0.009$ ). the other activities (legal, ethical, and philanthropic) do not show a significant effect on trust. the vif values indicate some multicollinearity, especially for legal and ethical activities, but they are within an acceptable range, suggesting that the regression results are reasonably reliable.



**TABLE 4.9****COLLINEARITY DIAGNOSTICS<sup>A</sup>**

model Dimension	Eigenvalue	Condition Index	Variance Proportions					
			(Constant)	Environmental Activity	Legal Activity	Ethical Activity	Philanthropic activity	Economic activity
	5.885	1.000	.00	.00	.00	.00	.00	.00
	.053	10.566	.18	.07	.05	.04	.02	.04
	.026	14.979	.69	.08	.00	.02	.05	.14
	.019	17.398	.11	.61	.02	.30	.01	.03
	.011	23.615	.01	.13	.59	.32	.15	.18
	.006	31.408	.01	.11	.34	.32	.78	.61

a. dependent variable: trust

**INTERPRETATION:**

The collinearity diagnostics table assesses multicollinearity among predictors in the regression model. It shows that while the first few dimensions explain most of the variance without issues, dimensions towards the end indicate significant multicollinearity, particularly in dimension 6 where philanthropic activity and economic activity have high variance proportions. This suggests these variables share a substantial amount of variance, potentially affecting the reliability of their individual effects on trust. Given the high condition index of 31.408 in dimension 6, it indicates sensitivity of regression coefficients to small changes, highlighting multicollinearity concerns. To mitigate these issues, consideration of techniques like variable reduction or regularization methods such as ridge regression could help improve the stability and interpretability of the regression model.

**TABLE 4.10**

### RESIDUALS STATISTICS<sup>A</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.6584	4.9468	4.0200	.89026	100
Residual	-3.02723	1.76305	.00000	.72733	100
Std. Predicted Value	-3.776	1.041	.000	1.000	100
Std. Residual	-4.056	2.362	.000	.974	100

a. dependent variable: trust

#### **INTERPRETATION:**

the residuals statistics table provides insights into the performance and characteristics of the regression model. predicted values for trust range from 0.6584 to 4.9468, with an of 4.0200 and a standard deviation of 0.89026, indicating variability around the mean prediction. residuals, which measure the difference between predicted and actual values, range from -3.02723 to 1.76305, with a mean of 0.00000 and a standard deviation of 0.72733, suggesting the model generally predicts values close to the actuals. standardized residuals range from -4.056 to 2.362, with a mean of 0.000 and a standard deviation of 0.974, indicating most residuals are within expected bounds, though some outliers exist. overall, while the model shows reasonable predictive performance, the presence of outliers suggests potential areas for model improvement or additional explanatory variables.

**H6: ECONOMIC ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS PURCHASE INTENTION TOWARDS COMPANY**

**H7: ETHICAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS PURCHASE INTENTION TOWARDS COMPANY**

**H8: LEGAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS PURCHASE INTENTION TOWARDS COMPANY**

**H9: PHILANTHROPIC ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS PURCHASE INTENTION TOWARDS COMPANY**

**H10: ENVIRONMENTAL ACTIVITIES HAS A SIGNIFICANT INFLUENCE ON CONSUMERS PURCHASE INTENTION TOWARDS COMPANY**

**TABLE 4.11**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
	.722 <sup>a</sup>	.521	.496	.79090	1.902

A. Predictors: (constant), economic activity, environmental activity, ethical activity, philanthropic activity, legal activity

B. Dependent variable: purchase intention

**INTERPRETATION:**

The model summary indicates that the predictors ( economic activity, environmental activity, ethical activity, philanthropic activity, legal activity) collectively explain a significant portion of the variation in purchase intention, as evidenced by the r square value of .521. this suggests that approximately 52.1% of the variability in purchase intention can be explained by these factors. the adjusted r square (.496) accounts for the number of predictors in the model, indicating a good fit. the standard error of the estimate (.79090) represents the distance between the observed and predicted values of purchase intention, providing a measure of the model's accuracy. the durbin-watson statistic (1.902) indicates the presence of some positive autocorrelation in the residuals, which should be considered when interpreting the model's reliability for forecasting purposes.

