CHAPTER 1

INTRODUCTION

1.1 Background

In today's competitive environment it is needed to find those factors that are helpful to attain sustainable competitive advantage. Factors that to be achieved may be tangible are intangible. Reputation of corporation is one of the intangible features through which corporation achieve sustainable competitive advantages in the market (Dierickx, et al., 1989 cited in Boyd et al., 2010; Shamsie, 2003; Keh et al., 2009). According to scholars (Keh, et al., 2009; Boyd et al., 2010) it is very hard to copy firm reputation. Reputation is a valuable factor through which consumer judge the services or products of a company (Schinietz, et al., 2005). Further it is very important for those firms which are offering services or involved in intangible production they need to be more reputable because they don't have any physical product in evidence (Bromley, 2001; and Walsh et al., 2014). Emphasize that 'Corporate reputation play significant strategic part in the market of services because the pre-buying assessment of quality services is necessarily unclear & unfinished (Wang, et al., 2003). Different corporate reputation studies have conducted on different dimensions (For example: Keh&Xie, 2009; Nguyen et al., 2001). A very recent study has been done on one dimension that "How Reputation affects customer Behavior, and attitudes (e.g. Grunwald et al., 2011; Bartikowski et al., 2011). In the literature of marketing present research does not say more about whether reputation of corporation can contributes to association between CSR, customer satisfaction and services quality which we addresses in this research.

The consequences that corporate social responsibility has on consumers behavior and replies are studied by various scholars (Arıkan et al., 2013, for example, loyalty of customer (e.g., Stanaland et al., 2011; Marin et al., 2009) or satisfaction of customer (e.g., He and Li, 2011; Luo& Bhattacharya, 2006), brand equity (Hur, W. M., Kim, H. & Woo, J. 2014) and product responses (e.g., Gurhan-Canli et al., 2004; Brown, et all., 1997). However, certain scholars debate that the corporate social responsibility are not the very dominant criteria in buying behavior (Marinn et al., 2009; Boulstriddge et al., 2000) in many buying situations traditional criteria are still the most significant choice standard i.e. quality, brand familiarity and Price. Quality playing important role in the service context (Cronin, et al., 1992 reference in Ariikan et al., 2013), however this research establishes that how together CSR and quality of service may have impact on corporate reputation and customer's satisfaction. Client satisfaction was selected as a consequence since the association of marketing perspective seen customer satisfaction, along the quality of services, as the main determinant of client loyalty and retention to the provider of services. (Vinita Kaura, 2013, Fullerton, 2005, GarimaSrivastav, 2016). So, the very important thing for manager of marketing is to comprehend whether loyalty of customer in their company is mostly driven by consumer's assessments of services quality or client satisfaction to the provider of services. Fullerton (2005) stated that "In the lack of this study, company may embark on costly association or qualities improvement program that will be doomed to failures if client loyalty in their company & industries is actually operate by the ignored constructs".

To give a summary, the key questions discovered in this research are whether corporate social responsibility or services quality is the primer drivers of customer satisfaction. This research also examines the mediating part of corporate reputations, whether or not it can serve as strategic tools for improving the impact that corporate social responsibility & quality services have on customer satisfaction. The rest of the paper is organized as follows. Chapter two is the literature review which is for understanding the key concepts. Chapter three is the research methodology. Chapter four is the data analysis and results of the study. Lastly, chapter five is the conclusion and suggestions of this study.

1.2 Problem Definition

In the literature of marketing existing research do not say much about whether corporate reputation can contributes to association between corporate social responsibility (CSR), customer satisfaction & overall services quality (Yaşin , 2017). Up to my knowledge also in marketing literatures, there is no empirical or conceptual evidence for the association among overall services quality and customer's satisfaction, except GarimaSrivastav, (2016). Especially in Pakistan with specific concentration of KPK, there is no study which has been discussed proposed model. Population wise, Pakistan is one of the biggest consumer market and due to increased awareness, information technology and media, has become dynamic market. In this context, there is need to study a proposed model

1.3 Research Objectives

The main objectives of the research work is to investigate the relationships between CSR based identity, overall quality of services, corporate reputation and customers satisfaction. The association that we propose is among the variables such as independent variables with mediating variable and dependent variable as shown in the figure.

1. To understand the concepts of CSR based identity, overall services quality, corporate reputation and customer's satisfaction.

2. To investigate the association among CSR based identity, overall services quality and customers satisfaction.

3. To study the mediation impact of corporate reputation between CSR based identities, overall services quality, and customer's satisfaction.

1.4 Research Questions

1: What is the effect of CSR based identity and overall services quality on customer's satisfaction?

2: What is the main role of corporate reputation as a mediator on relationship between CSR based identity overall services quality and customers satisfaction?

1.5 Significance of the Study

1.5.1 Academic Significance

In the literature of marketing existing research do not give more knowledge about whether reputation of corporation can contributes to association between CSR, customer satisfaction & overall quality of services (Nil EngizekBaharYaşin , 2017).This research will be contributing additional knowledge to the existing body of literature in services sector of Pakistan which is the academic significance.

1.5.2 Organizational Significance

Organizational significance of the study is it creates customer satisfaction, positive attachment and loyalty to the organization. It also creates a competitive edge in a rivalry market (competitive market).

1.5.3 Managerial Significance

The Managerial significance of the study is it will help the manager to achieve the goals and targets of the sales. If customers are satisfied from the services, they will take firm services, which can help manager to achieve their goals and targets of the sale.

1.5.4 Economic Significance

Banks play significant role and contribution in the economic growth and development of a country. Therefore, this study gives directions to services industry towards customer satisfaction in banking sector, which is the key element of success for every sort of firm. As implementing findings of the study, it will positively increase the outcomes of customer's investment intentions. This will lead economy towards development and growth. Because through high investment per capita income will be increased and economy will lead to a developed stage which is significant for economic development.

1.5.5 Social Significance

This study catches the attention of service firms towards CSR based identity. CSR is always benefiting society while compensating and contributing to different CSR projects. Service firms always try to invest money on CSR related projects, which is the social significance. In short, this study is beneficial for organization and society as well in the sense of CSR.

1.5.6 Theoretical Significance

Expectation confirmation theory is a cognitive theory which seeks to explain post-purchase or post-adoption satisfaction as a function of expectations, perceived performance, and disconfirmation of beliefs. The structure of the theory was developed in a series of two papers written by (Richard L. Oliver in 1977 & 1980). Although the theory originally appeared in the psychology and marketing literatures, it has since been adopted in several other scientific fields, notably including consumer research and information systems, among others.

According to this theory every customer expects something from company if company fulfill the needs of the customer the customer will be satisfied. In this research customer expects the CSR and overall service quality, if performance meet the expectation then the customer will feel satisfied. This research model is supporting by mentioned theory.

CHAPTER 2

LITERATURE REVIEW

2.1 CSR-based identity and customer satisfaction

In the literature of marketing a lot of definition of corporate social responsibility is found (Pérez et al., 2013). In most of academic journals CSR states that the combination of ethical, economic, philanthropic & legal responsibilities that a company has towards the society (Pérez et al., 2013). Responsibilities in economic domain are, e.g., shareholders income maximization, earning the top value for currency, a great level of maintaining operating efficiency and the strong competitive position of establishment (Pérez et al., 2013b). The rule of law defined the legal category (Carroll, 1979). Society expected corporate activities which are covered by ethical dimension, but the legal codes not codified (Schwartz & Carol, 2003a). The philanthropic dimension set poses of voluntary activities that go away the entirely ethical, for example contribution to charitable trust, energetic involvement in environmental protection or sponsorship to activates of cultural (Carroll, 1979). From the point of view of stakeholder CSR is seen as a build that covers economic, ethical, philanthropic and legal activities associate to the responsibilities of companies towards their interested party (Pérez et al., 2013; Freeman, 1984). By the way, the theory of stakeholder's (Freman, 1984) proposes CSR dimension as stated by the key target class of a company. Due to this Proposal, Activities of CSR should preferably be classified as the domain of the stakeholder who receives the maximum advantage from those doings. Applied for this reasoning, researchers recognized some dimensions of CSR which are employees, clients, environment, shareholders & the society (Pérez et al., 2013). However, in this research, the scholars only examine three dimensions of CSR which is constructed by Carroll (1979) (e.g. philanthropic, ethical and legal). This concept of CSR is used in earlier CSR-PSQ-loyalty study (Pérez et al., 2013a; Sallmones et al., 2005a). The writers have intentionally excluded the dimensions of economic from analysis; because it is identification by clients & their impact on client aims which is questioned by researchers (Maignan et al., 2001). In 1985

Aupperle conclude that the perception of CSR is measured by three important components of non-economic which are (philanthropy, law & ethics). Investigator notices the economic dimension which is correlated inversely to the component of these. Therefore, economic responsibilities are does not consider by customer as a part of the corporate social responsibility. Maignan et al., (2001) claim that the clients often eliminate the dimension of economic of the construction of CSR.

Corporate social responsibility is defined in the banking sectors using the stakeholder theory initially established by Pez et al., (2013) and Freeman (1984). This author defines that the stakeholders are individuals or those groups of people who are affected or affect by the success of business goals or are those performers who have a directly or indirectly interest in the corporation. Executives continuously meet CSR requests and pressures from community groups, suppliers, employees, stakeholder, governments and customers (Siegel, et al., 2001). This theory is describing CSR as the set of initiatives that businesses perform to fulfill their obligations to these groups (Ferrell, et al., 2004). In this sense, Clarkson (1995) believes that firms manage relationship with shareholders instead of handling wider social concerns. Therefore, Due to this important theory, the stakeholders are the main recipients of the CSR and, therefore, are those that companies must meet (Pez et al., 2013).

Scholars often classify shareholders as internal and external, involuntary and voluntary, or and secondary and primary goals (Turker, 2009). For the main purposes of this study, the writers choose the classification provided by Pezaz et al., (2013), which is founded on a review of the literature of CSR in the commercial banking sector of Spain (Sarro et al., 2007, Soto, 2006, Goirigolzarri, 2006). These scholars find five important dimensions of CSR in the banking Sector: CSR oriented to stakeholders and supervisory boards; customer-oriented RSI; Employee-oriented CSR; and a general dimension of CSR in relation to legal and ethical issues, CSR oriented to society; which contains corporate responsibilities for a wide-ranging of stakeholders, such as governments and / or the media (Pez et al., 2013). Customer-oriented CSR basically contains a whole and truthful announcement of a firm goods and facilities and customer complaint management (Sarro et al., 2007, Goirigolzarri, 2006). CSR oriented towards shareholders and regulatory boards includes transparency of information and the search for company profitability (Sarro et al., 2007). Employee-oriented CSR covers issues related to job creation and job opportunities (Sarro et al., 2007, Goirigolzarri, 2006). Society-oriented CSR refers to those issues such as charity, environmental protection and community development (Sarro et al., 2007). Finally, the overall dimension of CSR includes company legal and ethical concerns (Maignan, 2001).

