An Examination of The Relationship Between Corporate Social Responsibility, Corporate Image and Customer Loyalty: The Mediating Role of Customer Attitude

Rachmat Hidayat[1], Endang Saefuddin Mubarok[2], Rukun Santoso[3], Wiwin[4]
[1234]Magister of Management, Faculty of Economics, Jakarta Islamic University
Correspondent: rukunsantoso1859@gmail.com

ABSTRACT

This study aimed at understanding the effects of corporate social responsibility, corporate image, customer attitude, and customer loyalty. The method used for this study was causality and non-probability sampling and purposive sampling were used as the data collection methods. The data source in this study was primary data collected using questionnaire instruments. The number of samples of the study was 100 respondents. The data analysis model in this study used path diagrams in the form of regression equations. The results of the statistical study showed that: (1) Corporate social responsibility and customer immunity both partially and simultaneously had a positive effect on customer attitude, (2) Corporate social responsibility and corporate image, both partially and simultaneously, had a positive effect on customer loyalty. (3) Corporate social responsibility, customer image, and customer attitude simultaneously had a significant effect on customer loyalty. Partially, only corporate social responsibility and customer image had a significant effect on customer loyalty, while customer attitude had no significant effect. (4) The customer attitude variable was able to mediate the effects of corporate social responsibility and customer image on customer loyalty.

Keywords*: Corporate Social Responsibility, Corporate Image, Customer Attitude, Customer Loyalty*

INTRODUCTION

There are two outlooks about the role of the financial sector in the economy. First, the financial sector has no impact on the economy. Second, the financial sector has an important role in the economy. Apart from the paradox of these two outlooks, government policy has become important in encouraging the growth of the financial sector, such as providing a conducive climate, making efforts to eliminate interest rate ceiling, promoting domestic savings, and encouraging financial deepening.

McKinnon and Shaw (1973) in Kuncoro (2010), were the main supporters of the financial sector development model formulation, whose analysis focused on financial repression. Financial repression starts from the condition, in which the capital market is inefficient or not in balance. In a financial system that is still underdeveloped, the prices of financial assets are distorted, which is generally characterized by the determination of the interest rate ceiling by the government below the level of the balance prevailing in the market.

Recommended policy proposal for financial repression is usually financial liberalization, with the hope that it will encourage the financial deepening. Blejer and Sagari (1988) in Kuncoro (2010), emphasized that the central issue underlying every effort of financial liberalization was the difference between liberalization in the external and internal spheres.

External liberalization is generally characterized by the opening up of domestic financial markets to international money flows, elimination of foreign exchange control, elimination of barriers to entry for foreign banks, and so on. On the other hand, internal liberalization is defined as reform leading to increasingly free domestic financial markets which include the elimination of domestic credit control relevant to credit restriction, interest rate ceiling, and mandatory reserve discrimination. As a result, competition in the financial sector is getting sharper. In such condition, companies in the financial sector are required to provide services with high value, to make customers satisfied and confident in using their products, to build a positive image of the company, to give attention to the stakeholders, so that customers will become the loyal stakeholders of the company.

Loyalty shows the company's ability to respond to customer demands and maintain them in full awareness, so (Kotler and Keller, 2012) it make people love the products, services, and people involved in it. Subsequently, it is shown by customers in repurchasing behavior, positive attitudes towards service providers, and a tendency to only use services from the same company if the needs to obtain the services arise (Gremler, 1999).

Corporate image and corporate identity are two different things, but both are closely related (Salame and Salame, 2000 in Pradiono, 2014). The company's identity describes what exists in the company, or the identity shown by the company. The image indicates the public perception against the identity itself. Identity is not an image, but it can help the company to remind the people about their image.

Along with the growing awareness of corporate responsibility to the community, Corporate Social Responsibility (CSR) is considered as a form of responsibility that is important to ensure the sustainability of a company and society. According to the European Commission (2014), CSR shows corporate responsibility to society. From the perspective of a company, CSR activities are initially categorized into three components - value creation, risk management, and philanthropy (Bhattacharya et al, 2004). Besides, CSR is also an important factor in building customer attitudes, satisfaction, and loyalty (Chung, et al, 2015).