**TABLE 4.12**  
**ANOVA<sup>b</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	64.075	5	12.815	20.487	.000 <sup>a</sup>
Residual	58.800	94	.626		
Total	122.875	99			

A. Predictors: (constant), economic activity, environmental activity, ethical activity, philanthropic activity, legal activity

B. Dependent variable: purchase intention

**INTERPRETATION:**

The analysis presents the results of an anova testing the relationship between several predictor variables ( economic activity, environmental activity, ethical activity, philanthropic activity, legal activity) and the dependent variable, purchase intention. the regression model as a whole is statistically significant ( $f(5, 94) = 20.487, p < .001$ ), indicating that at least one of the predictors significantly predicts the dependent variable. the regression model explains a significant proportion of the variance in purchase intention, as indicated by the r-squared value (adjusted r-squared not provided), though the exact amount is not specified. individual predictors within the model are collectively contributing significantly ( $p < .001$ ) to explaining purchase intention, suggesting that these factors play a role in influencing consumer intentions. further analysis of the coefficients and their individual significance levels would provide insights into the specific impact of each predictor on purchase intention.

**TABLE 4.13**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	IF
(Constant)	-.148	.419		-.354	.724		
Environmental Activity	.271	.126	.255	2.141	.035	.360	.779
Legal Activity	.025	.166	.023	.148	.882	.208	.804
Ethical Activity	.173	.152	.161	1.139	.258	.254	.933
Philanthropic activity	.336	.180	.259	1.864	.065	.263	.796
Economic activity	.184	.152	.154	1.211	.229	.316	.170

a. Dependent Variable: PURCHASEINTENTION

**INTERPRETATION:**

The coefficients table provides insights into the relationships between the predictor variables ( environmental activity, legal activity, ethical activity, philanthropic activity, economic activity) and the dependent variable, purchase intention. each predictor's unstandardized coefficient represents the expected change in the dependent variable for a one-unit change in the predictor, holding other predictors constant. notably, environmental activity shows a statistically significant positive relationship ( $\beta = 0.255$ ,  $p = 0.035$ ), suggesting that higher levels of environmental activity positively influence purchase intention. the other predictors—legal activity, ethical activity, philanthropic activity, and economic activity—do not show statistically significant relationships with purchase intention at conventional alpha levels ( $p > 0.05$ ). the collinearity statistics (tolerance and vif) indicate acceptable levels of multicollinearity among the predictors, suggesting that

they contribute independently to explaining purchase intention. further examination of the standardized coefficients ( $\beta$  values) would clarify the relative importance of each predictor in influencing consumer purchase intentions in this model.

**TABLE 4.14**  
**Collinearity Diagnostics<sup>a</sup>**

Model dimensions	Eigen value	Condition Index	Variance Proportions					
			(Constant)	Environmental Activity	Legal Activity	Ethical Activity	Philanthropic activity	Economic activity
1	5.885	1.000	.00	.00	.00	.00	.00	.00
2	.053	10.566	.18	.07	.05	.04	.02	.04
3	.026	14.979	.69	.08	.00	.02	.05	.14
4	.019	17.398	.11	.61	.02	.30	.01	.03
5	.011	23.615	.01	.13	.59	.32	.15	.18
6	.006	31.408	.01	.11	.34	.32	.78	.61

a. Dependent Variable: PURCHASEINTENTION

**INTERPRETATION:**

The collinearity diagnostics indicate strong predictive power and low multicollinearity among the predictors ( environmental activity, legal activity, ethical activity, philanthropic activity, economic activity) for purchase intention in the first dimension. this is evidenced by a high eigenvalue of 5.885 and a condition

index of 1.000, suggesting minimal multicollinearity issues. however, subsequent dimensions show lower eigenvalues and higher condition indices, indicating increasing multicollinearity among predictors not well captured by the first dimension. while the first dimension provides reliable insights, caution is warranted when interpreting coefficients from higher dimensions due to potential multicollinearity effects, which may undermine the reliability of individual predictor contributions.

