

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis



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ABSTRACT: This study explored the link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe. Using a qualitative research methodology, the study examined the impact of Nyaradzo Life Assurance (Pvt) Ltd Company's CSR initiatives on recipient communities and individuals, and how these initiatives influenced CL. Data were collected from 60 participants using interviews and focus groups. The study found that Nyaradzo's CSR initiatives, including community development projects, education support to vulnerable groups, and environmental sustainability programs, were perceived positively by participants who were also the company's clients. The tree donation initiative, in particular, created a long-lasting emotional connection between clients and Nyaradzo, and this initiative was contributing towards the development of CL shown by the clients. The study also found that CSR initiatives that aligned with the customer's values and expectations, as determined by their contextual realities, were the ones that were more likely to influence CL. Overall, the study highlighted the importance of CSR in developing CL in the funeral assurance industry in Zimbabwe, and the need for companies not only to align their CSR initiatives with the values and expectations of their clients but also to involve their clients in some of their CSR initiatives.

KEYWORDS: Corporate Social Responsibility, Customer loyalty

INTRODUCTION

Corporate Social Responsibility (CSR) has evolved from being a mere act of benevolence to a responsibility that businesses owe to their host communities. Businesses are expected to conduct CSR activities in the areas they operate in, as part of their obligation to the community. Recent studies (Aboud & Yang, 2022; Randrianasolo & Semenov, 2022; Zhang & Yi 2022) have shown that there is increasing pressure on businesses to invest in CSR activities, as their image is now rated based on their ability to engage in these activities. Consequently, CSR expenses are now included in corporate budgets for businesses that wish to give back to their communities. Zimbabwe's corporate sector is no exception in this regard, and businesses in the country conduct CSR programs to demonstrate their commitment to the wellbeing of their host communities. In addition to enhancing their image in the eyes of society, businesses also derive direct benefits from their CSR activities. Studies have shown that in certain industries, CSR initiatives create customer loyalty among clients who are also members of the community. Customer loyalty (CL) is a vital component for the survival and sustainability of a business in a competitive environment. However, the relationship between CSR and CL has not been thoroughly explored in the context of business organisations in Zimbabwe. Therefore, this study analysed the link between CSR and CL, with a focus on the funeral assurance industry in Zimbabwe.

BACKGROUND OF THE STUDY

The scope of Corporate Social Responsibility (CSR) has evolved from a mere need for businesses to give back to society to a modern concept where CSR is viewed as an obligation and responsibility that every organisation must fulfil. The importance of businesses operating in a way that enhances the welfare of society was recognized as early as the 1950s, laying a strong foundation for the modern-day concept of CSR. The definition of CSR has been shaped by different scholars and evolved over time, leading to various names such as corporate responsibility, corporate citizenship, and corporate social responsiveness. These names have contributed to the modern understanding of CSR and its diverse dimensions. The concept of CSR has been described from various angles and interpretations, reflecting the different perspectives of stakeholders, including shareholders, employees, customers, and the

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

wider community. For example, some early scholars thought that CSR entails a business' obligations towards society, in the form of economic, legal, sport and other social aspects (Porter & Kramer, 2006; Matten & Crane, 2005). Others conceptualised CSR in terms of the business's non-profit activities that are meant to benefit society (Davis, 1960).

On the other hand, recent studies have defined CSR as an organisation's commitment to minimizing or eliminating any harmful effects while maximising its long-run beneficial impact on society (Al-Abdallah & Ahmed, 2018). Others considered CSR as the commitment to improve the well-being of members of society through optional business practices and contributions of corporate resources. Looking at the diversity of the definitions provided by different scholars, it is apparent that CSR may mean different things to different stakeholders depending on the viewpoint from which CSR is examined. For instance, actors in the marketing field perceive CSR in terms of cause-related marketing, social sponsorship, environmental marketing, communication with their customers and a promotion vehicle for brand image and reputation (López-Fernández & Mansilla, 2015; Hossain et al., 2019). Businesses that are convinced by this view believe that CSR can be used as a marketing tool to compete and gain a competitive advantage over their competitors. Supporting this idea, Makanyeza et al. (2018) observed that in addition to improving a business organisation's image and reputation, CSR also helps the business to attract more customers through influencing the way they perceive the company. In other business spheres, CSR has been conceptualised as a controlling tool that can distinguish one business organisation from the other. Others simply perceive it as a tool used to help a business organisation to achieve its economic, societal and environmental objectives (Makanyeza et al., 2018). Equally, CSR is also regarded as an important scale for ranking and evaluating businesses by their clients and their host societies (Porter & Kramer, 2006). From a purely business perspective, CSR serves as a form of proactive line of defence against the potential attacks and criticisms it may face from clients, competitors or members of society in general.