The term corporate social responsibility is known as community service banking in the banking sector. The idea of Banking Community Services (formerly known as Banking Innovation) was introduced for the first time by banks in 1973 to help the identified target group that belongs to the weakest and most oppressed sectors of the society, both in their non-banking and banking activities. Commercial banks were initially received in among, as a portion of their philosophy of corporation, that the financial and human resources at their disposal should be prepared to play the societal role. The important two social role dimensions are: (i) staff members are expected to contribute to understand the needs and aspirations of the public around them and try to elaborate measures to eliminate the unquestionable social and development gaps in an apolitical way and (ii) the bank as a corporate citizen owes a solemn duty to the less fortunate and disadvantaged members of society, from which the benefits derive.

In the past four periods, customer satisfaction has been considered one of the very significant practical and theoretical issues for many researchers and marketers (Jamal, 2004). But, not a single definition of customer satisfaction was accepted unanimously by the marketing literature referring to this problem. However, every suggested definition agreed that the satisfaction concept suggests the required presence of an objective that the user wants to accomplish. In 2006 Homburg, says that earlier study has been recognized that both cognitions (Oliver, 1980) & the affective (Westbrook et al., 1991) significantly forecast satisfaction judgments.Customer satisfaction is attributed to a customer's feelings of happiness when his/her expectations are met by the service provider.

On the one hand, inside the literature of marketing of services, satisfaction is a cognitive phenomenon (Westbrook, 1987). Cognition have been research in terms of the expectations/prove wrong model; also identified by the model of confirmation/disconfirmation, which tells that customer expectation derive from beliefs of a customer about the performance level that a product / service would make available (Oliver, 1980). Moreover, different theories and models that has been established for this purpose (Oliver, 1980, Tse et al., 1988), show that satisfaction of customer is linked to the direction and size of proven wrong, which was defined as the dissimilarity among the evaluation of post-usage & post-purchase performance of the service / product and the prior buying expectations (Sharma et al., 2004).

In other side, another study has recognized which affects experience during the gaining and feeding of the services or product can also has a positive and important effect on the judgments of satisfaction (Homburg et al., 2006). The roles of affective dimensions in the creation assessment have not been ignored by research (Burns, et al., 2006). In 1997 Liljander and Strandvik propose that customer satisfaction can't be fully understood without studying its emotional aspects. Dube-Rioux (1990) emphasizes that the user affective responses used to forecast satisfaction of customer is more exactly than evaluation of cognitive. Furthermore, Westbrook (1987) recognized the ignored role of influencing the satisfaction assessments after the purchase, which then consequences in research of the part of influencing in service encounters as well as for the overall assessment of a services (for example, Shrerell, et al., 1996 Liljander&Strandvik, 1997; Schoefer&Ennew, 2005).

In summary, the literature review proposes that the common part of assessment is the earlier expectation of the buying experience by the user (Andreassen, et al., 1998). Therefore, it can be said that satisfaction of consumer are when the purchasing result surpass their expectation, conferring by way of the "dis confirmatory paradigm" (Oliver, 1980). Every experience indicates to an assessment, & an accompanying expressive reaction, by the client. It is very compulsory also indicate that user satisfaction can be allocated to different extents, for example front-line staffs satisfaction, the central service or the company in overall (Lewis et al., 2006). This method may involve the building of dissimilar dimensions of customer satisfaction (Anselmsson, 2006). For much accuracy, earlier investigations in services aimed at publics and distinguish by high client contacts with separately modified service solution have establish different extents that efficiently have a dissimilar effect on total satisfaction of consumer.

Satisfaction of customer states that a general assessment based on the client's total experience of buying and using a service or good over period (Anderson, Fornell, et al., 2004,). In the literature of marketing, client satisfaction have been accepted for a main part of company strategy (Fornell et al., 2006) and a main drivers of company lengthy period income and bazaar value (Gruca et al., 2005).

Why a company's CSR initiative does leads to more satisfaction of client? Not less than three lines of study points to such a connection: First number as, both organizational theory (Scott 1987) & the theory of interested party (Maignan, Ferrell etal., 2005) propose that the actions of firm heart felt request to the multidimensionality of the user is not lonely economic but also an associate of a community, country & family (Han delman et al., 1999). On the basis of this, Daub et al., (2005) proposed the word "generalized client" to refer to person who is not only client who always care about the experience of consumption but also potential members of different interest groups that firms should consider. In this way, general clients are probably too many satisfied from services or goods which are socially responsible company (in competition with societally lazy counterparts) provide.

Number second a powerful CSR record makes a favorable circumstances that increases positively users' assessments of and point of view towards company (Sen& Bhattacharya 2001, Brown &Dacin 1997). Specially, current works on clients-firm proof of identity (Bhattacharya et al., 2004) proposes that initiative of CSR is a main part of identity of corporation which can persuade clients to found (that is, grow a intelligence of joining) with this firm. In fact, Lichtenstein, Drumright et al., (2004) point out that "one way in which CSR initiatives generate benefits for businesses seems to be increase user identification with the company and help for firms. It is not surprising that find clients are many probable to be satisfied with a company's offered (e.g., Bhattacharya et al., 2003).

The third flow of literature that allows us to narrate CSR to client satisfaction examines the background of client satisfaction. E.g., value perceived is the antecedents that have been empirically demonstrated to endorse client satisfaction (Mithas, Krishnan et al., 2005). In our context, if everything other remains the same, it is likely that customers will obtain a best perceived value and, accordingly, a greater satisfaction of a good made by a socially responsible firm (that is, adition value through good social reasons). In addition, participation in CSR may permit companies to better understand their generalized clients and, therefore, increase their specific client knowledge (Sen et al., 2001). Because better client knowledge represents other background that have been found to improve client satisfaction (Mithas, Krishnan and Fornell 2005a, Jayachandran and others 2005), we always believe that initiatives of CSR may assistance to endorse client satisfaction.

The most refer classification of corporate social responsibility aspects is used by Bhattacharya, et al., (2004), though there are others exist (for example, Kotler et al., 2005). The following six dimensions of CSR is recognized by Bhattacharya and Sen (2004) and obtained by Socrates, the monitor of business social evaluations issued by investigation of KLD, (1) staff diversity (such as: disability, race, gender), (2) staff support (such as: safety concerns, union relationship), (3) product (such as: innovation, R&D, safety of products), (4) environmental effect (such as: pollution control, products of environmental friendly), (5) foreign operations (for example, work practices abroad), & (6) support of community (such as: support for artistic programs, shelters for poor people).

The differential effects of the initiatives of CSR on client preferences and impacts, containing satisfaction of customer, have not before been inspected. But, a research by Auger et al., (2006) inspected the liking of consumer towards ethical & social problems in six nations (United States, Spain, Germany, Korea, India, Turkey), discovering a graded liking for sixteen initiatives of CSR that different from one country to another. Factorial analyses show that these were group in to eight groups. But, the eight groups recognized by Auger et al. (2006) vary from the 6 key dimensions of CSR presented by Bhattacharya et al., (2004). Furthermore, in 2006 Auger et al., (2006) did not inspect preferences for public support programs. Though the comparative analyzes of the dimensions of Bhattacharya and Sen (2004) were not directed to determine the initiatives of clients- preferred, with the results of the research by Auger et al. (2006) we recommend that some initiatives of CSR would be positively affect a global measure of commercial bank client satisfaction. Furthermore, it's states that the hierarchy of CSR initiatives preferred by customers in terms of their effect on the satisfaction of commercial banking customers. Therefore, we include the classifications preferred by the consumer of Auger et al. (2006) in the Bhattacharya et al., (2004) to make the third plan.

While the researcher in the study considered the impact of CSR on a many factors containing loyalty, emotional attachment, intentions, behaviors, brand identification and store purchases, some studies considered the CSR association and satisfaction. Lu and Bhattachari (2006) examined the Fortune of 500 companies, which obtained a positive relation among CSR and satisfaction of customer. His research recognized that satisfaction has totally mediated the association among CSR & the company's value of market. This is the incorporation of satisfaction of customer has decrease the impact of market value on CSR. But, these research scholor also indicated the case in which CSR cannot every time lead to satisfaction of customer. Exactly, Luo et al., (2006) originate that the companies with little innovation capacity, CSR literally reduces satisfaction of customer levels &, through less satisfaction, a deteriorated bazaar value.

The review of earlier studies showed the function of customer satisfaction and CSR received a slight attention of research in spite of the approved importance of client satisfaction in literature of marketing (Gruca et al, 2005). From these current experiential studies on user responses to the activities of CSR, a good deal have been on user goods, with slight study on marketing services like banking sector. The research of Luo et al., (2006) highlights the reality that the affiliation among satisfaction of customer and CSR isn't usually direct. To this point, the CSR techniques in banks are effectiveness in endorsing a retail bank satisfaction of customer is single slightly understood. In fact, a Pomering, et al., (2006) study showed that clients may pick extra fascinated initiatives. Consequently, in certain instances, firms chose and follow programs of CSR with the expectancy of an attendant customer satisfaction improvement can subtract valuable resources for reasons which are not benefit from the many of their clients. In its place, it is proposed that clients-centric initiatives can attain greater levels of satisfaction of customer than initiatives of CSR.

Customer satisfaction is an important variable for commercial banking clients which mediate the effect of company relations on client loyalty behaviors. In this context satisfaction states that client attitude towards a result of a firm and to assess the cognitive effort of services received in association to its costs (Rust, et al., 1994). Based at the results of earlier scholars, this paper identified three lines of research to connect CSR perceptions to customer satisfaction (Pérez et al., 2013). Number first, the theory of equity (Oliver, 1999) which says that Clients may possibly be different kinds of interested party which are interested simply in the financial value of using or consumption but furthermore in the complete position of a firm, containing the justice of its initiatives corporate social responsibility for many stakeholder groups. In this case, it is likely that customers will be much satisfied if the firm is socially responsible. Number second, the perception of CSR raise the observed utility & importance of a firm which results increases satisfaction of client. In this sense, the observed value assumes non-economic

&economic methods; therefore the insights of the CSR can enhance further utilities / advantage to the clients and raise their customer satisfaction (He et al., 2011). Lastly, a researcher has shown that CSR perceptions can be the main determinants of the perceived attraction of corporate characteristics or name that result increases the power of C-C recognition (Marín et al., 2009). In this line, academics have shown that greatly identified clients are much satisfied from their services providers so that there may also be a direct linking among the CSR relationship and customer satisfaction might exist (He et al., 2011).

Customer's satisfaction is an important precedent for significant behavioral consequences, including loyalty of customer and client commitment (Donio et al., 2006), word of mouth & repurchase intentions (Brady et al., 2001). Based on Bagoozzi (1992), the structure to address the assessment of emotional response, it has argued that the client perceptions trigger satisfaction of customer. Therefore, satisfied clients develop favorite intentions of behavior which purpose to keep the stages of satisfaction. Due to the comparatively great degree of observed risk related to services, customer who is satisfied will not take any risk related with the choice of new service providers & will coming back to the central firm for the future transactions to address the risk. Therefore, the subsequent assessment of the previous buying experiences is a significant factor of repeated behaviors (van Birgelen et al., 2006). Client satisfactions defines an assessmentsof a feeling (Hunt 1977). Foll0wing Petrick (2002) defined the reaction of emotion as "a descriptive decision on the happiness that the goods or services make available to the customer". This proposes that the satisfaction of customer can be measured based on how much a user trusts that feelings positive are suggested when they consume a service or product (Rust et al., 1994). In another words, Oliver (1997) says that customer satisfaction is seen as a build composed of a judgment & emotional reply to the provider. The research of client satisfaction from the viewpoint of academic is equal to discover the meaning to control the affective evaluation of a services meeting from a professional point of view. Existing study supports the relation among initiatives of CSR and client satisfaction (e.g., Luo et al., 2006). If insurance firms' bazaar managers use CSR as a means of persuasive advertising to ultimately impact the insured's external and internal performance, the insured's client satisfaction must be a suitable mediator for the association among initiatives of CSR and inside consequences of outside insured results. Perception of bad information's (Lange et al, 2011).