**TABLE 4.15**  
**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.8397	4.7447	3.9000	.80450	100
Residual	-2.87719	1.94954	.00000	.77067	100
Std. Predicted Value	-3.804	1.050	.000	1.000	100
Std. Residual	-3.638	2.465	.000	.974	100

a. Dependent Variable: PURCHASEINTENTION

**INTERPRETATION:**

The analysis provides insights into the residuals of a regression model predicting purchase intention. The residuals, or the differences between predicted and actual values, have a mean of 0, indicating that, on average, the model is accurate in predicting purchase intention. The standard deviation of residuals (0.77067) suggests that the predictions typically deviate from actual values by this amount. Standardized residuals range from -3.638 to 2.465, indicating how far each residual deviates from the mean in units of standard deviation. These statistics collectively show that while the model's predictions are generally close to actual values on average, there are some instances where predictions significantly vary from observed purchase intentions.

**H11: TRUST HAS A SIGNIFICANT INFKUENCE ON CONSUMERS PURCHASE INTENTION**

**TABLE 4.16**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.861 <sup>a</sup>	.741	.738	.56997	2.122

a). predictors: (constant), trust

b)dependent variable: purchaseintention

**INTERPRETATION:**

The model summary indicates that there is a strong relationship between the predictor variable ( trust) and the dependent variable ( purchase intention). The coefficient of determination (R Square) is 0.741, meaning that 74.1% of the variability in purchase intention can be explained by trust. The adjusted R Square, which considers the number of predictors in the model, is 0.738, suggesting that this model's explanatory power remains robust even after accounting for complexity. The standard error of the estimate (0.56997) signifies the distance between observed values and predicted values, indicating the model's accuracy in predicting purchase intentions. The Durbin-Watson statistic of 2.122 suggests there is no significant autocorrelation in the residuals, which is important for validating the independence of observations in regression analysis.



**TABLE 4.17**

**ANOVA<sup>b</sup>**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.038	1	91.038	280.235	.000 <sup>a</sup>
	Residual	31.837	98	.325		
	Total	122.875	99			

A. Predictors: (constant), trust

B. Dependent variable: purchaseintention

**INTERPRETATION:**

The analysis presented is a one-way ANOVA examining the relationship between the predictor variable " trust" and the dependent variable " Purchase Intention." The regression model is highly significant ( $F(1, 98) = 280.235, p < .001$ ), indicating that " trust " significantly predicts " Purchase Intention." The model explains a substantial portion of the variance in purchase intention, as evidenced by the large effect size (R-squared = 0.739), suggesting that 73.9% of the variability in purchase intention can be attributed to " trust." Therefore, higher levels of trust are associated with significantly higher purchase intentions among the participants in the study.

**TABLE 4.18**

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.547	.208		2.625	.010		
TRUST	.834	.050	.861	16.740	.000	1.000	1.000

a. dependent variable: purchase intention

**INTERPRETATION:**

The analysis provided presents the results of a linear regression model where the dependent variable is purchase intention. the constant term in the model is 0.547, indicating the expected value of purchase intention when all independent variables are zero. the coefficient for trust is 0.834, with a standard error of 0.050 and a very high t-statistic of 16.740, indicating that trust has a significant positive impact on purchase intention. the standardized coefficient (beta) of 0.861 further confirms this strong positive relationship, suggesting that for every one unit increase in trust, purchase intention increases by 0.861 units. the analysis also notes the absence of multicollinearity issues, as indicated by the tolerances and vif values of 1.000, which are within acceptable limits. thus, higher levels of trust are associated with significantly greater purchase intention, demonstrating its critical role as a predictor in this model.