Over the years the dynamic shift from product-orientated to customer-oriented by business organisations is evident. The major goal influencing this shift is the desire by most business entities to build long-term relationships with their client base. This shift is visible across various sectors and industries in any part of the globe including Zimbabwe. Today, businesses are not just producing products but are also striving to increase customer satisfaction, which is a necessary condition for the development of CL (Kaur & Soch, 2012; Pérez & Del Bosque, 2015; Shafei & Tabaa, 2016). If all other factors are held constant, knowing and satisfying customers' requirements and wants can easily lead to CL (Talpa & Bosc, 2011; Lemon & Verhoef, 2016). The need for every businesses organisation to keep and retain their current customers cannot be overemphasised. The existing customer base serves as the primary revenue base for the company and it also acts as the foundation on which new customers are attracted. Accordingly, CL has been highlighted as a crucial factor for profitability and sustainability of a business organization (Ganiyu, Uche & Elizabeth, 2012).

While CL is a contentious notion attracting debate, when viewed holistically, it may be seen as the result of all interactions a customer has with a provider of goods or services (Mascarenhas, Kesavan, & Bernacchi, 2006). According to Maheshwari, Lodoros, and Jacobsen's (2014) definition of CL, a customer's unwavering loyalty to a business and their close connection to its brand are unlikely to be impacted by any external factors. The three common ideas of attitudes and behaviors, circumstances, and buying scenarios have been acknowledged, and one of them is CL. Behavioral loyalty focuses on the customers' propensity to make purchases for a specific brand repeatedly. Whereas the attitudinal loyalty indicates that in addition to making a commitment to purchase the same brand, customers must also positively perceive the brand as evidenced by the positive regard they hold on that product as well as their readiness to recommend it to other prospective clients (Kaur & Soch, 2012). According to Pizzutti and Fernandes (2010), there are two leading indications that might interpret and define the amount of CL to a certain organisation: consumers' intents to regularly conduct business with a particular company, and their testimony of the goodness of the product. It is important to note that the academia strongly favours the behavioral conceptualisation of CL above other notions, and even describe it as the most accurate indicator and measurement of the sustainability of a business (Uncles, Dowling, & Hammond, 2003). Since the commitment to the brand itself should go along with this behavior, researchers argue that behavioral loyalty is actually spurious or false (Caceres & Paparoidamis, 2014). Besides being dependent on the purchasing behaviour, it is apparent that the sustainability of business organisations hinge on many other factors. However, the argument that CL provides many advantages for firms, such as decreased marketing expenses because a client base with a high level of loyalty requires fewer marketing initiatives, which results in increased profitability, cannot be dismissed. Customer loyalty is also considered as a vital component of a viable business given that gaining new customers is a difficult task that may call for aggressive marketing strategies, which are typically costly for the company. In addition, those in support of the utility of CL argue that it assists businesses in gaining new customers through word of mouth by loyal customers.

There is a growing body of literature on the utility of customer loyalty (CL) in business performance. Maintaining relationships with existing customers is widely recognized as a better outcome than the expenses associated with acquiring new customers.

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

Prior studies have shown that CL can increase an organisation's market share and customers' willingness to stick with the brand, even if competition intensifies or prices rise. Several business sectors perceive CL as a critical aspect of their growth and subsequent profitability. Given the importance of CL, this study explored the nexus between CSR and CL in the context of the funeral assurance industry in Zimbabwe. The funeral assurance industry is a vital sector of the Zimbabwean economy, and the study sought to understand how CSR initiatives were impacting CL in this industry. By analysing the link between CSR and CL, this study provided insights into how businesses in Zimbabwe can effectively enhance their long-term profitability and sustainability by engaging in socially responsible practices through their CSR.

Research Question

How do CSR initiatives impact customer loyalty in the funeral assurance industry in Zimbabwe?

THEORETICAL FRAMEWORK

This research study was guided by two guiding concepts; Corporate Social Responsibility (CSR) and the Customer Loyalty (CL). The relationship of these two business features are widely considered as imperative on sustainability and profitability of a business. For example, Al-Abdallah and Ahmed (2018) argued that that CSR initiatives such as sustainability, ethical sourcing and community involvement demonstrate a business organisation's commitment to the welfare of customers in particular and the environment in general. Customers who feel that a business entity is taking steps to make a positive in the world are more likely to pledge their loyalty to the business entity. Recent studies have also shown that CRS initiatives have the latitude to create positive a brand image, which in turn leads to increased customer loyalty. Thus, CSR holds the potential to build trusting and lasting relationships between a business and its customers, resulting in increased customer loyalty. These two guiding concepts are further discussed separately in detail in the paragraphs that follow.

