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**Antecedents of Customer Wellbeing: Exploring Mediating Role of Customer Loyalty**

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**ABSTRACT**

*This study aims to assess the relationship among customer loyalty, corporate social responsibility, service quality and consumer wellbeing. This study was conducted in the context of Pakistani banking sector. The data was collected from the customers of Pakistani banks using online survey. For this purpose, simple random sampling was used. The response rate was 60.93 %. This study used Smart PLS 3 as tool for the assessment of gathered results. The results revealed that CSR has positive effect of loyalty. Whereas loyalty has significant impact on wellbeing. Also, service quality is affecting positively to the loyalty as well. The mediating effect of loyalty is also confirmed. This study bridges the gap of limited studies in context of Pakistani Banking sectors. These findings are helpful for the practitioners of banking sector.*

**Keywords:** customer wellbeing, loyalty, service quality, CSR, Banking.

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**INTRODUCTION:**

In Present competitive era, it is Important for the organisations to retain their customers so they can remain in market for a longer period of time. retention of the customers impacts the profitability of the organisations as well. a number of researchers have pointed that profitability of the organisations and customer loyalty are interlinked. the organisation that is able to the retain its 5% of the customers can easily increase its profit up to 125%. Therefore, starting loyalty is very important for researchers and practitioners. a number of researchers have focused their studies on the relationship of customer loyalty on different factors because marketers are seeking information on the development of customer loyalty for their organisations (Magatef, & Tomalieh, 2015).

Quality of relationship is a factor that determines the success of service provider. it also determined the loyalty of the customer as well. past studies has mentioned that Service quality is the factor that affect the performance of organisations, increase the profit, revenue, market share, customer loyalty, corporate image and customer relationships. Additionally, service quality has a positive effect on customer loyalty as intention to

purchase is increased. Therefore it is important to deliver high quality services to the customer in order to remain competitive in every sector of service industry including banking sector (Idrisu, Nooni, Fianko, & Mensah, 2015).

The basic objective of human activities is always to get well-being. Researchers from different fields including sociology, psychology and economics have mentioned the importance of well-being in the life of human being. In past studies mostly focus was on the delight of consumers to the development of customer equity. For this purpose, they have increased the visit of banks and involved in using services for longer periods of time. Presently studies are shifting from this mentioned perspective to the behaviour of consumers and developer to consumer relationship by focusing on consumer well-being. It is important to focus on consumer well-being because it has strong relationship with loyalty of the customers. It has also to influence the choice of the customers in service and product category. Also, it impacts the word of mouth of the customers as well. Scholars have discussed factors of consumer well-being in different conception stages. They have suggested that consumer well-being is the experience of the customer not a material possession. Moreover, consumer well-being can be extraordinary or ordinary as well. In both cases, it brings happiness among their customers. Scholars have also elaborated that customers become happy if organisations spend right time on the choice of the customers (Mukhtar, Daryanti, & Khairani, 2013).

Of the organisations treat corporate social responsibility as the issue of their corporate. Most of the literature published on CSR is from the perspective of management. Past literature discusses the response of organisations on the basis of demand of the external stakeholders. As a result, corporate performance is enhanced through CSR initiatives. Also, companies can engage customers for a longer period of time. Past studies have mentioned that top management of organisation believes that CSR has positive effects on the shareholder value of the organisation. On the other hand, it also helps in development of positive reputation of the organisation. Additionally, the level of CSR also displays organisational performance. Therefore, CSR activities not only reflect the ideology of organisation but are an important tool to engage the society as well (Martínez, Pérez & Del Bosque, 2014). Therefore, this study aims to examine relationship among CSR, CL, SQ and CWB in context of Pakistani Banking sector.

## **Literature Review**

### **Customer Wellbeing**

Past studies have explained consumer well-being as the experience of customers regarding services and goods related to disposal, maintenance, ownership, consumption, preparation and condition of services and goods in the context of environment prove to be important for society and consumers. The life domain of consumers are dependent upon five factors namely consumption, maintenance, acquisition, disposal and position. They are developed as human beings with a combination of customer satisfaction (Guo, Arnould, Gruen, & Tang, 2013).