An analysis of consumers' attitudes can provide diagnostic and predictive benefits. Attitude is defined as a comprehensive evaluation (Engel et al, 1992). Varying attitudes in intensity (strength), support (favorability), and trust are an important characteristic of attitude. Each of the attitudes will depend on the quality of previous experience on the object of attitude. How the attitudes provide accurate predictions of behavior will be determined by some factors. The relationship between attitude and behavior should grow stronger (Engel et al, 1992) if: (1) The measurement of attitude determines correctly the components of action, target, time, and context; (2) the time interval between attitude and behavior measurements is shorter; (3) Attitude is based on direct experience; and (4) Behavior becomes less affected by social influence. This study analyzed the influence of corporate social responsibility and corporate image on customer loyalty by being mediated by customer attitude.

CSR is relevant to how to treat corporate stakeholders ethically or in a responsible manner (Michael Hopkins), and ongoing commitment to helping the economic growth (World Council for Sustainable Development). Susanto (2009) stated that corporate social responsibility includes the economic learning process, law, ethical behavior towards the surrounding communities to philanthropic activities.

Carrol (1999) defined corporate social responsibility as the obligation of decision-makers

to take actions for protecting and improving the people's welfare as a whole under their interests. Protecting public welfare implied avoiding the negative impact of the company on society. Whereas, welfare improvement meant benefits for the society. Kotler and Lee (2005) mentioned CSR as Corporate Social Initiative (CSI). They defined CSI as the main activity carried out by companies to help with social problems and to fulfill commitments to corporate social responsibility. For marketers, CSI is one way to invite consumers to buy and buy so that they can connect the brands or products to social causes (Peter and Olson, 2008).

Concerning company's obligations to the community, four attitude approaches can be adopted by the corporate (Griffin, 2010): (1) obstructive attitude, namely making efforts to minimize responsibility for social or environmental problems; (2) defensive attitude, which is characterized by the action of the corporate by fulfilling only legal requirements as its commitment to the community; (3) accommodative attitude, in which the corporate not only fulfills legal and ethical requirements but at certain times, it acts further on demand; and (4) proactive attitude, the corporate actively seeks opportunities to contribute to the welfare of the wider community.

Six forms of CSR can be carried out by a corporate (Kotler and Lee, 2005): (1) Cause promotion, the company's concern for certain issues in the community and the Company invites other parties to be involved in solving the issues; (2) Role-related marketing, it is an offer from the corporate on products with a certain percentage of the proceeds to be donated; (3) Corporate social marketing, the corporate has targets to change people's behavior to be better, such as the campaign for the dangers of smoking; (4) Corporate philanthropy, the corporate provides direct aids in the form of funds or services to individuals, institutions as well as community; (5) Corporate volunteering, it involves the employees directly in CSR activities that will be carried out by the corporate; and (6) Social responsive business practices, the corporate carries out business and investment practices to improve welfare and maintain the environment of the community.

The previous studies have already suggested the positive relationship between the implementation of strategic CSR initiatives and customer loyalty (Rashid et al., 2015). Subsequently, other consumer research has also shown that consumers are more willing to purchase from companies showing higher commitment to environmental protection, such as their willingness to purchase quality green products, even at slightly higher prices.

The studies by Nugroho (2017); Kim (2017); Kodua and Mensah (2017); Sofyan (2017); Shabbir et al. (2018); and Irshad et al. (2017) showed that CSR had a significant positive effect on consumer loyalty The results of a study by Moisesco (2017) indicated that the effect of CSR on consumer loyalty was not significant. The results of the study by Balqiah (2018) and Wu and Wang (2014) study showed that CSR had a significant effect on consumer attitudes.

Corporate image and corporate identity are two different things, although both are closely related (Selame and Selame, 2000 in Suriadi, 2014). Corporate identity describes what exists in the company or what identity is shown, while the corporate image shows the public perception of the identity.