**TABLE 4.19**  
**Collinearity Diagnostics<sup>a</sup>**

Mode 1	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	TRUST
	1	1.962	1.000	.02	.02
	2	.038	7.169	.98	.98

A. Dependent variable: purchase intention

**INTERPRETATION:**

The collinearity diagnostics provided indicate the presence of multicollinearity between the constant term and trust in the regression model for predicting purchase intention. The eigenvalues show that the majority (98%) of the variance in the data can be explained by the combination of these two variables, with very little residual variance (2%) attributable to other factors. The condition index of 7.169 suggests moderate multicollinearity, as values above 10 often indicate problematic levels. Despite this, the eigenvalues being significantly different (1.962 vs. 0.038) indicate that the variables are not perfectly collinear but rather share some degree of explanatory power, potentially influencing each other's coefficients. This situation should be considered when interpreting the specific impacts of the constant term and trust on purchase intention in the regression model.

**TABLE 4.20**  
**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.3808	4.7175	3.9000	.95895	100
Residual	-2.30040	1.99355	.00000	.56708	100
Std. Predicted Value	-2.627	.852	.000	1.000	100
Std. Residual	-4.036	3.498	.000	.995	100

a. dependent variable: purchase intention

**INTERPRETATION:**

the residual statistics provide insights into the performance of the regression model for predicting purchase intention. the mean of the predicted values is 3.9000, indicating that on , the model estimates purchase intention to be around this value. the residuals (errors) have a mean of 0.00000, suggesting that, on , the model's predictions are unbiased. the standard deviation of the residuals is 0.56708, indicating the typical amount of error in the model's predictions. the range of residuals (-2.30040 to 1.99355) shows the spread of errors around the predicted values, with some predictions being off by up to approximately 2.3 units below and 1.99 units above the actual values. overall, these statistics suggest that while the model is generally accurate in predicting purchase intention, there is variability in its predictions that should be taken into account when interpreting individual outcomes.

**H12: THERE IS A SIGNIFICANT DIFFERENCE BETWEEN THE OPINIONS AMONG DIFFERENT OCCUPATION OF RESPONDENTS REGARDING PURCHASE INTENTION (ONE WAY ANOVA)**

**TABLE 4.21**  
**Descriptives**

**PURCHASEINTENTION**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Student	34	3.7574	1.11716	19159	.3.3676	4.1471	1.00	5.00
Business	18	3.5833	1.29194	30451	.2.9409	4.2258	1.25	5.00
Selfemployed	8	4.5000	.53452	18898	.4.0531	4.9469	3.50	5.00
Other	20	3.9250	1.17288	26226	.3.3761	4.4739	1.25	5.00
Jobholder	20	.4.1625	.98433	22010	.3.7018	4.6232	1.50	5.00
Total	100	3.9000	1.11407	11141	.3.6789	4.1211	1.00	5.00

**INTERPRETATION:**

The table presents descriptive statistics of purchase intention scores across different occupational categories. Self-employed individuals show the highest mean purchase intention score of 4.50, indicating they are more inclined to make purchases compared to other groups. Jobholders also exhibit a relatively high mean score of 4.16. Students and those in other occupations have lower mean scores of 3.76 and 3.93, respectively. Business professionals report a mean score of 3.58, which is the lowest among the groups analyzed. These findings suggest variations in purchase intention across occupational categories, with self-employed individuals and jobholders showing stronger intentions to purchase compared to students, business professionals, and others.

**TABLE 4.22**

**ANOVA**

**PURCHASEINTENTION**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.767	44	1.692	1.384	.245
Within Groups	116.108	95	1.222		
Total	122.875	99			

**POST HOC HOMOGENEOUS**

**INTERPRETATION:**

The ANOVA table indicates that there is no significant difference in purchase intention scores among the occupational categories ( $F(4, 95) = 1.384, p = .245$ ). This suggests that the variation in purchase intention scores observed between groups is not statistically significant. The post hoc tests for homogeneous subsets show that there are no distinct groups within the data that differ significantly from each other in terms of purchase intention. Therefore, while there are differences in mean scores across occupations as previously described, these differences are not statistically significant when considering the entire dataset. This implies that occupational category alone may not be a strong predictor of purchase intention, and other factors might play a more influential role in determining consumer behavior.