Businesses with a comparatively greater reputation experience less negative reactions in the stock exchange when they report unsatisfactory incomes (Pfarrer et al., 2010) & their firm reputation suffers fewer after the reduction (Love et al., 2009). Moreover, a great reputation is very attractive to staffs & clients (Lange et al., 2011). The reputation of a firm performance is the indications for the company. The information's of asymmetric among the company and its interested party and the characteristic of a decent firm are secreted from sight. Investment in corporate reputation raises stakeholder support & raises user confidence in the offerings of firms. The reputation of a company would show how well it has fulfilled its commitment & has met the expectations of various interested party in the previous and forecast upcoming behaviors (Siltaoja 2006). Company can use the actions of corporate social responsibility as a mechanism to report interesting characteristic to the interested party (Fombrun 2005). CSRmay be seen in the shape of strategic investment in the construction or care of reputation. When making a strategy for investment in creating or maintaining reputation of the firm creates a strategy of differentiation at the corporate level.

Luo and Bhattacharya (2006) verified the direct effect of corporate social responsibility 0n client satisfactions. The three key technique to clarify the direct effect 0f corporate social responsibility onn client satisfaction (Luo et al., 2006). Firstly, a exchanging of views shows that the perceived value really impacts client satisfaction (Fornell, et al., 1996). This returns the capability of firms to participate in the CSR understanding of its customers effectively and translate this knowledge to a greater level of satisfaction of customer (Luo and Bhattacharya 2006). Secondly, using philosophies of societal identification and identity of organization, initiatives of CSR lead to greater stages of firm identification Consumers (Bhattacharya et al., 2003) which help to meet the wishes of their clients (Luo et al., 2006). Third, firms must have a stable view of the interests of the parties involved and meet their claims (Maignin et al., 2005). Users, in specific, use preferences and experiences that go beyond feeding to contain go to your role in the age of member. A publicly responsible firm applies its understanding of users and other interested party to more general problems of meeting them (Luo& Bhattacharya 2006).

CSR have recognized as an importance for various firms (Luo et al., 2006), which have attempt to inspect the association of corporate social responsibility to different variables and many or in them propose that corporate social responsibility influence customers productsreplies

(Brown, 1998). Furthermore, some studies noted that CSR programs can deliver a lot of benefits for firms, not only improved satisfaction (Lichtenstein et al., 2004). Furthermore, this is stated that client behavior in the direction of a company is really affected by the initiatives of CSR (Folkes&Kamins, 1999) & services value model expose CSR directs (Mohr et al., 2001) or not directly (delosSalmones et al., 2005) impact. Also, corporate social responsibility has a significant effect 0n buying purposes and inversely (Barnes et al., 2005).

As mentioned earlier, there has been very limited research on the influence of perceived corporate social responsibility on customer satisfaction in the shipping industry. Afterward, the influence of CS on RM and CL in the industry of shipping is similarly inspected in the current study. It is well known that corporate social responsibility can really have emotional impact on client-firm identification, & donations of client (Lichtensteiin et al., 2004), attitude of client towards a products (Bereens et al., 2005) and financials results for example Tobin'sq and luggage return (Bhattacharya, et al., 2006). With positive perceived corporate social responsibility, a client has a tendency 0f favorable assessment of and attitude on the way to a firm (Gürhan-Canli et al., 2004). Luo et al., (2006) also found a significant association between corporate social responsibility and customer satisfaction by displaying that company initiatives of CSR could improve client satisfaction. So, we can think through the probable existence of the straight association among CSR and customers satisfaction. Built on the results of the earlier research it is hypothesized H1.

2.2 Corporate Reputation and Customer Satisfaction

As stated earlier reputation of corporation, talks about the whole assessment of a company's standing from interested party or stakeholders' point of view (Fombrun, 1996). Currently corporate reputation research have mainly concentrated on how corporate reputation impacts recent customer behavior & attitude (i.e. Bartikowski et al., 2011) mainly for those firms which offer services (Keh et al., 2009; Davies et al., 2010). The famous feature of facility is the shortage of tangibility & trouble of quality of the facility provide by the firm. When the firm services are evaluating, customer depend greatly on indications, the corporate reputation of the firm which offer services also including (Walsh et al., 2014). Those factors which inspire client to link themselves to the company are robust reputation indications trustworthiness (Hennig-Thurau et al., 1997; Bartikowski et al., 2011).

In the concept and definition of company reputation there is a similar variety, also in its measurement. Many authors said that company reputation is a mutual phenomenon and their definition rotates a rounds a particular groups (i.e. stakeholder) capability to identify and properly explain 'what a company stand for' (i.e. Weiss, Anderson, et al., 1999). An implicit assumption in this seems to be that such groups will collectively have either a similar view of the company or that differences between groups are not managerially significant. Author propose that this is limited because every stakeholder group (e.g. financial analysts, industry experts) is bound by a common past and shared value system which leads to shared and similar within group perceptions of a firm, but which will differ between groups. Roberts and Dowling (2002) for example examined perceptions of industry analysts, as well as company managers and directors, but they admit that their reputations scores are likely confounded by their respondents' knowledge of the financial performance of the firm. Furthermore, the assumption that all stakeholders such as competitors, employees and in particular customers will have similar managerial relevance and importance is questionable. Rose and Thomsen (2004) used manager and analyst perceptions of corporate reputations, and concluded that "the case for questioning business people rests on an assumption that they are better informed about other companies than the population at large, but it is clear that the causes and effects of general public image may be different and that this invites further research" (p. 204). Indeed over twenty years ago, Freeman (1984) was proposing that since variouspeople attend to different features of a company's performance, company reputation reflects a company's relative success in fulfilling the expectations of multiple stakeholders.

A client seems to be a firm's most keyinterested party as they are the most importantproducers of income for the trade. This onlyshows a purpose to learn them independently, relative to company reputation. Also, clients can have a largereffect on each other through words of mouth regarding the company's reputations than the firm'spublicity or advertisingthings are probably to have on clients. The gauge of this effect has newlyimproved dramatically with online communication and words of mouth being able to impact thousands of clients almost rapidly. Secondly, users in specific can be very effortlessly influenced by nonbusiness communication such as a television or mediabulletin about the firm. Thirdly, manyscholars have lectured dimension of company reputations, e.g., financial performances, societaland environmental responsibilities, reliability of services delivery. These would perform to depend greatly on how clients perceive the firm as to what influence they will have on the whole reputation of the company. For example, societal responsibilities is not a firm generated phenomenon, as businesseshumblyeffort to do what society, i.e., users; think is better at a given topic in time. Financial performances of the firm aremostly a consequence of the clients liking the firm and its products.

We might also say that the earliervarious stakeholders approach which have measured insights of staffs, townforecasters, shareholders, and the mass media are measuring a 'derived' insight and that the insights of these stakeholders are determined to a bigpoint on what clients think of the firm. We are not mention researchers only to this lapse in the literature. For example, Dowling (2001) says that when measuring company image and reputation it is important to identify the viewof leaders in the public because theleader will have a disproportionate effect on how other people assess the organization. He also says that an significant determinant of the corporate reputation anindividual holds of a firm is the association that the individual has with the organization and clients are more probable than other stakeholders to have a 'relationship' with a firm. Roberts et al., (2002) recommend that upcoming researches should focuses on clients as perhaps the most significant stakeholder group.

Researchers'opinions of the dimensionality of the company reputation build have developed over time. Certainscholars have conceptualized and measured company reputation in a one-dimensional way (for example, Anderson et al., 1995, Bhattacharya, et al., 1995, Doney et al. 1997). More recently, a more sophisticated notion of corporate reputation as a multidimensional construct has begun to gain increasing acceptance. Dowling (2001) suggests that the reputation of a company is a combination of the admiration, respect, trust, and confidence in the future actions of the organization. Representing those that view reputation of corporation as a multidimensional construct, Fombrun et al., (2000) says that reputation of corporation as "a collective assessment of a corporation's ability to offer valued products to a representative crowd of stakeholders." Other researchers have discussed corporate reputation in relation to trust, service quality, and profitability (e.g., Rose & Thomsen, 2004; Roberts

&Dowling, 2002). We follow this approach by viewing customer based corporate reputation as a multidimensional construct (Wiedmann, et al., 2004; Davies et al., 2002).

Walsh et al., (2007) view customer-based corporate reputation to be comprised of five information content dimensions. Customer orientation refers to the customers' perception of the willingness of company employees to satisfy customer needs (e.g., Brown et al., 2002). The good employer dimension is concerned with customers' perceptions about how the company and its management treats its employees and pays attention to their interests, and customer expectations that the company has competent employees. The reliable and financially strong company dimension is about customers' perception of the company in terms of competence, solidity and profitability. Moreover, it measures customers' expectations that the company uses financial resources in a responsible manner and that investing in the company would involve little risk. The product and service quality dimension refers to customers' perceptions of the quality, innovation, value, and reliability of the firm's goods and services. Finally, the environmental and social responsibility dimension captures clients' beliefs that the firm has to play a positive role in society and towards the general environment. As our focus are not on the dimensionality of reputation of corporation, but on the antecedents and consequences, we first demonstrate the multidimensional scale's validity and then treat corporate reputation as a uni-dimensional construct in the analysis. This approach is consistent with Fombrun et al. (2000).

The rising figures of literatures have led to a lot of definition of company reputations. Fombrun (1996) define the billed as "a representationsof a firms previous activities and upcoming prospect that describe the company's complete appeal to all of its main voters when compare with 0ther leading competitors". Corporate reputations arepublicly shared impressions, anagreement about how a company will act in any giving condition (Sandberg 2002). Morley (2002) clarifies that "the company reputations, or image publicity professional prefers t0 terms it - is based 0n how the firm conduct 0r is perceived as conducting its trade" Scholars use the terms images and reputations synonym, another scholars differentiates the construct. Middleton et al., (2002), e.g., offer a strong summarizationsof the images constructs and explain it t0 consist of "attitude and belief about the firm held by the firm's stakeh0lders designed by the organization's personal communications procedures". Markwick et al., (1997) and Nguyen et al., (2001) clarify that the company image represent a variables sketch of a company and its product/brand in the minds of a consumers that is mainly impact by the company's promotions effort that may be changed comparatively quickly, while the reputation reflect the grade of trusts in a company's capability and willingness to meet consumer's expectation on continuous basis.In the perspectiveof this research, we focuson constructing of reputations and define it as a stakeholder complete assessment of a company over period in respects to its handling of stakeholder's relationship (Fombrun 1996). Reputation is perceptive joint constructions (Wartick 2002) as it depends on individual perceptions of the public impressions about a company. In discriminating it from the images construction, we follow Balmer et al., (1999), who suggests that the images is an instant mental image that individual conceive of an organizations. In difference, reputations are "establish above time, founded on what the institution has completed and how it has acted", (Balmer et al., and 2003), which means that it evolves as consequences of regular conduct that create trusts. The rising interests in corporate reputations have led to the growth of a different variety of a constructive measure. Business assessments are the mutual method to measuring reputations. They are generally founded on a group of various companies association that represents various stakeholders' expectation regarding the activity of a company. Examples of such societal expectation are the supply of good quality products, fair treatment of staffs and supplying good financial performances. The meters used to measures reputation generally represents one aspect of this expectation. The set of signs are then combined to create up the construction of reputation in the brains of a directory.