Corporate Social Responsibility

Corporate social responsibility can be conceptualised from two distinct points of view. The business point of view is that CSR is an avenue available for them to advance their brand and product awareness to position themselves in a competitive advantage over their competitors (Wickert, 2021; Wong & Dhanesh, 2017). On the other hand, the customer's point of view is that CSR is an obligation that every business organisation is compel to fulfil (Kaplan, 2020; Blakney Eveland et al., 2018). Customers are concerned about how business organizations shoulder community responsibility and conduct their business activities as constructive members of the society, giving back to it while aligning their operations with societal norms, values and expectations (Agyei et al., 2022; Russo et al., 2016). This growing view has increased the global pressure on business organisations to conduct CSR activities, customers now evaluate businesses based on their commitment to the welfare of the community.

According to Zhang and Yi, (2022), CSR is classified into four types of responsibilities. These classes are conceptualised in terms of ethical, economic, environmental and philanthropic. Literature shows that these types of responsibility emerged businesses across the world evolved from the traditional focus on profit maximization to the contemporary focus on people, society and the planet at large (Liqi, Tao, Xiangyi, Gentana & Ting, 2022). Echoing the same view, several studies found that businesses that priorities CSR as part of their core values tend to influence positive customer attitudes towards their brand image and products. Recent studies have acknowledged the centrality of CSR in balancing the expectations of both customers and governments. (Abdelmoety, Z.H., Dahab, A., & Agag, G, 2021) important role Customers, for instance, are wanting more environmentally friendly products, society is expecting businesses to give and do more to their local community, and the government is requesting businesses to stop environmental degradation and illegal business practices. The following paragraphs provides a review of the four types of CSR.

Ethical Responsibility

Ethical responsibility (ER) implies a business organisation's commitment to conduct its activities in a principled manner that upholds accepted practices, such as fair treatment of all stakeholders and fair business practices among other human rights guidelines and expectations (Wong & Dhanesh, 2017; Uslu & Şengün, 2021). Other schools of thought have described ER as a business organisation's capacity to perceive, understand and uphold a variety of ethical concepts and values in accordance with the norms in a certain industry or context (Abdelmoety, Aboul-Dahab & Agag, 2022; Al-Abdallah & Ahmed, 2018). Other scholars have conceptualised ethical responsibility simply as the observance of ethical etiquette by businesses in all their operations (Wickert, 2021; Russo et al., 2016). For Aboud and Yang (2022), such etiquette is to be applied to all stakeholders including customers, suppliers, investors and employees among other stakeholders. Wong and Dhanesh (2017) pointed out that ER is not cast in stone and therefore, each business entity can set its own ethical standards in addition to the ones which are legislated. For

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

example, as part of their ER, a company may decide to provide its employees with superior agreements as compared to what they are compelled to provide.

Elaborating of the aspect of ER, Belas, Škare, Gavurova, Dvorsky and Kotaskova (2022) reasoned that a business organisation should ensure that the material, labor and components that together make the product must not be above board and in accordance acceptable standards including avoidance of child labor and enslavement among other ethical violations. Echoing the same view, Aboud and Yang (2022), emphasised that all stakeholders in both the business fraternity and members of society, including employers, suppliers, employees, investors, government and customers are expected to follow ER decorum. According to Wong and Dhanesh (2017), businesses organizations use ER to strengthen their ethical brand identity by promoting their CSR initiatives that are consistent with their values.

When attempting to build perceived ethical obligations, CSR components including ER extend beyond one responsibility. In fact, the overarching aim of businesses is to demonstrate that their overall CSR efforts are significant, effective, committed, and appropriate for today's socially and environmentally conscious demographic which values ethical practices. Businesses incorporate and communicate these CSR initiatives so that they are consistent with their values while also emphasizing their emotional impact over and above their financial concern (Belas et al., 2022; Wong & Dhanesh, 2017). On the other hand, customers demand more environmentally friendly products, society is expecting businesses to give and do more to their local community while government is requesting businesses to stop environmental degradation and illegal business practices as part of their ethical responsibility (Aboud & Yang, 2022; Wickert, 2021; Martínez & Rodríguez del Bosque, 2013).

Economic Responsibility

Economic responsibility (ER) is one of the four forms of CSR which a business organisation can pursue in its bid to pay back to the community for one reason or another. Kaplan (2020) described ER as the justification for the “business case.” Other scholars defined ER as all the activities that a company engages in to fulfil its profit objectives. Such activities could be tailored to align with other CSR commitments. For example, a business organisation can invest in local communities and create employment for local people. The value chain from the same investment can also support local businesses. Through its ER, a business organisation also support its environmental obligations by engaging in production initiatives that reduce their carbon footprint. A company can also choose to invest in renewable energy to conserve natural resources as part of their ER. By making these investment decisions, a business organisation will actually be pursuing its financial purposes (Carroll & Shabana, 2010). The major consideration by businesses is to ensure that its financial purposes are achieved.