There are two main elements of corporate identity-name or brand and logo (Gregory and Wiechmann, 1999). Identity can be used in a relatively short term, while an image must be built within a relatively long period. The image formed through advertising must reflect the true identity of the corporate. Advertisements about the image are the company's efforts to prepare

consumers to get to know the updated products or new products they will market (Gregory et al., 1999). Even among the employees, the image needs to be explained so that they have a positive perception of the corporate (Gray, 2005). Philosophically, an image is a belief, an idea, and an impression that someone has (Kotler and Keller, 2013). The corporate image is the customer's perspective that based on his/her experience the company/corporate is good or bad, reliable, trustworthy (Sridhar and Ganesan, 2016), and has a reputation that often influences the buying decisions (Jasfar, 2009).

There are two main components of the image (LeBlanc dan Nguyen (1996): (1) Functional component, it is related to a tangible characteristic that is easily measured; and (2) Emotional concept that is relevant to psychological dimension manifested in feelings and attitudes. Based on the results of studies by Maden et al. (2012); Nasir (2004); Kim and Hyun (2010; Ghaliyah and Mubarok (2017) in-service sector indicates that corporate image has a positive and significant effect on consumer loyalty.

The corporate image is determined by the perceptions of each group of people and the type of their experiences and their contacts with the corporate (LeBlanc and Nguyen, 1996). There are four reasons why an image is so important for a corporate (Gronroos, 1990): (1) image to inform the hope along with external marketing campaigns; (2) As a filter influencing the perception of activities; (3) As the function of consumers' experiences and expectations concerning service quality; and (4) Having an important influence on internal management. For a corporate, the image also has several benefits, among others are (1) Building competitiveness within medium and long terms; (2) Protection during critical times; (3) Attractiveness for reliable executives; (4) Increasing the effectiveness of marketing strategies; and (5) cost-saving.

According to Chattananon and Lawley (2007), corporate image is dynamic and complex. In a service business, five factors are influencing the perceptions of customers on the image of a corporate: *corporate identity*, *reputation, level of services*, *tangible cues*; and *contact person*. Tang (2007) in his study found evidence of the positive influence of a corporate image, company reputation, company interaction, and customer satisfaction on customer loyalty. Anderson and Lindestad (2004) in their study stated that the corporate images on quality, customer satisfaction, and loyalty have different levels for different services.

Achieving the image of an organization is determined by several main factors (Peters, 2007): (1) Good leadership; (2) Policies and strategies focused on customers' interests; (3) Human resource policies; (4) Management of assets; (5) Process management; (6) Consumers' satisfaction; (7) Employees' satisfaction; (8) Social responsibility; and (9) business results.

Any corporate able to build a good image will grow in with the following characteristics (Peters, 2007): (1) Good quality of management; (2) Can be measured from the profits earned; (3) High attention to the environment, quality of raw materials, and level of security; (4) Good impression in the employee's point of view; (5) Always carrying out innovations; (6) consumers' demand-oriented; (7) Make an important contribution to the economy; (8) able to develop for betterment; (9) Quality of superior goods and services; and (10) Active communication with the community.

The images built by the organization can be categorized into (Chattananon and Lawley, 2007): (1) Mirror image, an image that is not always good; (2) Current image, good image of the company/corporate; (3) Wish image, an image that the management wants to achieve; (4) Corporate image, positive impression in the publics' point of view; (5) Multiple images,

complementary images of the company's image; and (6) Performance image; a professional image of the company.

Attitude is the representation of one's ideas, beliefs, or preferences regarding a particular object (Churchill, 2002), as a comprehensive evaluation (Engel et al., 1992), and determines the decisions of customers (Sunarwan, 2003). Certain objects could be in the form of brands, services, retailers, certain behaviors, etc. For a corporate (Engel et al., 1992), attitudes are useful for: (1) Assess the effectiveness of marketing activities; (2) Helping to evaluate marketing activities before being implemented in the market; (3) Encouraging in shaping market share and choosing the target segments; and (4) In a comprehensive evaluation, attitude toward the product is one of the many different attitudes that marketers must concern. Besides, attitudes also have a very important position because they can be used to predict the buying desire of consumers and it is related to behavior (Arjun, 1999), and becomes an indication of the likes or dislikes of consumers that can be used to predict loyalty (Burton et al., 1998).

The results of previous consumers' experiences determine the attitudes formed. The origin of many attitudes may be traced to the experiences of childhood. The family has a major influence on the formation of attitudes during the early years of consumers' lives. Likewise, the environmental factor is strongly influencing the forming of attitudes such as the type, amount, quality of information, and experience available.