Also, we suggest that satisfaction is an important factor of loyalty. This means that episodic capabilities as an important portion of satisfactions are related to relationally connotation, an idea supported by attitude-behavioral consistent opinions (Oliver 1997). Customer satisfactionsresultis a favorite mail among consumer expectation and his experiences with a company or its services and products (Churchill et al., 1982). Due to the significance of customer satisfactions in explanation of loyalties, we contain the construction in ours analysis. We just focus on experience, portion of customer satisfactions, although expectation can be established partially based on information about a company's reputation which could lead tooverlapsof reputations and a satisfaction building based on expectation.

As said by Bennett et al., (2000), theory of reputation had its origin in the 1950's when the idea of company image occurred. In the 1970's and 1980's, it grown to focuses manyon company identity. A decade later, the establish theory into its newshape with the increased interests in brands managements and company reputation. Argenti (1997) attributed the development of interests in reputations management partly to the achievement in disaster management. Bennett et al., (2003) define reputation as "anidea associated to image, however single that states to value judgment between the people about an organization quality, made finished a long period, about its honesty, and regular reliability." A corporation's image can affects its trustworthiness and success in accomplishment important insider and outsider viewers such as customers, staffs, and the Medias. As said by Jacobs (1999), "career success may depend as much on how others perceive you as on your abilities." Internal factors that affect a company's reputation include its ability to communicate, transparency, human values, treatment of employees, ability to innovate, CEO's reputation, adaptability to change, and handling of social and environmental issues. Among the external forces that impact corporate reputation are customers, print and broadcast media, financial analysts, shareholders, industry analysts, regulators and government (Lines, 2003). Marken (2002) defined reputation as assets that included "quality of products and services, ability to innovate, value as long-term investment, financial stability, ability to attract, develop, retain talent; use of corporate assets, and quality of management." Marken (2004) believed that reputation was built and managed on small daily actions. He explained, "a reputation is built with each phone call, each email, each release, each decision and each action." Genasi (2001) also warned against seeing reputation management as anything but day-to-day business and insisted that "excellence of communication has to be supported by excellence of action." In other words, reputation cannot be spun. Since the 1990's research has shown how reputation can be a strategic resource for a company that can affect its financial performance (Deephouse, 2002). The importance of reputation is also highlighted by the results of a survey conducted in 2000 by the Association of Insurance and Risk Managers of 250 leading companies in the United Kingdom. The participants identified damage to reputation as the biggest risk to their business (Smith, 2003).

Satisfaction is attributed to a customer's feelings of happiness when his/her expectations are met by the service provider. The customers' lifetime loyalty with the services offered depends heavily on their satisfaction with the offer (Ndubisi, 2007). Cardozo (1965) firstly addressed customer satisfaction and pointed out that customer satisfaction will increase repeated purchase behavior and other merchandise. With category aspect, Oliver (1981) considered that satisfaction was an emotional reaction resulted from one transaction-specific; further, Fornell (1992) considered that comprehensive measurement of all the purchase and consumption, encompassing enterprise s' past, now, and future cumulative measurement of performance would offer some important operational performance indicators to enterprises in the future. Although, wanting to build systems from the perspective of the customer's experience – from the outside in – many companies establish standards or procedures created from the inside out. From the newspaper it is not difficult to find examples of companies meeting their customer satisfaction standards while losing the customers. Several assumptions are involved in efforts to influence a customer's attitude. One assumption is that internally developed quality standards of service lead to customer satisfaction. A second assumption is that high levels of customer satisfaction result in a high volume of repeated purchases. Another assumption is that measurements of customer satisfaction can predict a customer's future behavior. Each of these assumptions presumes a cause-and-effect relationship. Those assumptions began to fall apart in the real world as suppliers had different experiences (Wallard, et al., 2005). For example, a large sporting goods company found no increase in repeated sales or volume between comparable groups of stores despite the fact that one group of stores had launched a customer satisfaction program and the other had not. Another retailer found that the slight increase in the volume of sales did not justify the cost of its customer satisfaction program. The Forum Corporation reports that up to 40 percent of the customers in its study who claimed to be satisfied (by typical attitude measures) switched suppliers without looking back. Nordstrom has discovered that its reputation for customer satisfaction has so inflated customers' expectations that it is difficult to meet them. Other companies have found that their tactics have been matched by their competitors, and they can't find the competitive edge. The shifting desires, demographics, and needs of consumers have made it difficult for companies to accurately predict customers' attitudes and respond to their expectations. Based on such factors, companies need to move beyond customer satisfaction and focus instead on establishing measurable customer loyalty.

Bontis et al., (2007) point that the association among customer's satisfaction and company reputation has received slight attention. Anderson et al., (1993) have shown slight resilient rebuying intention for companies that deliver good satisfaction and infer that the constant good satisfactions lead company reputationsovers the long-term. Wang et al., (2003) have empirically recognized the relation among the services quality and company reputations for the banking sector in China. Due to the consequences of Bontis et al., (2007), customer's satisfactions positively impacts company reputation, customer's loyalty and recommendations. The relationship among customer's satisfaction and trustworthiness is partly mediated by company reputations. And the association among customer's satisfaction and recommendations is also partly mediated by company reputations. In further word, the path from customer's satisfactions to company reputations is support by the consequences. In the context of this research, we hypothesized that life insurance firm which are greater favorable perceive policyholder with adore to their corporate social responsibility initiatives which enjoyed greater level of customers satisfactions, which in turns persuade greater positive perception of reputations. Therefore forecast at least an incomplete mediating part of customer's satisfactionson the effect of corporate social responsibility on firm reputations.

The association among customer trust and satisfactions and client-based company reputations has not been inspected earlier. But certain researches have recommended antecedent of an excellent company reputations, such as, organization behaviors (Fombrun, et al., 2000). Important for this research scholar have similarly recognized clients' assessments of a company's activities and what is famous about the company as main antecedent (such as, Sobol, et al., 1988). An important client indicator is satisfactions. In the context of retailing, Davies et al., (2002) show that a positive firm reputations and client satisfactions are related. Walsh et al., (2006) had a similar outcome in the utility services background. At the same time as these research indications a relationship among customer's satisfactions and client-based reputations, they does not measure whether and how customers satisfaction effects upon customers-based reputations. Nguyen et al., (2001) say that reputations are states that an effective method of forecasting the results of the services construction procedure and, maybe, consider the greatest trustworthy indicators of the capability of a services company to fulfill the client's wishes. Even when satisfactions has been measure as services quality and complete products quality in a banking background, an important positive association with the bank's reputations has been originate (Wang et al., 2003). Given the earlier research's it is likely that clients will attributes an excellent reputations to a firm that fulfill or exceed their expectation. Also the effect outlined above of reputation and customer's satisfaction on switching intention, here is a relationship among corporate reputation and customer's satisfaction. Davies et al., (2002) says that company reputation positively influences customer's satisfaction in the context of retailing. Built on the results of these earlier studies it is hypothesized H2.

2.3 CSR based Identity and Corporate Reputation

Societal approach followed by this study belonging to CSR which states that a company must work in a method that serve and satisfied the needs of the public (Hay et al. 1974; Van Marrewijk, 2003). Now days many firms are follow this method and creating a conscious struggle to act in a societally responsible way. Companies which adopt CSR are developing and it can be clarified with the growing significance of environmental & social criteria in users' buying decision (Perez, 2009). Nielson surveyed thirty thousand (30000) clients in sixty (60) countries in 2014, to discover if users actually care about efforts of CSR of products when it going to purchasing decisions. Nielsen's CSR presented the results of the survey. In which more than (55%) of global respondents are paying extra willingly for services and products to those firms which are loyal positively to environmental and social effect. Nielson was matched the result with earlier years studies it was notice that the rate in 2012 was 50% & 45% in 2011. When Nielsen seen result regionally. Regional consequences also exhibited a same like trend to the percentages for responder in Pacific-Asia (64 % are pay extra willingly), America (63 % are pay extra willingly) and Africa and Middle East (63 % are pay additional willingly) both are surpass the average of global and have improved respectively nine, thirteen and ten percentage units, meanwhile 2011 (Nielsen, 2014). In addition to empirical studies, the consequences display that investing to humanities' welfare as an entire not only help the humanity also create goodwill for the corporate reputation and also contribute positively to the performance of the brands (Sen& Bhattacharya, 2001; Brown &Dacin, 1997).

The CSR concept was developed in 1970 the (GRI) states that corporate social responsibility as: "the company's accountability to outsider & insider stakeholders or interested party for performance of institution towards the objective of sustainable growth." While CSR define by (WBCSD) is "the ongoing firm commitment to donate to economic growth while enhancing the standards of leaving of the staff and their relatives along with society and public at General." Wuttke, et al., (2014) sum up corporate social responsibility as "a case of corporation encompassing environmentally friendly and community activity that is organized

&accomplished under the aspects of investment whereas considering their benefits and chances for the people”. These definitions show that CSR contains actions started by corporation which aims are sustainable growth of organizations and prosperity of society.

Investment in initiatives of corporate social responsibility is considered a basis of competitive advantage & an instrument to improve financial performance (Smith 2003, Varadarajan et al., 1988). But, it is not conform whether companies can really use corporate social responsibility to attain sustainable competitive advantage and improve financial performance. Since the 1960, view has diverged on the fact that financial consequences offer proof of an association among corporate social responsibility and competitive advantage (Cochran, et al., 1984). There is only an abnormal return from a corporate social responsibility plan if a company can stop opponents from copying such a plan (Hoppe., et al., 2001; Reinhardt 1998) and if it remain undetected (Hoppe et al., 2001). McWilliams et al., (2001) model a perfect level of corporate social responsibility using a cost-advantage assessment and discover an unbiased association among corporate social responsibility and financial performance.

The advantage of the consequences of competition in pursuing corporate social responsibility may not be the results of the financial benefits that corporate social responsibility initiatives can directly cause. Users do not respond directly towards the initiatives of CSR& evidently respond toward promotion or as suggested by market surveys (Bhattacharya, et al., 2004). A main difference among initiatives of CSR from other outdated attributes of the marketing mix (such as, promotion) lies in the fact that the main firm, customers and societal problems that initiatives represent advantages from the initiatives of CSR (Bhattacharya et al., 2004). This explains why "socially responsible behavior of a company can positively influence the attitude of consumer’s toward the company" (Lichtenstein et al., 2004). And these helpful associations are maintained by current theory & empirical evidence. Aimed at the similar motive, the influence of CSR on the consumer's insider results (e.g. awareness) is significantly higher than external results (for example, buying behavior) (Bhattacharya, et al., 2004). The weakest relations among CSR& exterior results clarify the mixed relations between CSR and financial results of the main firm.