The case for ER has generated debate among researchers and other stakeholders. Society believes that as stated in the philanthropic responsibility, running a business organisation should not be about profit alone but rather about a better society and world (Abbas & Dogan, 2022; Achmad, 2022; Amsami et al., 2020). Although some studies show that ER has a positively affect customer loyalty (Park & Kim, 2018; Carroll & Shabana, 2010), others disagree with this view. Aboud and Yang (2022) stated that ER is different from environmental, ethical and philanthropic responsibilities since it is not a part of CSR from both the society and customers’ points of view. McCain et al., (2018) share similar views on economic responsibility and stated in their study that no relationship was discovered between customer loyalty and economic responsibility. Based on this school of thought, the relationship between ER and customer loyalty is questionable and remain to be proved beyond doubt (Kim, Song, Lee & Lee, 2017; McCain Chen, Lolli, Liu, & Jen, 2018).

Environmental Responsibility

Scholars (Baah, Agyabeng-Mensah, Afum & Mncwango, 2021; Lee, 2021) share the view that the necessity for green legitimacy and regulatory stakeholder demands influenced the adoption of environmental responsibility. According to Abbas and Dogan (2022), environmental responsibility refers to a business organisation’s obligation to ensure that the environment remains as friendly as possible. Cosma, Schwizer, Nobile and Leopizzi (2021) elaborated that environmental responsibility initiatives aim to reduce pollution and compels businesses to engage in best practices that promote the sustainable use of natural resources. This approach to CSR is also described by environmentalists as environmental stewardship (Lee, 2021; Abbas & Dogan, 2022). This is done through multiple procedures beginning with reducing pollution levels in production processes, emissions of greenhouse gas, the consumption of single-use plastic, the consumption of water as well as communal waste (Baah et al., 2021). Secondly, environmental responsibility can be conducted through increasing support on renewable energy, sustainable resources as well as by recyclable materials used by a company to reduce disposed waste. Chaung and Huang (2016) explained that a higher effort in environmental responsibility directly leads to an increase in resources of green management actions internally within a business. This opens up an opportunity for emissions causing companies to, when their emissions reduction cost is minor, increase

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

reputation as well as profit through engaging in social welfare at the same time as they are releasing emission (Aboud and Yang, 2022; Baah et al., 2021).

Philanthropic Responsibility

Philanthropic responsibility (PR) is one of the main CSR type which dominates business organisations' CSR engagement with society. Amsami, Ibrahim and Hamid (2020) defined philanthropic responsibility as those activities by a business organisation which contributes towards the creation of a better society and a better world. This type of responsibility often includes financially supporting a charity or nonprofit organization that may not be directly connected with the concerned benefactor business organisations. Some businesses take the extra mile and create their own charity organization to manage and execute their philanthropic work (Achmad, 2022; Allui & Pinto, 2022). Several studies have shown that donations are the most charitable giving by business organisations as part of their CSR. They also concur that philanthropic responsibility can either be conditional or unconditional depending on what a business organisation wishes to achieve in return for the donations (Zhong, Zhao & Shahab, 2022; Randrianasolo & Semenov 2022). Moreover, philanthropic corporate social responsibility not only generates customer loyalty, but also other attitudes towards donating business's brand or products. In their recent study, Amsami et al. (2020) found that utilizing philanthropic responsibility amplifies positive actions from customers, a factor that is key to the development of CL in the long-term. Moreover, McCain et al. (2018) argue that philanthropic responsibility is the responsibility that carries the most positive impact on the welfare of individuals and societies. Taking these considerations, McCain et al. (2018) concluded that philanthropic responsibility is especially effective towards the creation of customer loyalty.

Customer Loyalty

Customer loyalty describes the ongoing emotional relationship between you and your customers and how happy they are to engage with you and purchase from you repeatedly compared to your competitors (Russo, Confente, Gligor & Autry, 2016). Loyalty is a byproduct of a customer's positive experience with a company brand or product and creates trusting relationship between a business and a customer (Amsami et al., 2020; McCain et al., 2018). Customer loyalty is brand or product-oriented loyalty. Park and Kim (2018) considered CL as a personal trait rather than something developed by the brand or product itself. Russo et al. (2016) stated that in a state of true customer loyalty, customers do not change their minds about a company or product, even if other variables like prices change. There are other moderating variables between CSR and CL. These include such aspects as age of customer, socioeconomic status and level of education and customer satisfaction among many others (Russo et al., 2016). Results from other studies indicate that CL occur for other reasons, such as convenience of product access, product availability, delivery of the product, quality of product, service received by the consumer and the social status of the product among a variety of other related reasons.