Concerning attitude, there are three components (Schiffman & Kanuk, 2000): (1) cognitive component, one's knowledge and beliefs on the object of attitude; (2) Affective component, feeling towards the attitude object; and (3) Conative component, a tendency to do something towards the attitude object.

Attitudes vary in intensity (strength) and support (favorability). The most important characteristic of attitude is trust in holding the attitude. Some attitudes may be possessed by someone with a strong belief, while others may be of a low level. There are two reasons, why attitudes are associated with trust (Engel et al., 1992): (1) Attitudes possessed with a belief are usually much more reliable in guiding behavior; and (2) Confidence may be affected by the vulnerability of attitudes and change.

Another important characteristic of attitude is dynamic. Meaning, many attitudes will change over time. The dynamic nature of attitude is largely responsible for changes in the lifestyle of consumers. Corporations could gain benefits from tracking consumer attitudes to anticipate the potential changes in shopping the demands and behavior.

Similarly, it is important to understand the extent to which attitude is based on the hedonic versus utilitarian nature based on the object of attitude. For some products, attitude will depend on the utilitarian nature, such as consumer attitudes towards toothpaste. But for other products, however, hedonic factor possibly dominates the attitudes, like music appreciated because it can influence consumers' emotions. Corporates working well and innovatively in a simultaneous manner will obtain positive customer attitudes and the highest level of customers' memories (Doorn et al., 2017).

In many situations, marketers have an interest in forecasting buying behavior. The use of attitudes to forecast demand applies to new products and products that are already on the market. The extent to which attitudes provide accurate predictions about behavior will depend on some factors. The relationship between attitudes and behavior should grow stronger (Engel et al., 1992), if: (1) Measuring the attitudes will determine correctly the action, target, time, and

context components; (2) The interval between attitude measuring and behavior will be shorter; (3) Attitudes are based on direct experiences, and (4) Behavior is less affected by social influences.

Loyalty is a feeling of belonging that is inherent in a person towards a product, service, and the people involved (Kotler and Keller, 2012). Gremler (1999) defines customer loyalty as the level indicated by customers in repurchasing behavior, positive attitudes towards the service providers, and the tendency to only use services from the same company if the need to obtain these services arises. Loyalty is relevant to buying behavior responses shown from time to time by several decision-making units by paying attention to one or more alternatives to brand devices and are a psychological function (Rundle, Thiele, and Bennett, 2001). Whereas Oliver (1997) defined customer loyalty as a deep commitment to repurchase or connect the product or service options consistently in the future that therefore, caused repetition of the same brand or a series of repeat purchases of the same brand.

Conceptually loyalty goes through four eras of thought (Gremler, 1999): (1) Customer loyalty is synonymous with customer satisfaction; (2) in Customer loyalty, the most important thing is retaining the customers; (3) To create customers, the company must be proactive, never let them move to/choose the competitors; and (4) Customer loyalty may not always be measured by the desire to repurchase, but rather by measuring the level of enthusiasm to recommend the use of products to others. Customer loyalty becomes a fundamental concept in business organizations to achieve organizational goals such as increasing the income, building the reputation, expanding the community development, and improving the quality of life (Bowen & Tzetzis, 2001; Iwasaki & Havitz, 2004; Cheng, 2011). Therefore, today, many corporate organizations are focusing on the growth and retaining of customers in a competitive business environment (Han et al., 2011).

Indeed, loyalty reflects the level demonstrated by customers in their repurchasing behaviors, positive attitudes toward service providers, and the tendency to only use the services of the same company. Loyalty is built on the foundation of a long-term relationship able to occur between individuals, between people and corporates, and between companies (Lacobucci and Ostrom, 1996). Loyalty in a service transaction is highly dependent on interpersonal relationships that occur (Bloemer and Ruyter, 1999). In building customer loyalty there are two main factors-attention to the value of the product or service produced and the development of relationships with customers (Griffin, 1997).