Placing the particles organized, we can currently clarify why exterior results, for example client behavior & the financial results of the firm is ineligible from this research. Corporate social responsibility initiatives affect reputation of corporation and brand equity. But, the links among reputation of corporation, brand value and external result is weak, and even weaker relations among initiatives of corporate social responsibility and exterior results can be.

Taking company reputation as an e.g. reputations of corporation can guide to horizontal differentiation or vertical difference. The previous happens when many clients select those products which have features of CSR (for example, the car with hybrid function) or presented by societally responsible firms to another. This kind of differences can stronger company reputation & allow societallyresponsible firms to demand a premium price. The concluding happens when just certain clients favor the products which have CSR features or provide by publically responsible firm's to the products which do not have these features. The following preference is created on flavor. These kinds of differences do not let the firm to demand a premium price (McWilliam et al., 2006). The dissimilarity among horizontal differences and verticals differences confuses the associations among company reputation and clientsconduct results financial results. The similar sense can be applied to the relations among brand value & behavior of user or financial results. Finally, the complication leads a weak relation among corporate social responsibility initiatives & the results of consumer behavior or financial outcomes.

(Smith, 2003) define CSR. He says that CSR refers to the firm's responsibilities towards society or to those that have been influenced by its policies and business practices. Prevalent tactics to CSR are split (Porter et al., 2006), but there are three main research lines of CSR those are operate by stakeholders, performances driven and motivated approach (Basu et al., 2008).

Firstly, under the approach of stakeholders, the executives try to reach the needs and wants of shareholders & also outside stakeholder. Corporate social responsibility is a reply of the demands of outsider stakeholderalmost overall worries of the firm or of the company's activities. No CSR activity means, these group could remove their funding to society (Freeman, 1984).

Secondly, the act based method refers to the relation between CSR, business policy and required act. This leads researcher attention towards determining doings to apply corporate social responsibility & then measure their success. Activities of CSR contain joining social worries in to goods, adopting reformist HRM practices, concentrating on environmentally friendly act and move on the objective of public institutions (McWilliam et al., 2006).

Thirdly, the motivations-driven method inspects the extrinsic reason of CSR as the commitment of a company or intrinsic rational to develop the concepts of their roles and tasks (Basu, et al., 2008). Extrinsic motives refer to positive results towards the principal firm, for example improving reputation of a company (Fombrun 2005), consumer resistance to disinformation (Bhattacharya, et al., 2004) & management of danger (Husted 2005). Bhattacharya et al., (2004) division extrinsic aspect into external & internal results. Latter, the principal firm, users and social problems raised by the initiatives are all impact by initiative of CSR; there must be internal results and outsider results of the principal firm, consumers & social problems. The intrinsic fundamental is based on philosophical thoughts for example a theory of contract, the ethical concept of Aristotle and Kant (Basu et al., 2008).

Every method leads a special interpretation of CSR: stakeholders state that & measures CSR, the vision of act clarifies the point of view of the activity and the guided motivation reveals the results. This study is show the stakeholders-led method.

Maignan et al., (1999) states that the approaches of stakeholders which as: "the point at which companies meet to the ethical legal, economic and philanthropic responsibility located on them different stakeholder". Maignain et al., (1999) suggested a broadly accepted operationalization’s of corporate citizenship called corporate social responsibility. Exhibiting inspects whether a firm's culture impacts the level of corporate social responsibility and whether corporate social responsibility is associated with corporate benefits. Its measures evaluate ethical, economic, legal and discretionary nationality. Lai et al., (2010) based on these dimension to invent a measure of the perception of stakeholders to the responses of the principal society, the common social concern of the interested party.

But, CSR measurement approach pays no attention to how the principal firm meets the stakeholder’s needs. The CSR initiatives refer to "different forms of firm participation with charitable reasons and non-profit organizations representing them" (Lichtenstein, et al., 2004), in this approach plays no role. Lichtenstein, et al., (2004) the perception of corporate social responsibility as measured and says that CSR as the perception of company promise to return profit to societies & funding non-profit organizations. In (2010) Kim rented 3 things from Lichtenstein, et al., (2004) to measure CSR relations which will inspect the connection among CSR and the identifications of employees with their company.

Many properly determining rule makerinsight about initiatives of CSR of life insurance firms, we association the rulers of Kim, et al., (2010) which evaluate perception of policymaker about the principal firm's reply to their universal social worries and the principal firms' funding to charitable and the related public.

The corporate social responsibility is one of the signals, since it shows a big degree of CSR; companies will behave according to the expectations of the stakeholders that will strongly influence the individual judgments on them (Halter etal., 2009; Brammer et al., 2006). Companies are continuously increasing, giving data to interested party on their environmental and / or social objectives, actions, strategies and results to achieve a great reputation (Graafl et al., 2004). Furthermore, Corporate reputation is not only linked to the level of CSR (intensity of CSR), but also the stability of societal behavior of companies (Mahon, 2002). So, there is empirically proof that the disclosure quality of the corporate social responsibility is constantly related with a great corporate reputation (Toms, 2002). Therefore, corporate social responsibility may be perceived a strategic instrument for managing risk of reputation, since efforts of CSR can be chose to a specific audience with the ability to influence operations of business (Jacob, 2012). Bebbington et al. (2008), e.g., current support with regard to attempts by organizations to control their reputational threats through the reports of CSR.

Reputation is the perception of a public's about the organizations trustworthiness, consistency and qualities of reliability which are designed for a long time (Rentschler et al., 2003). Walsh et al., (2007), say that every company have a several reputations, with attributes of various set for various stakeholders groups or categories (Wartick, 2002) but corporate reputations may also be worry from a many worldwide viewpoint, relating it with the trustworthiness of the company (Casalo, et al., 2008). In the last method user relate what the firm commitment and what it finally fulfills (Doney, et al., 1997). In further arguments, worldwide corporate reputations returns the covered area to which outsider stakeholder seen the company as 'good' & not 'bad' (Dowling, et al., 2002). The key driveof our study is to get the mediating part of company reputations; preferably than investigating the corporate reputation dimensions therefore this research follows the worldwide viewpoint of corporate reputations. Previous study has presented that publiclyresponsibility activities increase company image & reputation (Turban et al., 1997). By acting in a publically responsible way, it can simply persuade a trust between clients that the institution is sincere & worried about its clients (Cannon, et al., 1997). Porter et al., (2002) also define that the completing CSR may be a device of strategy for reputation of corporation structure (Park et al., 2014).

A manager says that reputation of corporation as the intangible asset which indicates to the advantage of competition (Siltaoja 2006). Importance of reputation of corporation is supported by a good relationship among a reputation of company and also its assets return (Roberts et al., 2002; Deephouse 2000). This process is support by variety of qualifying mechanisms. Respectable reputation protects the company from stakeholder's insights of bad evidence (Lange et al. 2011). Companies with a comparatively good reputation skill fewer bad reactions in the stock market when they report disappointing incomes (Pfarrer et al., 2010) & the company reputation hurt from not so much next downsizing (Love et al., 2009). In adding to that, a better reputation is very good-looking to staffs & clients (Lange et al. 2011).

The company reputations serve as indicators for the company. There is asymmetric information among a company and its interested parties and the characteristics of a better firm are unseen from view. Investing in corporate reputation grows the funding of stakeholder & increases the consumer confidence in the firm's presents. The reputation of company would show how well it has fulfilled its promises and has met the several stakeholders' expectations in the earlier and forecast upcoming conduct (Siltaoja,, 2006).

A company use corporate social responsibility actions as a process to report interesting characteristics to stakeholders (Fombrun 2005). The corporate social responsibility is looking for a method of strategic investing money to create or maintain reputation. By building a planned investment in status creation or repairs, the company makes a differences strategy at the corporate level.

Reputation of corporation is continuously very popular study in the hall; intangible asset it is, however it is significant for the company to sustainable over the long term. Reputation attracts resources like a magnet (Fombrun, et al., 2004). It means that resource management (such as hiring of talent managers) improvement of production and development.

The word reputation is explaining variously from different viewpoints. In the marketing literature reputation is recognized as image, in sociology as a prestige & in accounting as goodwill; reputation also mean as a judgment (Fombrun, et al., 2004), universalized as desirability (Shenkar, 1996). It is necessary to look for a united meaning of reputation to escape misperception. Corporate reputation is an overall image of the evolution of the consistency of a company's performance (Murray, et al. 2004). The practice of CSR creates good and bad image. Identity of corporation managers should develop a strategy for the corporate social responsibility plan with stresses on structure the personality and trustworthiness of the firm (Jackson, 2004).

The corporate reputation refers to public opinion accumulated by corporations over time "(Fombrun et al. 1990). A wide variety of benefits related with a good reputation shown by research. A positive reputation increases the ability of a firm to attract job seekers Gatewood et al., 1993). The reputation influences staff retention, as staffs who believe their firm is well considered by outsider groups have greater satisfaction of job and less purpose to leave their company (Riordan et al., 1997). Good reputation always improves the company brand, allowing a firm to use its brand value to launch innovative products and access to the new bazaars (Dowling, 2006). Corporate reputation can influence positive institutional investments, financial performance & the value of shares ". A survey by Consulting Mercer Investment showed that 46% of organizational financiers consider environmental, social and corporate governance when making decisions of investment, and the McKinsey report states that organizational financiers will give money of premium (12 to 14%) from companies consolidated (Fombrun, 2006). Researcher of Dowling (2006) says that popular companies are more likely to maintain good performance with the time if they also have a relatively superior reputation. Fombrun et al. (1990) identified a broad variety of factors contributing to a good reputation, including financial measures of risk and profitability, media visibility, market value, dividend yield, institutional actions, size of company and social concern demonstration. The most current study identified other factors that improve reputation of company, including satisfaction of customer (Bon tis et al. 2007), understanding of stakeholders (McCorkindale, 2008), campaigns of corporation (Ellen et al., 2006) and citizenship programs of corporation (Gardbergetal. 2006).

Alchian, et al., 1972 says that the reputation delivers information on the expected future behavior of companies. Fombrun, et al., (1990) propose that the reputation is an achievement in meeting the hopes of several interested parties. Corporate reputation stated that it is the basis of competitive advantage that firms obtain (Deephouse, 2000). Meanwhile insight is a truth;

corporate social responsibility activities determine insights of a company's reputations (Fombrun, et al., 1990). CSR is an influencing reputation (Carroll, 1979; Brammer, et al., 2004,). Hooghiemstra (2000) supports corporate social responsibility as a tool of communication tool uses by the company to make and improve reputations. With the acquisition of high reputations, the company makes a rivalry advantage that effecting client satisfaction. Peoples need toacquire services and kept productfrom a reputable corporation. A Carroll, et al., (2000) show that CSR has a positive & significant relationship with a corporate reputation. Reputation denotes how trustworthy and truthful the company is to create positive corporate social responsibility activities (McWilliams, et al., 2000).