In today's society, loyalty can be partially used as a business strategy to recruit new customers by way of recommendations by loyal customers through their word of mouth (Al-Abdallah & Ahmed, 2018). Businesses can also conduct loyalty programs to motivate their existing customers to return to their store. This can be achieved through offering them discounts and bonuses to solicit for their loyalty. Park and Kim (2018) thought that building positive relationships between companies and customers is vital for both profitability and sustainability of a business organisation.

RELATED LITERATURE

The 1970's marked an era of exponential growth in CSR as a result of growing interest by business people (Rahman, 2011). Instead of striving only for larger profits for its stockholders, a responsible business enterprise takes into account the welfare of employees, suppliers, dealers, local communities and the nation at large. As alluded in discussion on the guiding theoretical framework for this study, the role of CSR is becoming increasingly important, especially in Africa and other emerging economies. Both the academic and entrepreneurs converge on the idea that the main benefit of CSR is not just to meet societal expectations but also to create customers' favourable image of business organisation (Abbas & Dogan, 2022; Allui & Pinto, 2022; Abdelmoety et al., 2021; Kaplan, 2020). Literature show that, financial performance was always been the focus of a business organisation and its value has been measured based on this single aspect. Wickert (2021) opined that achievement of higher financial returns was the sole goal of businesses and CSR was ignored in the past. Nevertheless, this perception of CSR has evolved significantly over the past decades. Recent studies (Achmad, 2022; Cosma, Schwizer, Nobile & Leopizzi, 2021; Abdelmoety et al., 2021) found that in the modern business world, CSR was vital and its contribution to society has become the acceptable measure of business success. Echoing the same view, Carroll and Shabana (2010) long noted that CSR as a concept, has actually evolved and elevated to become a responsibility. For this current study, the key question to be answered is; what is the nexus between the modern CSR initiatives and customer loyalty?

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

Old and new literature streams (Allui & Pinto, 2022; Aboud & Yang, 2022; Hossain et al., 2019; López-Fernández & Mansilla, 2015; Matten & Crane, 2005) indicate that since the evolution of CSR, this concept comprises four distinct responsibilities that businesses are expected to pursue depending on various motives being pursued at any given time. Carroll and Shabana (2010) classified these responsibilities into economic, legal, ethical and philanthropic activities. Figure 1 shows the hierarchical pyramid of the four types of CSR and their respective emphases.



Figure 1: CSR Pyramid

Adopted from Carroll (1991) CSR Pyramid

Carroll (1991) conceptualised the four responsibilities of CSR as a pyramid of priorities, with economic responsibility forming the foundation upon which the other three responsibilities (legal, ethical, and philanthropic) would exist. The legal responsibility is considered second in priority and is concerned with conducting business within the framework of the law, which all business organizations are compelled to conform to. The ethical responsibility, at the third level of the pyramid, ensures that a business operates without causing harm to society, employees, suppliers, customers and other stakeholders. Philanthropic responsibility is placed at the top of the pyramid and is seen as an obligation and commitment by businesses to their operating environment, rather than just an act of benevolence. However, while the CSR pyramid outlines the four types of responsibilities, it does not explicitly show the link between these responsibilities and customer loyalty. Therefore, there was need to explore how CSR initiatives can impact customer loyalty in the context of the funeral assurance industry in Zimbabwe.

Competitors in a business environment make retaining existing customers a daunting task for many organisations (Allui and Pinto, 2022; Al-Abdallah & Ahmed, 2018). In his study, Wickert (2021) emphasised that investing in CSR initiatives as an integral part of a marketing strategy is crucial in such a competitive landscape. Aboud and Yang (2022) concluded that customer loyalty (CL) is one of the most important modern strategies for retaining long-term customers. This is so because it costs much less to retain existing customers than to attract new ones (Uslu & Şengün, 2021; Russo et al., 2016). Other studies on the relationship between CSR and CL have found that loyal customers are not price sensitive and are more likely to provide positive recommendations by "word of mouth" to other potential customers (Kaplan, 2020; Al-Abdallah & Ahmed, 2018). Thus, loyal customers provide free advertisement of products or brands they are emotionally attached to, which does not cost the company anything. Having a sufficient number of loyal customers translates into financial stability through higher profits and increased sales, giving a business organization an advantage over its competitors (Martínez and Rodríguez del Bosque, 2013).