In general, loyalty consists of attitude loyalty and behavior loyalty (Cheng, 2011; Han et al., 2011). Loyalty attitude means that consumers understand a particular product or service, while loyalty behavior means consumer repurchase behavior or intention for a particular brand (Cheng, 2011). According to Tsiotsou's point of view (2013), loyalty attitude is the level of consumers' commitment to a product or service, while loyalty behavior refers to consumer behavior towards a particular product/brand relevant to repurchasing.

Some previous studies in consumer loyalty focused on the behavioral aspect such as repurchase or frequency rather than the consumer loyalty aspect (Anderson & Srinivasan, 2003; Han et al., 2011). Using a behavioral approach, customer loyalty is built based on the customers' trust in the company and the quality of customers' relationship with the company's people or employees they meet (Foster and Gadogan, 2000). The attitude of trust has a direct and greatest influence on the behavior of customer loyalty. Therefore, some researchers emphasize that the

attitude aspect and loyalty behavior are both equally important components for the success of a corporate (Bove et al., 2009; Cheng, 2011; Fullerton, 2005; Kumar et al., 2006).

Maintaining the loyalty of customers is the most important factor to increase corporate profits, so consequently, obtaining loyal customers is the goal of almost all corporates (Walker, 2007). To achieve this performance, the customer loyalty program should focus on: (1) The increasing great volume of purchases followed by the lower costs of sales and distribution; (2) The emergence of positive images delivered from mouth to mouth to other parties; and (3) The willingness of customers to pay higher prices, which are equivalent to the value they obtain.

The study by Gremler (1999) concludes that there are four benefits to the corporates if the customers recommend their product to other parties: (1) Increasing number of new customers having a positive description of the company; (2) New customers with positive recommendations tending to be loyal; (3) Increasing income as a result of the number of loyal customers; and (4) Decreasing promotional and advertising costs.

The positive impact of loyal customers on the corporate (Herryanto, 2011), includes: (1) Customers will always come to the company/corporate to meet their needs; (2) buy more products; (3) try new products; (4) recommend the company/corporate (the products or brands) to others; and (5) buy only from the company/corporate. In line with Herryanto, a study by Fornell(2002) concludes that increasing loyalty can save some costs, including: (1) Decreasing marketing costs; (2) Lower transaction costs; (3) Decreasing cost of customer turnover; (4) The increasing success of cross-selling and the greater share of customers; (5) With the assumption that the loyal customers are satisfied, information from the mouth of mouth becomes positive; and (6) Decreasing cost of failure.

As a reference for evaluating the customers' loyalty, there are four dimensions that we can use (Mowen and Minor, 2007): (1) Behavior measures, measuring the behavior that has become a habit; (2) Switching costs, measuring the costs for brand switching; (3) Satisfaction measuring, measuring the customers' satisfaction and dissatisfaction with the brand; (4) Liking the brand, the feeling of liking the brand and company; and (5) Commitment, the number of interaction and communication relevant to a product.

Based on the description of the theory and the results of previous studies relevant to this study, it can be formulated in the research hypothesis as follows: (1) Simultaneously, Corporate Social Responsibility (CSR) and Corporate Image (CI) had positive and significant effects on customer attitude (CA); (2) Partially, Corporate Social Responsibility (CSR) had a positive and significant effect on customer attitude (CA); (3) Partially, Corporate Image (CI) had a positive and significant effect on Customer Attitude (CA); (4) Simultaneously, Corporate Social Responsibility (CSR) and Corporate Image (CI) had positive and significant effects on Customer Loyalty (CL); (5) Partially, Corporate Social Responsibility (CSR) had a positive and significant effect on Customer Loyalty (CA); (6) Partially, Corporate Image (CI) had a positive and significant effect on Customer Loyalty (CL); (7) There was a positive and significant effect of Corporate Social Responsibility (CSR) on Customer Loyalty (CL) through Customer Attitude (CA); (8) There was a positive and significant effect of Corporate Image (CI) on Customer Loyalty (CL) through Customer Attitude (CA); and (9) There was a positive and significant effect of Corporate Social Responsibility (CSR) on Customer Attitude (CA) and Customer Loyalty (CL).

METHODS

The method used for this study was causality, and non-probability sampling and purposive sampling were used as the data collection methods. The data source in this study was primary data collected using questionnaire instruments. The respondents of this study were the customers of Bank Negara Indonesia (Persero), Rawamangun Branch, Jakarta. By using certain methods, the number of samples is 100 respondents with a confidence level of 0.95. The data analysis model in this study used path diagrams in the form of regression equations as follows.