Since long scholars and marketers were interested in starting off customer satisfaction and customer loyalty as they were thought to be important for organisations. Customer satisfaction reflects the cognitive and emotional response of the customers in terms of particular services or products on the basis of experience and expectations during a certain period of time. Although great attention is given to customer satisfaction but this concept is limited to the option of products and experience of the customers that later impacts the loyalty of the customers (Hudders, & Pandelaere, 2012). It is also one of

the big reasons to increase the sales as well as market share of the organisation. on the other hand, the concept of consumer wellbeing go beyond the concept of customer satisfaction because quality is added in customer satisfaction. more precisely the term well-being and its concept is based on basic probability that enhancement of consumer will being will have positive affect on customer satisfaction, it will also minimise the ill being and enhance social welfare. the concept of consumer well-being is part of many studies that affect the quality of life (Hedhli, Chebat, & Sirgy, 2013).

number of studies have examined the effect of well-being all different variables including Brand avoidance. Therefore, consumer well-being is intended to major well-being of consumer explicitly and implicitly by establishment of link among happiness and customer satisfaction. sometimes researchers also consider consumer well being the state of mind of the customers showing pleasure and satisfaction after using the product. In this regard consumer well-being is defined as the process that integrates needs of the individual with the needs of the society such as economic needs, social needs, physical needs and psychological needs. consumable being is explained by the researchers as the emotional and cognitive response of the consumers in terms of consumption process keeping in view different major aspects **Zhao and Wei (2019)**. these aspects include satisfaction of the customers in terms of product, emotional response of the customer regarding the product and the life in terms of quality. researchers offer argue that one of the key of the consumers wellbeing is customer satisfaction. as the product is consumed by the customers and various needs of the customer are fulfilled by the product including social, psychological, and material needs. according to self-determination theory, happiness is provided by need satisfaction. moreover, positive emotions are also developed from the satisfaction of the customers (Luo, Wang, & Sakura,2019).

Researchers suggested that consumer will being is not only limited to the value and functional aspect, but it also considers the emotional value which show consuming of services and product. For example when food is consumed by the consumer it provides the functional value. Moreover, consumer become happy because of delicacy of food end posterior motions are developed because of the delight (Vinzencz, Priskin, Wirth, Ponnareddy & Ohnmacht, 2019). Does these positive emotions are very important parts of consumer wellbeing. quality of life is also an important aspect of consumer well-being. researchers indicated that perception indicates the consumer well-being in order to improve the quality of life as a result of usage of service isn't products. This motion is also supported in past studies quality of life is perceived high in kiss off consumer well-being. Moreover customers get engaged to the organisations as a result of consumer well-being (Apaolaza, Hartmann, D'Souza, & López,2018).

### **Customer Loyalty**

Previous studies have regularly mentioned that loyalty is developed among customers with the consistent efforts and longer periods of time. organisations must make consistent efforts to meet the needs of the customers and provide services exceeding the expectations. researchers states that cost to acquire new customer is five times higher then to retain an old happy customer. different definitions of loyalty are presented in past studies depending upon the purpose of study (Curtis, Abratt, Rhoades, & Dion, 2011). It is defined as a level to which the consumer show repeat purchase regarding a service provider, reflect the positive attitude toward the service provider and consider this service provider when certain product is to be used. According to scholars loyalty is interpreted in terms of true loyalty. it must not be mixed with

purchase behaviour vision flexible buying of the brand regardless of the commitment (Leninkumar, 2017). the searchers states that there are multiple aspects of the cost of soft loyalty that includes negative and positive responses. whereas loyal customers must not be as customer that is satisfied. scholars noted that the inverse of customer loyalty is not the customer defection. while they suggested that “even a problem is not solved, approximately half of the customers would remain with the firm”. one of the big reason for this can be the cost of switching, lack of perceived differentiation, constraints of money time and choice have no effect on loyalty. Moreover, Grzeskowiak, & Sirgy, (2007). Reported that there is positive relationship among loyalty and consumer wellbeing.

## **CSR**

Researchers have mentioned a number of different definitions of CSR in a number of different contexts. there is no commonality among the definition of CSR doctor agreed, but it is important to mention the way CSR is a construct that deals with social obligations in a certain context on the development of strategies that are related to business (Chang and Yeh, 2016). Researchers have defined CSR as old musical commitment in the contribution of consumer well-being, Environmental issues, engagement of community, and well being of employees (Sandhu, & Kapoor, 2010). This definition is similar to the many other definitions presented in different contexts regarding government regulations and improving relationship with stakeholders. in many other different studies CSR in measured on the item based on group survey. These items are developed on the basis of in environmental factors, community factors, employee factors and customers factors (Chung, Yu, Choi, & Shin, 2015). Different empirical studies are conducted process the relationship between CSR and customer loyalty and found that there exists a positive relationship between CSR and loyalty of the customers. Another key output of positive CSR is that it has positive affect on WOM and recommendation of the product two other customers which is important aspect of customer loyalty (Lee, & Chen, 2018).