Recent studies (Zhong et al., 2022; Aboud & Yang, 2022; Abbas & Dogan, 2022) have observed a trend in the general increase in CSR across the globe by businesses from all sectors. Abbas and Dogan (2022) thought that this increase has resulted in society's

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

contentment with businesses. The other view emerging from literature is that business criticism wanes as companies engage in more CSR initiatives (Huang et al., 2017; Allui & Pinto, 2022). CSR is a mechanism through which businesses fulfil their obligations to the local environment in which they operate (Hossain et al., 2019; Park & Kim, 2018; Carroll & Shabana, 2010) and the effect of such initiatives impact positively on approval of business image. Elaborating this perceived relationship, Kaplan (2020) explained that although there is wider perception that CSR is mainly about charity service, it is imperative to note that CSR actually goes beyond the aforementioned by ensuring that business processes are managed effectively to maintain a positive impact on society. Offering the same opinion, Uslu and Şengün (2021) maintained that CSR initiatives ensure that companies are conducting their business activities within the expectations of their customers. However, debate on the direct relationship between CSR initiatives and CL is still ongoing and this motivated the review of literature focusing on CL in-depth.

Le (2022) maintains that customer loyalty can be regarded as a deeply held commitment to re-buy or re-patronize a preferred product consistently in the future. For CL to obtain, consistent patronisation of a product behaviour should be maintained despite situational influences having the potential to cause switching behaviour (Agyei, Sun, Penney, Abrokwah & Agyare, 2022; Allui & Pinto, 2022). Based on this view, Agyei et al. (2022) opined that devoted customers offer many advantages to a business organisation, including fence-ringing it from market competition, generation of more revenue from both repeat customers and new customers gained by way of referrals. According to this school of thought, a company has every reason to cultivate a successful, long-lasting relationship with its clients by implementing and managing customer loyalty.

Literature also shows that acquiring new clients is more expensive for a business organisation than keeping the ones they already have (Wickert, 2021; Osakwe & Yusuf, 2020). This could be one of the reasons why companies engage in CSR programs to try and retain the loyalty of customers. Nevertheless, some scholars (Guerra-Tamez & Franco-García, 2022; d O'Connor & Assaker, 2022) concurred that loyalty is more than merely making the same purchase again and again. More importantly, in the widespread technology reliant age, growing emphasis on transparency and accountability, customers' concern and awareness of ethical business operations are increasingly and influencing their attitudes towards certain products. It is doubtful that one can be satisfied after making a purchase from a business that is perceived to act unethically and irresponsibly (Agyei et al., 2022; Huang et al., 2017; Wong & Dhanesh, 2017). Thus, consumers incline their loyalty to businesses that genuinely adhere to the ideals of socially responsible behavior for their products and services as reflected through their CSR initiatives. It is in light of these considerations that some scholars perceive CL as a conviction (Ajina, Japutra, Nguyen, Syed Alwi, & Al-Hajla, 2019) that a customer holds about a product or brand and that such convictions are gained when businesses build and maintain a lasting relationship with its clients through win-win engagements with society. Recent literature streams support the idea that business organisations cannot succeed in a failing society (Randrianasolo & Semenov, 2022; Achmad, 2022; Kaplan, 2020). Consequently, CSR could just be a vehicle through which businesses props up the well-being of a society of which it is a part.

In conclusion, there is a general consensus among the reviewed empirical studies that CSR is an obligation that each business organisation is expected to meet as part of their pay back to society in which they are a part. The reviewed literature also converges on the idea that CSR impact on the well-being of society. Therefore, CSR are viewed as a valued resource in the market because it has the potential to positively affect consumers' perceptions of a company and ultimately, their loyalty (O'Connor & Assaker, 2022; Ajina et al., 2019; Huang et al., 2017).

METHODOLOGY

Phenomenology was adopted as the guiding research philosophy for this study. Phenomenology is concerned with the essence of phenomena as experienced by people in real life (Alsaigh & Coyne, 2021; van Manen & van Manen, 2021; Carcary, 2020). Scholars approve of this philosophy, especially for guiding qualitative research studies, because it provides for a detailed description of the studied phenomenon based on the essence of the phenomenon as it is perceived by the participants (Flick, 2022; Pratt, Sonenshein & Feldman, 2022; Dangal & Joshi, 2020). The focus of phenomenology is on the participants' lived experiences, allowing the researcher to describe the participants' experiences to reflect their 'horizon' understanding of the studied phenomenon (Heotis, 2020; Husserl, 1931).

This study perceives that stakeholders in the funeral assurance industry in Zimbabwe were better placed to provide the relevant data required to determine the relationship between CSR and CL. For this reason, the study adopted a qualitative research approach to complement the philosophical lens gained from the adopted phenomenological research philosophy. According to extant literature, qualitative research approaches evolved from the phenomenology school of thought as elaborated by Husserl and his disciples (Alsaigh & Coyne, 2021; Heotis, 2020; van Manen & van Manen, 2021; Husserl, 1931). In-depth interviews and focus group discussions were used to gather data from 60 participants who comprised 1 participant selected from the participating

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

company's top management, 4 participants from middle management, 3 from lower management and 52 participants selected from the company's clients. Thematic data analysis procedures were used to analyse data.