Equation 1:

$$CA_{it} = \beta_0 + \beta_1 CSR_{it} + \beta_2 CI_{it} + \epsilon_1$$

Equation 2:

$$CL = \beta_0 + \beta_1 CA_{it} + \beta_2 CI_{it} + \epsilon_2$$

In which:

B	=	Constant
CSR	=	Corporate Social Responsibility
CI	=	Corporate Image
CA	=	Customer Attitude
CL	=	Customer Loyalty
ϵ_1 and ϵ_2	=	Error

RESULTS AND DISCUSSION

Analysis Model 1: Customer Attitude (CA) Determination

The independent variable having a significant effect on customer attitude was only the corporate social responsibility variable, while the corporate image variable had no significant effect. Simultaneously, the independent variables significantly influenced the customer attitude variable. The customer attitude model could be said not too good since it had an R-Square value of 0.111. Meaning, the proportion of customer attitude variable variation explained by the independent variables was 11.10% and the remaining was explained by other independent variables. Table 1 below was an estimation of variable data regression influencing the customer attitude.

Table 1
Customer Attitude Regression Estimation

No.	Variables	Coefficient	p-value
1	Constant	7.163	0.000*
2	Corporate Social Responsibility (CSR)	0.227	0.039
3	Customer Image (CI)	0.161	0.141

*) Significant on level 5%

$$\varepsilon_1 = \sqrt{1 - R^2} = \sqrt{1 - 0.111} = 0.9429$$

From the output of data processing, the p-value of the variable obtained was 0.000. Therefore, there was at least one variable that was not 0, it could be concluded that simultaneously, the independent variables influenced the variable customer attitude.

Based on the data of table 3 above, an equation could be made as follows:

Customer Attitude (CA) = 7.169 + 0.227CSR + 0.161CI + 0.943

Analysis Model 2: Customer Loyalty (CL) Determination

The independent variable having a significant effect on customer loyalty was only the corporate social responsibility variable and corporate image, while the customer attitude variable had no significant effect. Simultaneously, the independent variables significantly influenced the customer attitude loyalty. The customer loyalty model could be said well since it had an R-Square value of 0.294. Meaning, the proportion of customer loyalty variable variation explained by the independent variables was 29.40% and the remaining was explained by other independent variables. Table 2 below was an estimation of variable data regression influencing customer loyalty.

Table 2
Customer Loyalty (CL) Regression Estimation

No.	Variables	Coefficient	p-value
1	Constant	6.207	0,000*
2	Corporate Social Responsibility (CSR)	0.245	0.005
3	Customer Image (CI)	0.318	0.002
4	Customer Attitude	0.135	0.140

*) Significant on level 5%

$$\varepsilon_2 = \sqrt{1 - R^2} = \sqrt{1 - 0.294} = 0.8402$$

From the output of data processing, the p-value of the variable obtained was 0.000. Therefore, there was at least one variable that was not 0, it could be concluded that simultaneously, the independent variables influenced the variable customer loyalty. Based on the data of table 3 above, an equation could be made as follows:

Customer Loyalty (CL) = 6.207 + 0.245CSR + 0.318CI + 0.135CA + 0.840

Path Analysis Testing

To know about the effect of CSR and CI on CA and the impact on CL, we used path analysis. The test was carried out by using the multiplication coefficient and Sobel Test. According to the criteria developed by Baron and Kenny (1986), the independent variables had to have a significant effect on the mediator variable in the first equation. Based on table 1 and table 2, it could be described as follows:
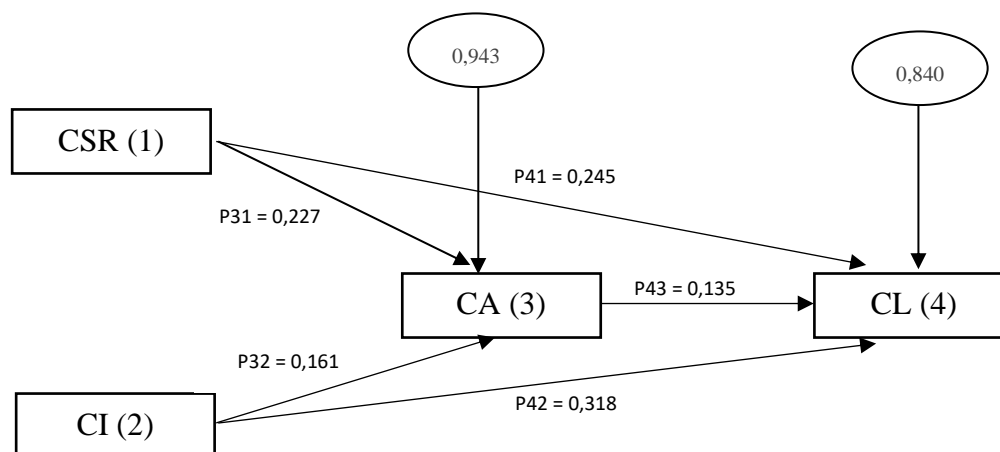

Figure: Causal Correlation between CSR, CI and CA to CL

Testing the Mediation Effect using Multiplication Method

The direct effect of CSR on CL was 0.245, while the indirect effect of CSR on CL (mediated by CA) was equal to 0.227 x 0.135 = 0.031. The total effect was 0.245 + 0.031 = 0.276. Since the coefficient of indirect effect was lower than the direct effect coefficient, the CA did not mediate the direct effect of CSR on CL.

The direct effect of CI on CL was 0.318, while the indirect effect of CI on CL (mediated by CA) was equal to 0.161 x 0.135 = 0.022. The total effect was 0.318 + 0.022 = 0.340. Since the coefficient of indirect effect was lower than the direct effect coefficient, the CA did not mediate the direct effect of CI on CL.

Testing the Mediation Effect using Sobel Test

Sobel Test was used to more ensure the direct and indirect correlation between the independent variable and the dependent variable through intervening variables (Ghozali, 2014).

Table 3.
Summary of Path Coefficient and Error Standard

Path	Path Coefficient	Error Standard	Path
CSR → CA	0.227	0.076	P31
CI → CA	0.161	0.090	P32
CA → CL	0.135	0.093	P43

The Sobel Test Formula was obtained as follows:

$$z-value = \frac{b_{21} * b_{32}}{\sqrt{\left\{b_{32}^2 * \left[se(b_{21})\right]^2\right\} + \left\{b_{21}^2 * \left[se(b_{32})\right]^2\right\} + \left\{\left[se(b_{21})\right]^2 * \left[se(b_{32})\right]^2\right\}}}$$

In which b_{21} and b_{32} where the beta coefficient that has not been standardized (unstandardized coefficients) and $se(b_{21})$ $se(b_{32})$ was the corresponding error standard.

$$z-value = \frac{0.232 * 0.183}{\sqrt{\left\{0.183^2 * 0.074^2\right\} + \left\{0.232^2 * 0.096^2\right\} + \left\{0.074^2 * 0.096^2\right\}}} = 1.5682$$

By using a one-way test and α = 0.10, the value of table z was 1.2816. Because the z-value = 1.5682, it was greater than z-table = 1.2816, in consequence, it could be concluded that the mediating effect of customer attitude on corporate social responsibility and corporate image influenced customer loyalty.

Analysis Model 1: Customer Attitude

Partially, the results of this study indicated that Corporate Social Responsibility (CSR) had a positive and significant effect on customer attitude (CA). It was under the hypothesis proposed in this study and supported the results of previous studies such as the studies by Balqiah (2018) and Wu and Wang (2014). Meaning, the higher the level of corporate social responsibility, the positive the impact on customer attitude, so corporate could obtain benefits from tracking the consumer attitude to anticipate any potential change in demand and transaction behavior, and the corporate had targets to change the community behavior for a betterment. The effort of improving CSR could be carried out by applying for promotions, sales discounts, changing people's behaviors in a positive direction, direct financial aid, involving employees, and improving the welfare and environment of the community.