There are certain directory which measures the company reputations, for example the very respected firms in USA (AMAC), the valuator of the brand assets, the brands, Equated, the power of the brand, the reputation quotients (RQ) & the score card RepTrak (Van Riel, et al., 2007). The RepTrak scorecard is based on an RQ correction tool. For measuring corporate reputation integrated tool is used in around thirty states through the pulse of worldwide reputation issued by the organization of reputation (Van Riel, et al., 2007). Corporate social responsibility catalog is incorporated also into the Rep Trakrecord qualify a firm's corporate social responsibility act across the globe. But, the Reptrak prototype is criticized due to the absence of theoretically foundations and global measures (Serbanica, et al., 2009). Helm (2005) designed a reputation training measure with twenty five elements of business.

Though corporate social responsibility can be imagined with some approaches, the shape of societal responsibilities is a many feature manufacture (Rowley, et al., 2000). Carroll (1999) described 4 kinds of social duties that seek to meet a responsible company citizen. These contain ethical, economic, discretionary and legal duties. Company reputation states to the extent to which a company is held in greater regard in users' eyes (Weiss et al., 1999). Gotsi et al., 2001 is also states that reputation of corporation as the shareholder's complete assessment of a firm with the time. Company reputation is the consequence of users' accumulation of insights about how well an institution met their expectations and demands (Abratt, et al., 2012).

Corporation conducts corporate social responsibility to enhance people happiness, and to build and improve their corporate reputation (Sen, et al., 2001). Porter et al., (2002) define that the fulfillment of financial and non-financial CSR can be a planned device for company reputation building. Bramner, et al., (2005) originate that those firms which are greater stages of philanthropic spending funds are perceived that they are better socially responsible, & they enjoy higher corporate reputation than those firms with low expenses. Fombrun, (2005) proposed that business reputation might be improved as an inducement to involve in the CSR activities. Gardberg, et al., (2006) also underlined that the earning of company status are a consequence of corporate social responsibility programs. Park et al. (2014) investigate the consumers' perspectives of South Korean, & showed that a company fulfillment of legal and economic initiatives of CSR had a direct effect on company reputations. Freshly, Taghian, et al., (2015) create that a significant association among the construct of CSR and company reputations sequentially effecting market shares.

Here is a rising interest in the growth of practical and theoretical aspects of corporate social responsibility. Dahlsrud, (2008) examined thirty seven definitions of corporate social responsibility many of them suggest that they are usually similar in their approach. In this research, researcher defined corporate social responsibility activities as unpaid actions carried out by firm that go beyond their legal duties and provide benefits for the society and environment (Werther and Chandler, 2006, Andreasen, 1994, Turker, 2009).

Corporate social responsibility has becoming a good exercise of corporation, as well as very significant for interested party in the evaluating the company's practices (Perrini, et al., 2008). The inspiration for the increasing academic attention is, at least in part, the consequence of recent worldwide business difficulties resulting from immoral business conduct. The general result of unethical behavior has led to a common damage of belief and consumer self-confidence in commercial performs (Minor et al., 2011).

In numerous cases, so, the CSR initiative application can be categorized as an activity of marketing, particularly if the action is planned to impact the insight of stakeholders on the firm. When considering corporate social responsibility as an initiative of marketing, such actions should be subjected the lawful structures that govern the truth of marketing actions, for example in the United States Federal Trade Commission. UU. And the Australia of Consumer and Competition Commission (Golob, et al., 2007). These government contexts previously control the advertising of activities associated to corporate social responsibility, for example the ecological declarations of marketing (Kangun, et al., 1995). Here are many other global agendas that have an effect on related to CSR actions, for example the standards of social responsibility of the International Organization for Standardization (ISO) (Miles, et al., 2004).

CSR may be characterized as a strategic option combined a firm business plan and connected its personality of brand. In order for corporate social responsibility will be in effect, it must impact social outcomes and be communicate through communications of corporation, with the purpose of informing and effecting the external and internal stakeholders hence it is considered as an added value (Neville, et al., 2005). This action throughout the organization (Golob, et al., 2007) is aimed at promoting claims related to corporate social responsibility which are habitually planned to impact the reputation and positioning of firms. Institution reputation returns the insight that its stakeholders have of the organization's character. The insight is shaped over time based on the experience of consumer with the firm, the effecting of other stakeholders and communications of corporation. Therefore, both CSR requests and company reputation are fundamental to a company's planned track (Du et al., 2010).

Specified that corporate social responsibility is becoming a requirement for the institution that run (Morgan, et al., 2011), this research is based on the theoretical viewpoint that the adoption of CSR by a firm is a strategic decision, target is to achieving objectives specific to firm performance instead of pursuing philanthropic purely ends (Mele, et al., 2004). Therefore, supervisors must considers all their ethical, discretionary and their legal responsibilities (Burton, et al., 2007), along with their activities that will affected all stakeholders.

In specific, the positioning of CSR as a moral and ethical responsibility of companychoice maker may possibly be out-of-place if, that as a few claim, CSR activities of CSR create extra expenses without extra benefits. The dilemma of extra expenses contradicts the basic principle of the organization, where manager should be the producers of money for the owner of the firm whereas working within the legal context (Galan, 2006, Tsoutsoura, 2004, Freeman and Hasnaoui, 2010). This increases the issue, as regards corporate social responsibility, of the problems that a company wants to follow (Polonsky, et al., 2009).

The CSR activities must be considered from an ethical and moral point of view, accepting that companies self-regulate corporate social responsibility conduct and their communications of these actions. But, they depend on specific managers whose identity characteristics (e.g. education, cultural education religious orientation and attitudes,) can impact results (Carroll, et al., 2010), which translates into different types in practice, inside in the similar institution. The current ethical gaps offer proof of the uselessness of a self-regulatory approach to company dealings. The self-rule incompetence has sparked a discussion on a powerful economy to defend government regulation, trades and customers, unsuitable behavior (Kemper, et al., 2010). Moreover, the rising importance for users of social problems such as the surrounding has led companies to energetically adopt CSR actions planned to vibrate with together the consumers & of businesses (Bigné, et al., 2012) thus improve perception of users' about the firm (Ben Brik et al., 2011).

Focusing consumer perception by improving company reputation could propose that CSR is the philanthropic strategic instrument and is additional about CSR profits (Shabana, et al., 2010) with which it "does well" in the most corporate way possible. Benefit instead of focusing on social good. Consequently, such activity of corporate social responsibility should be a responsive strategic instrument rather than a strategic proactive and positioning approach (Faulkner, et al., 2005). Since firm corporate social responsibility strategy ought to be operating by businesses & social goals, it's essential that executives engage & value responses to the feelings of the stakeholders that maximum impact their corporate activities (Morgan, 2011). So, as stated above, these plans also pre suppose that executives effectively evaluate the benefits of the parties involved (Wing-Hung et al., 2010; Berman et al, 1999).

Organization identity is in the mind of company stakeholder may be consider its reputation or identity of a company. Such as, corporate social activities plays a key part in the way shareholder organizations evaluate the reputation of the organization (Lii, et al., 2012) in the behalf of this company performance effected (Lai et al., 2010). Company reputation is referred to cooperative judgment of a company over time (Barnett et al., 2006). Corporate reputation effects the way shareholders evaluate society and allows users to make comparison with different anotherbusinesses. The firm reputation also generates expectations for activities that align with its reputation. Investigation has shown that there is a connection among reputation & the most positive trend in trade, in other words, reputation, increase the performance (Lai et al, 2010). Since corporate social responsibility activities impact the company reputation (Lai et al, 2010;

Bertels and Peloza 2008), it is very important to verify whether the improvement of the company reputation through the participation of the interested parties increases the business performance.

Brammer et al. (2005) examined the determinants across businesses of company reputations of big companies in the United Kingdom. They found that firms with greater level of charitable contribution is perceived as many and more responsible socially & have a powerful reputation than others with low contribution. Lai, et al., (2010) found that the association among brand performance & corporate social responsibility is partially mediated by company reputation. This indicates that corporate social responsibility initiatives are positively linked to reputation of corporation.

Barnett (2007) states that CSR as "an unlimited allocation of firm assets to improve societal well-being that helps as a means of improving relations with important stakeholders". Mattingly et al., (2006) use social assessment data from Kinder, Lydenberg, Domini (KLD) to develop two constructs that reflect positive CSR. The construct number first is, the institutional force, is calm of positive activities towards the society and those interested in diversity. These include activities such as charitable donations, the promotion of women and minorities, voluntary programs and the subcontracting of women and minorities. The construct number second as, the technical force, consists of positive activities towards consumers, shareholders and employees. These include activities such as goods with social benefits, transparency in the report on environmental and social performance, and safety and health programs (Mattingly, et al., 2006). Technical and institutional strength reflect programs that increase corporate reputation with important stakeholders. Gardberg, et al., (2006) compare these citizenship programs or CSR with research and development investments that create "intangible assets" that create reputation and help firms develop their businesses globally. Activities that present CSR can strengthen reputation of corporation. Branco et al. (2006) argued that corporate social responsibility allows companies to increase their reputation with a wide range of interested party, including the clients, competitors, providers, investors and bankers. Fombrun, et al., (1990) establish that companies that had a base and that give more benefits to charity had a more or good positive reputation. These activities served as signs of receptiveness for social concerns and reputation between stakeholders. It is very significant to record that when activities of CSR are communicated to the community or public, they create reputation of corporation and credibility (Pfau et al., 2008).

Russo et al., (1997) originate a positive relationship among reputation of environment and return on money. Donker et al. (2008) inspected the ethical codes of major Canadian firms and originate that the inclusion of keywords that return CSR, including values such as respect, integrity, responsibility, and trust, positively connected with the market value of the company Finally, stakeholders appreciate a positive image for CSR because it work for to mitigate risk. Fombrun et al. (2000) say that CSR is a safety net by minimizing damage to reputation. A positive CSR reputation can reduce negative publicity damage during a bad time or crisis (Vanhamme, et all., 2009). Built on the results of earlier research it is hypothesized H3.