DISCUSSION OF RESULTS

This study explored the relationship between corporate social responsibility (CSR) and customer loyalty (CL) in the funeral assurance industry in Zimbabwe, using Nyaradzo Life Assurance (Pvt) Ltd Company as a case study. The study collected data from participants at different levels of Nyaradzo management and policyholders. The managers believed that their CSR initiatives contributed to the company's growth, but their views were based on perceptions rather than established facts. The policyholders had diverse opinions on the impact of Nyaradzo's CSR initiatives on their attitudes towards the company. While some believed that the CSR initiatives positively influenced their loyalty, others thought that their loyalty was influenced by other factors such as the quality of services provided by the company. Data also showed that Nyaradzo was conducting a range of CSR initiatives which were under the three categories; environmental, community development and philanthropy initiatives. The key findings relating to these three CSR and their link to CL, are discussed in the paragraphs that follow.

Link between Nyaradzo Environmental CSR initiatives and CL

The study found that Nyaradzo environmental CSR initiatives, particularly its tree planting initiative, was positively regarded by clients. Recipients of the trees, especially bereaved families, attached emotional value to them, which influenced their attitudes towards Nyaradzo as a benefactor. The study established that the tree planting initiative was promoting Nyaradzo brand reputation and setting it apart from its competitors who were not practicing the same CSR. This differentiation was leading to CL because clients appreciated Nyaradzo commitment to sustainability and environmental stewardship. These findings align with Baah et al.'s (2021) observation that customers increasingly expect businesses to take responsibility for their environmental impact and engage in sustainable practices. By implementing these environmental sustainability initiatives, Nyaradzo was not only contributing to mitigating climate change but also enhancing CL among its clients.

Link between Nyaradzo Community Development CSR initiatives and CL

The study found that Nyaradzo community development CSR initiatives, that included construction and renovation of schools and clinics, provision of scholarships and bursaries to underprivileged students, provision of support to orphanages and vulnerable children, were viewed positively by participants. While there were divergent views on whether these initiatives influenced CL, it was evident that many participants appreciated Nyaradzo involvement in the various community development programs. This finding aligned findings from prior studies (Aboud & Yang, 2022; Abdelmoety et al., 2021; Al-Abdallah & Ahmed, 2018), who also found that community development CSR initiatives enhance a company's brand reputation, resulting in the development of CL. It was apparent that through its commitment to community development through various programs alluded above, Nyaradzo was establishing a shared concern for the well-being of the community and its people. This was welcomed by the recipients who included cancer patients and the general public whose quality of lives were improved through the community development programs. Some of the beneficiaries, who were also the company's clients, were more likely to be loyal, as they developed positive experiences by interfacing with Nyaradzo community development CSR initiatives. These findings align with Ajina et al.'s (2019) study, which found that community development CSR initiatives tend to influence CL.

Link between Nyaradzo philanthropy CSR initiatives and CL

The study found that Nyaradzo philanthropic CSR initiatives were diverse and covered a wide spectrum, demonstrating the company's genuine concern for the well-being of the community, particularly the less privileged members. These philanthropic efforts were positively impacting customer loyalty by winning the hearts and minds of the generality of society and building emotional connections with customers. Nyaradzo philanthropy was not limited to their industry, as they were also providing educational scholarships to children from disadvantaged backgrounds, further demonstrating their commitment to supporting the community's development. Data showed that Nyaradzo philanthropic efforts were enhancing the company's brand reputation and setting it apart from its competitors who were not practicing the same CSR. This differentiation was leading to CL as a result of the appreciation clients showed to Nyaradzo's commitment to philanthropy. These findings align with findings from recent studies (Zhong et al., 2022; Randrianasolo & Semenov, 2022; Achmad, 2022), that show that philanthropic CSR initiatives take many forms and can influence CL by building emotional connections with customers and demonstrating a company's commitment to social responsibility.

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

Complexities of Linking Nyaradzo CSR Initiatives and CL

This study found that establishing a direct cause-and-effect relationship between Nyaradzo Life Assurance (Pvt) Ltd Company's CSR initiatives and CL was challenging due to various factors. Firstly, there were many other factors that were influencing clients' loyalty to Nyaradzo. The company was providing quality and affordable funeral services, flexible pricing model and had a good reputation for timeous delivery of services. These factors were also influencing CL, making it difficult to establish the degree to which CSR initiatives were contributing in this matrix. Secondly, it was difficult to measure the impact of Nyaradzo CSR initiatives on the clients' loyalty. Thirdly, some clients were not aware of Nyaradzo's CSR initiatives, making it difficult to attribute their loyalty to the company's CSR initiatives. Fourthly, there was a lag time between the implementation of CSR initiatives and the development of CL. Therefore, it was not possible to isolate Nyaradzo's CSR initiatives as the sole influencer of customer loyalty over other factors.