Besides, partially, the results of this study indicated that Corporate Image (CI) had a positive and significant effect on Customer Attitude (CA). It was not under the hypothesis proposed in this study and rejected the results of previous studies such as the studies by Gray (2005); Kotler and Keller (2013); Sridar and Ganesan (2016); and Jasfar (2009). Meaning, if the company's efforts in building a corporate image were getting better, their ability to increase the customer's positive attitude towards all company services was getting more possible. Good corporate images that could be built, among others were good leadership, customer-focused policies and strategies, human resource policies, asset and process management, employee satisfaction, social responsibility, and business results.

Analysis Model 2: Customer Loyalty

The results of this study indicated that Corporate Social Responsibility (CSR) had a positive and significant effect on Customer Loyalty (CL). It was under the hypothesis proposed in this study, and supported the previous studies such as the studies by Nugroho (2017); Kim (2017); Kodua and Mensah (2017); Sofyan (2017); Shabbir et al. (2018); Irshad et al. (2017); Rashid et al. (2015), and the results of the study carried out by Moisesco (2017). Meaning, the higher the corporate social responsibility level, it would be having a more positive effect on customer loyalty, so: the consumer purchasing volume was getting higher, the cost of sales and distribution was getting lower, a positive image raised, the willingness of customers to pay was higher, and the company's profits increased.

Corporate Image (CI) had a positive and significant effect on Customer Loyalty (CL). It was under the hypothesis proposed in this study and supported the results of previous studies such as the studies by Maden et al. (2012); Nasir (2004); Kim and Hyun (2010; Tang (2007); and Ghaliyah and Mubarok (2017). Meaning, the better the corporate image, it would give a positive effect on customer loyalty, that consequently, the company was able to maintain its reputation within the increasingly fierce competition.

The results of this study also indicated that Corporate Social Responsibility (CSR) did not have a positive and significant effect on Customer Loyalty (CL). It was under the hypothesis proposed in this study and is not under the results of previous studies such as the studies by Arjun (1999); and Burton et al. (1998). Meaning, there were efforts by the company to build and maintain the customer attitude so that it has a significant impact on customer loyalty. By building customer loyalty, companies could increase their income, build their reputation, expand the community development, and improve the quality of life.

Path Analysis

The Sobel test results showed that customer attitude (CA) could mediate the effect of corporate social responsibility (CSR) on customer loyalty (CL) under the hypothesis proposed in this study. Also, the results of the Sobel test indicated that customer attitude (CA) could mediate the corporate image (CI) on customer loyalty (CL) under the hypothesis proposed in this study. That is, the higher the corporate social responsibility performed by the company, the better the corporate image built company, not only it would shape trust, confidence, and determine customer decisions, but customer attitude was also able to mediate CSR and CI in creating customer loyalty. Therefore, the company/corporate could maintain and develop its customers within a long period.

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CONCLUSION

Corporate social responsibility and corporate image both partially and simultaneously had a positive effect on customer attitude. To optimize the corporate social responsibility. The efforts to optimize CSR could be carried out among others by: (1) Improving the public awareness on certain issues and solving the problems together with them; (2) Trying to change people's behavior to be better; (3) Providing direct assistance in the form of funds or services to the people who need them; (4) Increasing the participation of employees in conducting CSR activities; and (5) Giving contribution in improving the welfare of and protecting the community environment.

Corporate social responsibility and corporate image both partially and simultaneously had a positive effect on customer loyalty. Improving the corporate image. The efforts to improve the corporate image could be carried out among others by (1) Improving good and visionary leadership; (2) Making customer-focused policies and strategies; (3) Improving the quality of the company's human resources; (4) Carrying out asset management and process management in quality and integrated manner; (6) Optimizing the satisfaction of customers and employees; and (7) Increasing social responsibility and business results.

Corporate social responsibility, customer image, and customer attitude simultaneously had significant effects on customer loyalty. Partially, only corporate social responsibility and customer image had a significant effect on customer loyalty, while customer attitude had no significant effect.

The customer attitude variable was able to mediate the effect of corporate social responsibility and customer image on customer loyalty. Maintaining a good customer attitude. This could be carried out by: (1) Improving the customers' knowledge of and confidence in the object of attitude; (2) Increasing and maintaining the customers' positive feelings towards the object of attitude; and (3) Increasing the customers' trust so that they have strong confidence in the object of attitude.

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