## **Service quality**

Researchers have defined service quality as a result of evaluation of the product by the customers among the perception in terms of expectations regarding the performance of the product add actual performance of the product. in literature service quality is defined as the level of discrepancy among expectation of the customers regarding services and perception of the services regarding performance of the product order service (Mosadeghrad, 2013). later this definition was further developed by researchers as “the overall evaluation of a specific service firm that results from comparing that firm’s performance with the customer’s general expectations of how firms in that industry should perform”. With the passage of time further different concepts like total quality management were evolved as well. This concept was adopted by a number of companies in different countries in 90’s. The basic objective of this concept was to improve the quality if services delivered to the customers. The term service quality is also known as SERVQUAL as mentioned in literature. It has a number of different attributes namely understanding, access, security, credibility, assurance, courtesy, responsiveness, reliability and tangibles (Quach, Thaichon, & Jebarajakirthy, 2016). Later, researchers reported that Service quality factors must be reduced to five factors. The first factor is tangibles that include appearance, equipment and physical facilities. The second factor is reliability that include accurately, dependence on service by customer. The third factor is responsiveness that shows the organizational willingness

to provide good service and helping the customer. The fourth factor is assurance that include confidence and trust of employees among themselves and on their own abilities as well. It also reflect the security, credibility, courtesy and competence. In the end, the last factor is empathy showing understanding to the customer and developing communication. In this context Osman and Sentosa, (2013) reported that service quality and customer loyalty have positive relationship.

On the basis of above discussion, following hypothesis are developed.