SUMMARY OF KEY FINDINGS

The study found that Nyaradzo Life Assurance (Pvt) Ltd Company's CSR initiatives were positively impacting recipient communities and individuals, a vital factor that can result in the development of CL. The company's community development projects, including provision of education support to vulnerable groups and commitment to environmental sustainability were perceived positively by participant, who were also the company's clients. The tree donation initiative, in particular, created a long-lasting emotional connection between clients and Nyaradzo. This connection between the company and its clients, was highly likely to result in the development of CL in the long run. The study also found that, CSR initiatives that aligned with the customer's values and expectations, as determined by their contextual realities, were the ones that influenced CL. The analysis also revealed that involving clients in the company's CSR initiatives can result in a sense of collective ownership, leading to the development of CL. The study further found that some clients were not aware of Nyaradzo's CSR initiatives, making it difficult to attribute their loyalty to CSR

RECOMMENDATIONS

Based on the key findings of the study, the following are four recommendations for Nyaradzo Life Assurance (Pvt) Ltd Company in particular and the life assurance industry in Zimbabwe in general.

- **Align CSR initiatives with customer values and expectations:** The study found that for CSR initiatives to effectively influence CL, they should be aligned with customer values and expectations as determined by their contextual realities. Therefore, Nyaradzo and other companies in the life assurance industry in Zimbabwe, should conduct research to determine its clients' values and expectations and align its CSR initiatives accordingly.
- **Involve clients in CSR initiatives:** The study found that involving clients in a company's CSR initiatives can result in a sense of collective ownership, leading to the development of CL. Therefore, Nyaradzo and other life assurance companies should consider involving clients in their CSR initiatives, such as community development projects and environmental sustainability initiatives.
- **Continuously communicate CSR initiatives:** The study found that some clients were not aware of Nyaradzo's CSR initiatives, making it difficult to attribute their loyalty to CSR. Therefore, life assurance companies should continuously communicate their CSR initiatives to their clients through various channels, such as social media, newsletters and emails among other available channels.
- **Measure the impact of CSR initiatives on customer loyalty:** The study found that it was difficult to measure the impact of Nyaradzo's CSR initiatives on CL. Therefore, it is vital for companies in the life assurance industry to measure the impact of its CSR initiatives on CL. This can be achieved by conducting surveys, focus groups, and other research methods to evaluate the effectiveness of their CSR initiatives in influencing CL.

Limitations and Future Research

Three possible limitations of this study's key findings are:

- **Small sample size:** The study used a sample of 60 participants. This sample can be considered as small given that the participating company had over two million clients and 35 branches across the country. This sample size may limit the generalisability of the findings. The study was conducted in Zimbabwe, and the results may not be representative of other countries where Nyaradzo operates.

Exploring the Link between Corporate Social Responsibility (CSR) and Customer Loyalty (CL) in the Funeral Assurance Industry in Zimbabwe: A Qualitative Analysis

- **Lack of control group:** The study did not have a control group, which could have helped to isolate the impact of Nyaradzo's CSR initiatives on CL. Without a control group, it was difficult to determine whether the observed CL was solely due to Nyaradzo's CSR initiatives or other factors.
- **Limited scope of the study:** The study focused solely on the relationship between Nyaradzo's CSR initiatives and CL, without exploring other factors that could influence CL, such as the quality of the company's products and services, its pricing strategy or obtaining economic challenges among others. A more comprehensive study that considers these other factors could provide a more complete understanding of the drivers of CL in the funeral assurance industry.

Areas for Future Research

Based on the limitations of the study, the recommends three areas for future research as follows:

- **Replication with a larger sample size:** Future research could replicate this study with a larger sample size to improve the generalisability of the findings. A larger sample size would allow researchers to explore the relationship between Nyaradzo's CSR initiatives and customer loyalty across different companies and demographic groups.
- **Investigation of other factors influencing CL:** Future research could investigate other factors that could influence CL in the funeral assurance industry, such as the quality of the company's products and services, pricing strategy and brand reputation and others. A more comprehensive study could provide a more complete understanding of the drivers of CL in this industry.
- **Longitudinal study with a control group:** Future research could conduct a longitudinal study with a control group to isolate the impact of CSR initiatives on CL. This type of study would allow researchers to observe changes in CL over time and determine whether these changes are solely due to CSR initiatives or other factors. Additionally, a control group would provide a baseline for comparison, allowing researchers to determine the extent to which CSR initiatives are driving CL in the funeral assurance industry.

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