2.4 Overall Service Quality & Customer Satisfaction

In the commercial banking industry service quality has been the most popular topic for research. Service quality states that the comparison of customer among what actually they want and what actually they receive Gefen, (2000). Poor quality of services in commercial banking sector is mostly due to the lack of intangibility, and lack of empathy and responsiveness reported by Sudesh, (2007). It was found that private commercial banking sector is better refined in this sense. Almost all foreign commercial banks are comparatively near to their client's expectation in term of several service quality dimensions. Moreover, this research revealed the existence of quality of services differences over variable of demographic. It proposes that banks management ought to give attentions to the failures point and also responds to the problem of customer (Sudesh, 2007). Commercial bank must give attentions to the services quality to improve satisfaction of customer to the firm, pay for willingness, commitment of customers and client trust (Srivastav, et al., 2009). Therefore, the reason to stress the understanding of multi-dimensional constructs of quality of services and its suggestions in a rivalry environment. Happy clients do not necessary to become loyal, whereas clients can sustain an association with a firm despites being unhappy (Matoos et al., 2013). Now a day's service quality is a very famous research topic in advanced country (Herbig et al.,, 1996), although the sectors of services are between the fastest rising sectors in developing countries. Likewise, the huge amount of research in the context of banking services quality has been done in American & European commercial banking Sector. But with India's growth, worldwide integration has developed for marketer a cause of learning from rest of the globe. In literature of services marketing there is an important gap on service quality of consumer assessment in the culture context other than advanced countries. However, current research discovers this study area (Boltonand Myers, 2003; Boltonand Lemon, 1999). Many studies measure the productivity, profitability, & financial management of a private and public commercial banks performance. When researcher compares private sector banks with public sector they originate that public banks are fared poor in every measure. Commercial banks good performance occur just making profit of a company which is one of the main responsibility of a company. Kantawala (2004) examined the bank performance from the perspective of profitability using different financial frameworks. These researches play main role in declining the public commercial banks & play important role in developing foreign and private sector banks. In India Sathyee (2003) measures the fruitful efficiencies of retail banks and recommend that all retail banks try to attempt selling a variety of product, also implement fresh strategies of marketing, develops new goods, and highlight together intangible & tangible aspects of services. Due to the consequence of high competition, the most important factor is BSQ restraining profitability and the share of market in the sector of commercial banking (Spathis etal., 2002). Voukelatos et all, (1997) states that the perceived quality of services is the result of comparing user expectation with client perception about service provider and supplier. Researchers states that the public banks are always doing struggle to continue in the similar category as the most advanced and technologically strong bank. To this end, services such as transactions online, ATMs, savings accounts, simple to collect accounts, and accounts of non-score have been presented. Apparently private sector banks seem to win the competition, but the banks of public sector, along their massive customer self-belief and supreme treasure of faith, have developed their customer friendly. It is very important for the banks of public sector that in this competitive age client satisfaction very important for success. Levy (2014) recommends that loyalty of banking influenced directly by satisfaction of customer with the services quality. Satisfaction and convenience along service quality impact the usage services online as clients uses the online services because offline services n very expensive and offline services decline the loyalty of customers with a bank. Marakarkandy et al., (2013) originate that internet banking clients in India were happy with the accuracy of banks websites, even satisfaction is not necessarily with these sites.

Deirdre et al., (2004) investigate the emotional and functional value which goes for the brandings of retails financial services. There are some useful values which are competition, client services, flexibility, creativity, efficiency, experience and accessibility. Emotional values contain familiarity, longevity, stability & security, kindness, feeling comfortable, courtesy, understanding and help. Singh (2004) found that the satisfaction levels of customers is determined by the design and position of the branch, the variety of services, changes and prices, delegations and decentralizations, systems and procedures, computerize& mechanization, efficiency of competition, complaints & reporting the attitude & skills of the staff of the bank. Bahia et al., (2000) have developed a new specific scale; model 13 BSQ, for perceiving the quality of services in commercial banking sector. The BSQ is an addition of the unique 10 measurements of Parasuraman et al. (1985) Model. Furthermore, Bahia et al., (2000) combined additional elements for politeness and easy entrance as suggested by Carman (1990). Likewise, Choudhury (2013) studied fifteen articles comprising the different service quality aspects in the commercial banking & found that the 4 most significant dimensions clients perceived services quality are performance, reliability, tangible elements and comfort. Kumar et al., (2015) investigate the dimension of quality of services which is based on the model of SERVQUAL in efforts to finding gaps in the quality of service of the banks of public sector. The researcher originate that the greatest gap is the dimensions of guarantee & quick response. Researcher further extracted the key factor of the twenty one factors (such as transactions and sales records without errors) was studied fast service, primarily selected based on the models of SERVQUAL.

Seven gaps in the services quality (Parasuraman et al., 1985). The gap first is occurs among expectations of customers & perceptions of management. The lack of market research, insufficient increasing communication & the bad behavior of management is the main cause of arise the first gap. The 2nd gap is among perceptions of management and services specifications. This gap arises because of insufficient promise to quality of services, infeasibility insight, and a standardization of the reduced tasks and the lack of setting the objectives. The 3rd important gap is among delivery of services & service specifications. This third hole is the outcome part of ambiguity & clash, deficiency of adaptation of the work of the employees, deficiency of technological adequacy of the effort, inadequate systems of supervision control, deficiency of perceived control & deficiency of coordination. The gap number fourth is among transferring or delivery of services and outside communication. The main reason of this gap is insufficient communication & the company's propensity to higher-commitment. The gap number fifth in services quality is the dissimilarity among the perceptions of services provider and client expectations. The main cause of this gap is the effect exerted by the client's side & lack from the side of service delivery. In gap number fifth, expectations of client are impact the limits of own needs, past service experience and recommended from word of mouth. The gap sixth is the difference among client’s expectations & Staff perception. The main reason of this gap is dissimilarity in the understanding client expectations of frontline facility suppliers. The gap seventh is the dissimilarity among the perception of staff & management. This space was the consequence of the dissimilarity in understanding of customer expectations among managers and providers of services.

The model gives a valuable knowledge to the literature of services. This model is designed to identify the seven major differences or gaps related to executive perception of services quality and actions related with delivering client services. The 1st six gaps are finding as purposesof the method in which facility is supplied. Furthermore, Gap five belongs to the client, which is considering the correct measurement of services quality. The SERVQUAL model has effected on Gap five. In India foreign banks studied the services quality gap by using the prototype of service quality where they found three important gaps: the gap among the clients and management perception, 2nd gap among specifications of service quality & delivery of services, and last gap among expected & perceived services. Banks must dedicate significant efforts towards the services quality and ought to place much emphasis on creating long period relationship with customer, for in the mind of customer, services quality is inherited (Mualla, 2011). In Jordan commercial banks Roy et al., (2011) examined prospectiveof client satisfactions and services quality. The researcher uses multiple regressions on the 5 parameters model of SERVQUAL (quality services). The five parameters are: reliability, tangibility, empathy, assurance & responsiveness. Researcher establishes that parameters of service qualities have impact on client satisfaction. This research is conducted in Egypt by Saghier et al., (2013) it was establish that the factor impacting the assessment of users of services qualities of commercial bank services are responsiveness, trustworthiness, assurance, and sympathy. Kumari et al., (2011) establish that quality of services is becoming additional crucial for commercial banks to maintain their shares of market. Their research found the perceptions of clients' towards the banks operate the association of five-factor together with the demographics of these clients. VyasandRaitani came to the result that the motorist of the sorcerers’ behavior in the banks does not effort in loneliness. Commercial banks transferring are the result of bad services experience interconnected to some of the factor of customer’s satisfactions. "Marinkovic et al., (2015) discovered the results of client’s expressive responses in the commercial banking sector, along the assistance of the model of confirmatory factor analysis & structural equations, researcher originate social bonds, trust, picture & the service quality is significant factors of satisfaction. Zameer et al., (2015) has discovered a positive and direct connection among customer satisfaction, quality of service and company image. Quality of service and satisfaction of customers have a big effect on the client's perceived value as Doe's company image. Jan et al., (2014) have exposed that the technology based achievement factors positively impact client satisfaction. Internet, automation of sales forces, clients’ association management, software, storage and statistics, information desk & coordination of the CRM execution. Client satisfaction has been measure even more in relation to the quality of service, courtesy of employees, employee experience, efficiency, location and relationship. "In general talking, the literature above indicates that abundant of work has been completed to raise understanding client service in commercial banking sector. But, slight investigation has been completed in commercial banking sector of Indian. The size of SERVQUAL and significance of all dimensions differs along the national & cultural context also inside the commercial banking sector (Sangeetha, et al., 2011). Furthermore, there is an absence of complete study that includes maximum main features of “satisfaction of customer” due to the help of model of regression, our research was necessary to fulfill this gap; so, the current study inspects the main aspects responsible for client satisfaction regarding the quality of services of a bank based on the model of SERVQUAL. It aims to discover the effect of quality of services on level of customer satisfaction.

The current credit crisis has hit financial institutions all over the world. Excepting the worldwide credit crunch, banks and financial institutions of Pakistan are facing a very difficult situation, where they need to protect and maintain their product and service by gain and retain many clients (Malik et al., 2011). As stated by Parasuraman et al., (1988) the quality of services is the percentage dissimilarity among client expectation about products & nature of experiences. The most proposed element in this context is clients perceived services quality, which include easy price of services and products and high class facility provide by the bank. According to Rehman (2012), customer perceptions about the service quality dimension of quality services can be notice after the clients has avail the service or use the products. The most effective method to judge the clients perceived value of client’s next buying decision that is eithers repeating using earlier services or products or change the products. For service companies to be workable in an economy, they concerned about the quality of services. Now days a competitive economy, companies' achievement depends globally on good service quality. Accordingly it will achieve client loyalty, high profitability and kindness of firms (Ishaq, 2012). So, for client oriented and client concentrated firms like bank, the main cause of achievement is toobserve& controls the perceived value of customer's through quality of services (Ismail et al., 2006). Many professionals provide extraordinary modelfor measuring the client is value perceived. The popular SERVQUAL model was established by Parasuraman et al., (1988) evaluate the most appropriate and profitable quality level in the service area. It finds the service companies that they should follow in command to offer their clients with high service quality (Tsoukatos, et al., 2006). It simply describes customer expectations against customer perception (Svensson, 2006). The SERVQUAL scales are divided into five component of quality services that: firstly, the services quality is tangible, which means that physical structures must be provide by the companies; secondly, it must be reliable, which mean that the service are supplied exactly; Thirdly, it must give answer that service companies are willing to respond to customers. Fourthly, service must have assurance of quality that they must be confidents and reliable, at the end, it must have empathy which is caring & customize service is provided (Ryu et al., 2011). Quality services are considered as significant component in every financials institution because it differentiates a company's products and services from its main competitor. As said by Tsoukatos, et al., (2006), idea of services quality is to what point customer is satisfy by the use of the products or services and how well they evaluated. As stated by Ziethaml, et al., (1985) there is a straight association among the levels of services quality & the extent of the value perceive by customers. As quality services determines the type of attribute assigns to customers for products and services, i.e. also higher or lower, & these attribute leads to the perceptions of the end customer about the company (Tsoukatos, et al., 2006).

Unlike different manufacturing business, services companies, especially commercial banks, are institutions that have direct or straight interaction with clients, therefore the quality of services can be understand instantly and at that time. Customer perceptions are totally dependent on "the process of interaction, actions and activities that take place among clients and the facility provider" (Svenson, 2006). The literatures review recommends that the achievement of the bank is certainly at the base of their preference for good quality services & their attention on perceived value of the customers. Income oriented and customer-oriented organization must hold their "basic services". The main facility is the mixture of totally the characteristics of high service qualities that help distinguish service from single company to another (Al-Hawariand Ward, 2005). The central services helps to build clients 'perceive value and influences customers' perception of quality of services. The main services in the commercial banking sector are telephone banking service, ATM services, online Internet service and service prices.

As stated by Ryu et al. (2011) the services quality had shown a straight forecaster for measure the perceived value of the customers. As said by Khan (2006), the Pakistan financial sectors show a fast changes towards announcing of an innovative and new services framework also in the extension their stadium from the pre-existing service to innovative services. Even Pakistani commercial banks and financial institutions have change their old-stylepart (borrowing and loaning) as said by customer which mean that by provide overall services which attracting the potential clients. Also, traditional service is changing services such as ATMs, payments online and e-banking receipt, housing loans, credit card, individual loans & mobile banking services. As stated by Schofield et al., (2004), the essential is tooffer the client with such an atmosphere that meets their expectation and, accordingly, make a greater value perceived by customers. This mean that banks must offer overall services aligned with advanced quality technologies & must agree with the 5 important components of SERVQUAL model of Parasuraman et al., (1988).