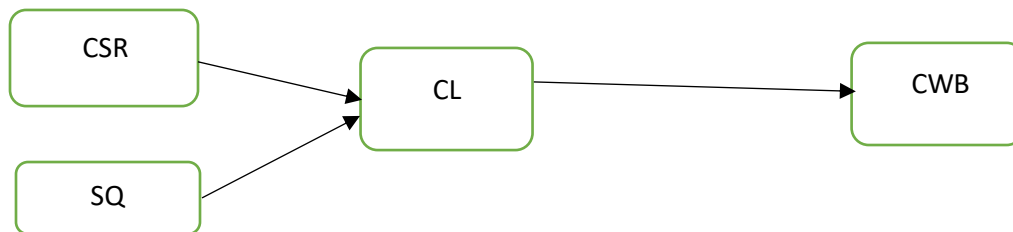
**H1: CL has positive effect on CWB.**

**H2: CSR has positive effect on CL.**

**H3: SQ has positive effect on CL.**

**H4: CL mediates between SQ and CWB**

**H5: CL mediates among CSR and CWB**



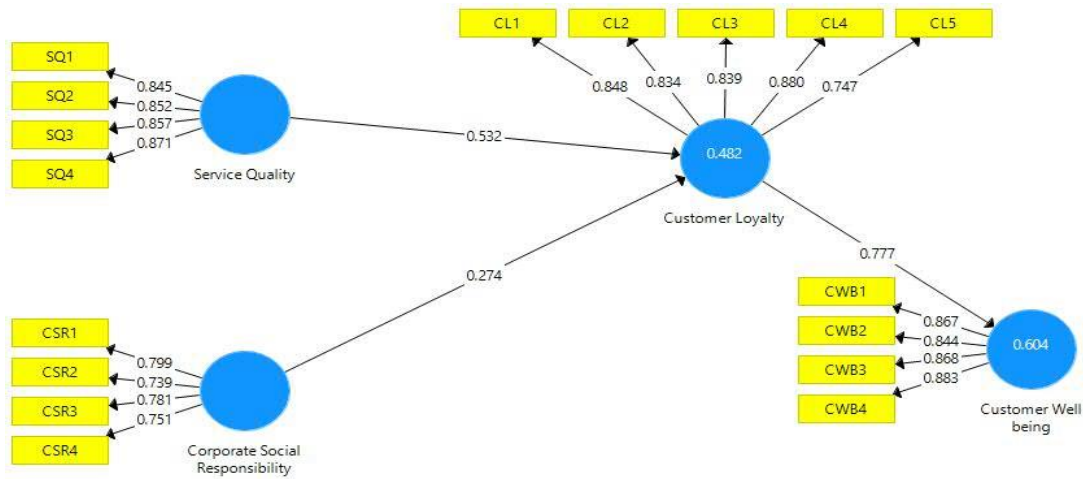
**Figure 1: Framework**

### **Methodology**

In this study, researcher preferred to collect to collect data by using online survey. This method was chosen as the main tool as data can be collected very easily very quickly from large set of people. Moreover respondents can give answers easily with convenience (Evans & Mathur, 2005). The cost of conducting such study is also very low. The population of the present study was the customers of the banks in Pakistan. The sample size was 608 respondents. The data was collected in the form of questionnaire developed from the literature review of past studies. The questionnaire was adapted from the items published already. This questionnaire was developed on 5 point Likert scale. The Likert scale ranged from 1 to 5. The questionnaire was developed in simple English language. The researched received 367 questionnaires back. The usable response rate was 60.26%. These received responses were assessed through PLS-SEM for the assessment of proposed hypothesis (Sarstedt et al., 2017; Raof et al.,2021; Abdulmuhsin et al.,2021). This tool is very useful to analyse the relationship among complex research models.

### **Results**

In order to get the results and assess the proposed hypothesis we used PLS-SEM in in this study. The tool used was PLS 3.3.9. This analysis was based on two different stages. The first stage is known as the measurement model used to examine the reliability and validity. It is important to be checked before testing structural model.



**Note:** SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

Figure 2: Measurement Model

The first stage is the assessment of reliability and validity under measurement model. The test of reliability is used to assess the internal consistency of the constructs. All of the results gathered were more than the value of 0.70. The gathered results shows that the values of factor loading, Cronbach alpha and CR are more than 0.70 Hair, Sarsted, Hopkins, Kuppelwieser, (2014). Thus the reliability and validity of the data is confirmed in table 1 and 2. Later, this research also assessed the AVE of the study among all the variables involved in the model. To confirm AVE, the values must be less than 0.50 (Fornell, & Larcker,1981). Thus, values of AVE confirm that criteria is fulfilled.

Later, this research assessed discriminant validity using Henseler, Ringle, & Sarstedt, (2015). For this purpose, HTMT technique was used. In order to confirm HTMT, the values of table must be less than 0.90. The values of HTMT are in table 3 and assuring that there is no issue of discriminant validity as all values are less than 0.90. Later, values of VIF were also examine to confirm that there is no issue of multicollinearity in the data. The values in table 4 confirms that this study has no issue of VIF as all values are less than 5. Later we also examined values of R square. Researchers confirms that value of R square near to 1 is good. Moreover, minimum benchmark is 0.10. The values of R square in table 5 confirms that this criterion is fulfilled.

**Table 1 : Factor Loading**

	CL	CWB	Corporate Social Responsibility	Service Quality
<b>CL1</b>	0.848			
<b>CL2</b>	0.834			
<b>CL3</b>	0.839			
<b>CL4</b>	0.880			
<b>CL5</b>	0.747			
<b>CSR1</b>			0.799	
<b>CSR2</b>			0.739	
<b>CSR3</b>			0.781	
<b>CSR4</b>			0.751	
<b>CWB1</b>		0.867		

<b>CWB2</b>		0.844		
<b>CWB3</b>		0.868		
<b>CWB4</b>		0.883		
<b>SQ1</b>				0.845
<b>SQ2</b>				0.852
<b>SQ3</b>				0.857
<b>SQ4</b>				0.871

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Table 2 Reliability and Validity**

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>AVE</b>
<b>CL</b>	0.887	0.893	0.917	0.690
<b>CWB</b>	0.888	0.889	0.923	0.749
<b>CSR</b>	0.769	0.774	0.852	0.590
<b>SQ</b>	0.879	0.879	0.917	0.733

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Table 3: HTMT**

	<b>CL</b>	<b>CWB</b>	<b>CSR</b>	<b>SQ</b>
<b>CL</b>				
<b>CWB</b>	0.873			
<b>CSR</b>	0.596	0.614		
<b>SQ</b>	0.731	0.681	0.510	

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Table 4: VIF**

	<b>CL</b>	<b>CWB</b>
<b>CL</b>		1.021
<b>CWB</b>		
<b>CSR</b>	1.206	
<b>SQ</b>	1.216	

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Table 5: R square**

	<b>R Square</b>
<b>CL</b>	0.482
<b>CWB</b>	0.604

Note: CL= customer Loyalty, CW= consumer wellbeing,

Later this study assessed proposed hypothesis of the study through structural model by using subsamples of 5000. This study used the t values and p values for the acceptance and rejection of proposed hypothesis. Table 5 of the study has the statistics results of the all the direct hypothesis. It is evident that all direct hypothesis are supported as t-

values are above threshold values of 1.967. Moreover, table 7 has the results of mediating hypothesis confirming mediating role of customer loyalty.