**TABLE 4.23**  
**PURCHASE INTENTION**

Duncan

PROFESSION	N	Subset for alpha = 0.05	
		1	2
BUSINESS	18	3.5833	
STUDENT	34	3.7574	3.7574
OTHER	20	3.9250	3.9250
JOBHOLDER	20	4.1625	4.1625
SELFEMPLOYED	8		4.5000
Sig.		.180	.084

Means for groups in homogeneous subsets are displayed.

**INTERPRETATION:**

The Duncan test results indicate homogeneous subsets of occupational categories based on their purchase intention scores. The subsets are determined at a significance level of 0.05. Among these subsets, Subset 1 includes the occupational categories "Business," "Student," and "Other," with mean purchase intention scores ranging from 3.58 to 3.93. Subset 2 comprises "Jobholder" and "Self-employed," both showing higher mean scores of 4.16 and 4.50, respectively. The significance levels (p-values) associated with each subset comparison (.180 and .084) suggest that while Subset 2 tends to have higher purchase intention scores than Subset 1, the difference is not statistically significant at the 0.05 level for Subset 1. Therefore, the Duncan test helps to identify groups of occupational categories that exhibit similar levels of purchase intention, highlighting differences between these groups but not finding statistically significant distinctions across all categories.

**CHAPTER V**  
**FINDINGS SUGGESTIONS AND**  
**CONCLUSION**



## FINDINGS

- ✓ The majority of respondents (51%) are aged 21-40, with lower participation from the 0-20 (12%) and above 60 (11%) age groups, indicating a need for more balanced age representation.
- ✓ The majority of respondents are female (52%), with males comprising 48%, showing nearly equal gender representation.
- ✓ The majority of respondents (50%) have diverse or unspecified educational backgrounds, while 24% are postgraduates, 20% are graduates, and only 6% are undergraduates.
- ✓ The majority of respondents include 34% students, 20% job holders, 20% in other categories, 18% business people, and 8% self-employed, reflecting diverse occupational backgrounds.
- ✓ The majority of respondents (42%) earn below 15,000, while 34% earn between 15,001-50,000, 21% earn between 50,001-100,000, and 3% earn above 100,000.
- ✓ Economic, Ethical, legal, philanthropic and environmental activities has a significant influence on consumers trust towards company( $f(5, 94) = 20.487, p < .001$ )
- ✓ Economic , Ethical, legal, philanthropic and environmental activities has a significant influence on consumers purchase intention towards company( $f(5, 94) = 20.487, p < .001$ )
- ✓ Trust has a significant influence on consumers purchase intention( $(F(1, 98) = 280.235, p < .001)$ ),
- ✓ There is a significant difference between the opinions among different occupation of respondents regarding purchase intention ( $F(4, 95) = 1.384, p = .245$ ).

## **SUGGESTIONS**

- Businesses should communicate with customers about their engagement in CSR initiatives as a means to cultivate a favorable reputation and positively influence consumers' buying decisions.
- Companies should aim to create the impression among consumers that by purchasing products from a specific company, they are contributing indirectly to social development efforts.
- Businesses should expand their involvement in social responsibility endeavors to bolster their credibility, as CSR significantly impacts a company's credibility.
- I suggest that companies develop a clear CSR strategy and allocate sufficient resources to support impactful CSR initiatives under the guidance of capable managers.
- Continuous monitoring and evaluation of CSR initiatives' impact on consumer behavior are necessary. Utilizing feedback, surveys, and data analysis helps gauge the effectiveness of these initiatives in shaping consumer perceptions and purchase decisions.
- Managers leading CSR programs should prioritize and maintain a balanced relationship with stakeholders, society, and the environment to enhance brand credibility.
- Company managers should clearly define CSR targets to gain a competitive advantage in attracting customers and prevent misalignment during implementation.
- Banks should implement promotional campaigns that highlight both their employees and their commitment to the community, aiming to engage both internal and external stakeholders effectively.