**Table 6: Direct Results**

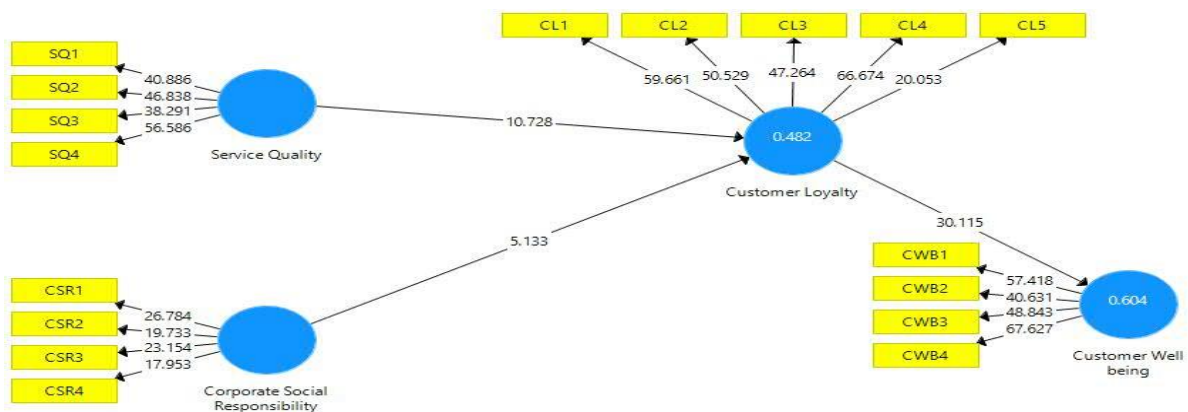
		Beta	SD	T value	P Values	
<b>H1</b>	CL -> CWB	0.777	0.026	30.115	0.000	Accepted
<b>H2</b>	CSR -> CL	0.274	0.053	5.133	0.000	Accepted
<b>H3</b>	SQ -> CL	0.532	0.050	10.728	0.000	Accepted

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Table 7: Indirect Results**

		Beta	SD	T value	P Values	
<b>H4</b>	SQ -> CL -> CWB	0.414	0.042	9.969	0.000	Accepted
<b>H5</b>	CSR -> CL -> CWB	0.213	0.043	5.009	0.000	Accepted

Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility



Note: SQ= Service Quality, CL= customer Loyalty, CW= consumer wellbeing, CSR= Customer social responsibility

**Figure 3: Structural Model**

**Discussion and Conclusion**

Banking is one of the important sector of Pakistan. In order to stay in competitive market, they must focus on factors to retain the customers. Therefore, this study explored the effect of service quality, CSR and customer loyalty on consumer wellbeing. The construct of consumer wellbeing is important as organizations must go beyond satisfaction of customers. In this regard, study found that customer loyalty has positive significant effect on consumer wellbeing. This result is similar to the findings of Grzeskowiak, and Sirgy, (2007). Moreover, the study also found that CSR is an important factor evaluated by the bank customer to remain engage with banks (Basheer et al.,2021; Hameed et al.,2021; Yan et al.,2020; Nuseir et al.,2020). Therefore, H2 of the study is supported and these results are in line with the results of Lee, & Chen (2018). Furthermore, this study reported positive effect of service quality on the consumer loyalty as well. It shows organizations must focus on the quality of services they are giving to banks. For this reason, H3 of the study is supported as well as similar



to the result reported by Osman and Sentosa, (2013). In the end, mediating role of customer loyalty as well supporting H4 and H5.

This study bridge the gap of limited studies regarding factors effecting consumer well being in context of Pakistani banking sector. This research has few limitations as well. The R square value shows need of more variables to improve customer loyalty and CWB among customers. These results can be used by practitioners of banking sectors.

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