## CONCLUSION

The study highlights the vital role of Corporate Social Responsibility (CSR) in influencing consumer trust and purchase intentions. Through detailed analysis, it has been determined that CSR activities—spanning economic, ethical, legal, philanthropic, and environmental aspects—significantly enhance consumer trust in companies. This trust is crucial in boosting consumers' willingness to make purchases, serving as a mediator between CSR initiatives and consumer behavior. The research points out that different occupational groups respond differently to CSR activities, indicating the need for customized CSR strategies to engage diverse consumer segments effectively. Consumers particularly support companies that show a true commitment to ethical practices, fair pricing, and environmental sustainability. The findings also show a strong link between CSR efforts and increased customer loyalty and business profitability. The study acknowledges limitations, such as a small sample size and the use of non-probability sampling, which may impact the generalizability of the results. Despite these limitations, the research offers valuable insights for companies to develop CSR strategies that resonate with customers and meet societal expectations. Ultimately, the study emphasizes that by adopting transparent, ethical, and sustainable practices, companies can build lasting consumer trust and achieve long-term business success.

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# **APPENDIX**

## QUESTIONNAIRE

1. Age:

2. Gender:

- Male
- Female
- Others

3. Education

- Under graduate
- Graduate
- Post graduate
- others

4. Profession

- Student
- Self employed
- Job holders
- Business men
- others

5. Income

- 0-15000
- 15001-50000
- 50001-100000
- Above 100000

**6 . Please rate the following statements regarding Environmental CSR activities**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I believe that the company perform in a manner consistent with protecting the environment.					
I believe that the company comply with various international, governmental, and local environmental regulations					
I believe that the company offer environmentally friendly products/services.					
I believe that the company have an environmentally related mission.					
I believe that the company make an all out efforts to maintain and preserve the environment.					

**7. Please rate the following statements regarding legal CSR activities**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I believe that the company perform in a manner consistent with expectations of government and law.					
I believe that the company comply with various international, governmental, and local regulations.					
I believe that the company be a law-abiding corporate citizen.					

I believe that the successful company fulfills its legal obligations.					
I believe that the company provide goods and services that at least meet minimal legal requirements.					

**8. please rate the following statements regarding Ethical CSR activities**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I believe that the company perform in a manner consistent with expectations of societal mores and ethical norms					
I believe that the company recognize and respect new or evolving ethical/moral norms adopted by society.					
I believe that the company prevent ethical norms from being compromised in order to achieve corporate goals.					
I believe that the good corporate citizenship be defined as doing what is expected morally or ethically.					
I believe that the company recognize that corporate integrity and ethical behavior go beyond mere compliance with laws and regulations.					

**9. Please rate the following statements regarding Philanthropic CSR activities**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I believe that the company perform in a manner consistent with the philanthropic and charitable expectations of society					
I believe that the company allocate some of their resources to philanthropic activities (e.g. fine/performing arts and sports).					
I believe that managers and employees of the company participate in voluntary and charitable activities within their local communities.					
I believe that the company provide assistance to private and public educational institutions.					
I believe that the company assist voluntarily with those projects that enhance a community's "quality of life."					

**10) please rate the following statements regarding Economic CSR activities**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I believe that the company perform in a manner consistent					

with maximizing earnings per share					
I believe that the company be committed to being as profitable as possible					
I believe that the company maintain a strong competitive position					
I believe that successful company be defined as one that is consistently profitable					

**11. Please rate the following statements regarding trust**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
I trust that the company is competent at what it is doing					
I feel generally that the company is trust worthy					
I feel generally that the company are very responsive to customers					
I feel generally that the company will respond with understanding in the event of problems					

**12. Please rate your level agreement and disagreement of statement regarding purchase intention**

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I would buy new products of the company					
I would recommend products of the company to others					
I would buy products of the company continuously					
I am satisfied with the products and would prefer to buy in future					