Service quality is gain the attention of researcher in services marketing (Wong et al., 2006). The existing literatures suggest that the services quality is determined by the dissimilarity among the clients' expectation about the service provider performances and the assessment of the real services received (Parasuraman et al., 1988). Services quality has also been conceptualize as a targeted assessment that reflects the customer perception of the specific dimension of the services (Hinson et al., 2006). Furthermore, Parasuraman, et al., (1985) defines the services quality as the road and degree of discrepancy among consumer perception and expectation in terms of dissimilar but comparatively significant dimension of services. In the banking sector services quality has been measured with different dimension that resulting different scale.

Generally Client satisfaction is considered between the most important long-period aims of companies (Cooil et al., 2007). The idea of marketing proposes that a satisfy purchaser will be greater likely to rebuy or at least considered rebuying than those who are disappointed (Keith, 1960). As stated by Reichheld, et al., (1990), repeat cost of clients less to serve than fresh purchasers, benefiting a company's cost structure. Moreover, maximize client retaining rates and minimize client defection are main strategic goals for most companies, as evidenced by the current stress on client association management (Ching et al., 2004). Client satisfaction is vital for organizations that it is related to explore the drivers of client satisfaction.

Jamal et al., (2002) states that satisfaction of customer as an emotion or assessment by clients toward goods or services. Satisfaction of customer is the outcome of providing products & service that face or surpass the need of customers (Szymanski, et al., 2001). Satisfied clients would be more ready to pay premium, offer references and consume multiple product (Reichheld, 1996). Now a days a highly competitions in banking sector, client satisfaction is considered as the spirit of achievement (Jamal et al., 2002). Satisfied clients will be greater than possible to stay and recommends their personal bank to their friends. Inevitably, this will decrease banks cost related with the delivery of services, due tofewer objections (Reichheld, et al., 1993).

Saleem et al., (2011) proposed that the system of commercial banking has been moved or transferred from the conventional bank to modern banking system (modern bank means E banking). Commercial banks are always trying to obtain competitive advantage & client satisfactions. This goal leads them to accept new technology such as the mobiles banking. We all know that the most common use of mobiles is communications. Banking employee's usage M-banking for performs the commercial banking transactions on devices such as mobile. Philipp et al., (2013) suggest that bank should concentrate on the client experiences to improve client satisfaction. Kaura (2013) establish that banks need to concentrate on services quality to improve their client satisfaction. Saleem et al., (2011) establish that client satisfactions is compare to the client expectations with the facilities provide by the commercial banks. The factors of organization play a significant role in customer satisfaction. If the corporation is elastic and can convert its strategies with the changing environments; the firm can get customer satisfactions. Likewise, in the commercial banks, the staff attitude, decision-making style and skill have a big effect on the client to receive satisfactions. In others word, we said that the factors of organization greatly influence the customer's satisfaction. Secondly technological factor which also affects the level of client satisfaction. If commercial bank adapt complicated technology which are hard to understand, then they will lower the level of client satisfaction or if the staff do not communicate clearly to the client that how and when to use these important technology. So it has a negative effect on the client. Thus, the commercial banks adapt advanced technology, but this innovative technology should be very easy to use. The system of M-banking, the banks must know about the client earlier any transactions takes place in the M phone. To getting the advantages of competition, commercial bank always trying to keeps their clients. For this goal commercial bank creates various strategies. To create these plans banks always focus on the mobile phone banking system, how truly the transactions are carried out on mobile phone device & alsoconcentrate on the safety problems. Therefore, banks focus on these factors; commercial banks can makebeater strategy for customer retention. For example: high-profit strategies and low prices. According to Saleem et al., (2011), changing situations in the corporation environment has led to misperception in the process of decision making. To eliminate misperception in decision-making, commercial bankersmust create the markets assumptions. Commercial bank needs upper level of strategies related with M banking adaptation. In these banking systems, the useful factors play a significant part in increasing the interest of fresh clients and also attracting the fresh client. If commercial banks wants to keep their clients and similarly wants to raise the level of customers' satisfaction, then commercial banks must train their employees that how to treat clients in a best way. The commercial banks need to build customer service center. From these centers, clients receive an advice that how to get the maximum benefits from the utilities. The economic factors have a big effect on client satisfaction. Where the mobiles banking services focuses on the amount of actual cost that is announced in the old-style banking sector. There are various sources for the success of the bank's services. These foundations are perceived value, customer's satisfaction, and service bills and services quality. To calculate customer's satisfactions, it is very significant to know what kind of technologies banks use. Gan et al. (2011) distributed the labors intensity and the customer's interaction into the four quadrants. Because of the intensity of the work, we refer to how the costs of the tools attract clients. The intensity of labor is high; then the level of client satisfaction is obviously high. The titles of 4quadrants are the facility workshop, the facility factors, the mass services & the professional services. Under this classification, the Pakistani banking system is linked to the mass services. In the mass services, the intensity of labor is good but the level of client interaction is low. For example, retail & wholesale, where the labor strength is very good.

The highest level of client satisfaction and positive client responses encourage commercial banks to increase the service quality, to announce innovations in the services and keep & hold effective banking management. In Pakistan banking industry, clients are divided on the basis of location and position. The procedure for collecting money, pensions and salary does not according to the client's wishes, so customer's satisfaction is very low in this country. In the Pakistani banking industry, the significant factors affecting clients when selecting a bank association is the financial stability. However the things which switch back client are to the banks is services quality, not a financial stability (Javed, 2005).

Clients have no time, every time customer wants the time saving transaction in the commercial banks which are the main factors for the bank manager to raise their customer satisfactions. Javed (2005) said that the online banking has very good effect on banking customer loyalty & satisfactions. Clients always expect high-technology and good service from the bank. Therefore, customers are widely accepted internet banking in the banking sector. In this era the use of internet increase day by day that indicates the client's receiving of the media. Online banking system is the process in which banking transaction take place on internet. The online banking system is very helpful for customers and for banks. It is very beneficial for the commercial banks because client did his transaction on internet which decreases customer services employees.

Gan et al., (2011) said that in the banking sector, customer's satisfactions are affected by the insight of the customer who has already built up. In the commercial banking area, client satisfaction is a main issue for their survival in a competitive market. Client satisfaction measurement assistances the managementmonitors the performances matrix by providing usable information. When the bank satisfy customer, then it leads totrustworthiness of customer, which is very beneficial for the commercial banks. Therefore, we can say that client satisfactions encourage banks to enhance the quality of service and also help to make available effective banking management. In the Pakistani banking industry, clients are classified by location and atmosphere (Javed, 2005).

In consumer research customer's satisfaction is the most important concept. It is connected to an number of business consequences for example customers loyalty subsequent in the payment premium price, rebuying intention and positive words- of- mouth (Jamal, et al., 2002) and provide the foundation for sustained competitive advantages (Midoro et al., 2005). There is general agreement in the literature that client satisfactions is a post consume experience & as such, Olorunniwo et al., (2006) cited in Al Eisa, et al., (2009) conceptualize client satisfaction as a client's fulfillment reply following the ingesting experiences.

In the similar way, client satisfaction is watched as the single customer perceptions of the performances of the services or products in relationship to expectation (Torres, et al., 2006). Likewise, Kotler et al., (2013) states that client satisfaction as "a people's feelings of pleasures or dissatisfaction which resulted from comparison of a product perceived performances or the result against her or his expectation". Two problems of satisfaction have often been elevated in the literature. Whether assess it on a transaction particular base or evaluate it in terms of all cumulative experiences (A et al., 2009). While the former considers satisfaction to be a "post-choice evaluative judgment of a specific purchase occasion" (Anderson et al., 1994), the later view satisfaction across a series of buy events, there by resulting in all evaluation above time.

Commercial banks are a high participation services characterized generally by frequents and long- term interaction. Consequently, customer is likely visit their bank above a number of times within a period to enable them conducts their transaction which makes it imperative to assess their satisfactionsabove time across a number of transaction. As a consequence, the recent studies view satisfaction as a complete judgment of clients of a company's services and products over a defined time. This means that these researches adopt the cumulative measures of satisfactions which are consistent with the workof (Torres et al., 2006).

In most of the customer evaluative models of retail banking services, the main focus was on comparative assessment of expectation verses perceived performances resulting in the two main evaluative judgment of perceived services quality and on customer satisfactions (Smith, 1992, Murphy, 1996). Both concepts have been measured and used frequently in the area of commercial banking services (Smith, 1992, Lewis, 1993). But, it has said that there are still issue of definition, delineation and conceptualization with respect to these judgments of evaluation (De Ruyter et al., 1997). Abundant of misperception rises from the reality that both forms of evaluation judgment are based on compare underlying construct. Customer's forms expectation previous meeting with bank (staff), they developing perception during the process of service delivery and then comparing their perceptions with expectations in assessing the result of the service encounter. Although services quality and customer satisfaction are those concepts which have a numbers of similar features, they also have difference points, as become clear from the main advances in the service marketing literature (Patterson, et al., 1993). First, it is often said that in command to form a judgment of satisfaction, users must have experienced services, while the perceived services quality is usually considered not necessarily based on experience. Secondly, it has been said that the both concepts are determined by various backgrounds. There is proof related to a series of affective and cognitive processes (equity, attributions, cost / benefit analysis) that effect satisfaction. The number of antecedent to services quality is considering as extra restricted (Oliver, 1993). Clearly, the two main kinds of evaluative judgments are not perceived as similarly and progressively treated as distinct construct in investigation on service. There is a rising agreement on the serial command of services quality & satisfactions. The final progressively considered as the superordinate construction originated on the theoretical effort by Rust et al., (1994), and experiential evidence offered by Cronin et al., (1997). Cronin et al., (1992) conducted an empirical test on the exchange among client satisfactions and services quality in different service sector. Using the structural equations model, they establish that services quality can be perceived as determinants of client satisfactions, which in turn impacts purchase intention. Ultimately, however, it has been proposed that, in adding to services quality and client satisfactions, image is also a significant determinant of client support.

In servicing marketing literature services quality has received big attention. Because of its important significance; it has forced substantial interests and discussion in the research's literatures. Service quality dimension as recognized by Gro¨nroos (1984) are useful, mechanical and company image. Parasuraman et al., (1988) attention to five dimensions of services quality, such that, responsiveness, assurance, reliability, tangibility and empathy. In the banking services, Dutta (2009) has used various features of services quality in the context of India. Chandra et al., (2001) has suggested five featuresof services quality: core services, human elements, non-human elements, tangibles and societal responsibility. Lenka et al., (2009) used technical aspect, tangible aspect, and human aspectsof services quality. Dutta et al., (2009) used SERVQUAL features. Bedi (2010) used responsiveness, assurance, sympathy, reliability, tangibility, products availability and products conveniences. Reliability, responsive, guarantee and sympathy are parts of human aspectof services quality. Additionally, human's conducts play an important part in delivery of services. It is not consider as a dimensions of services quality in the oldstyleSERVQUAL model. Kaura et al., (2012) used peoples, procedure and physical proof as dimension of services quality. So, this research suggests human conduct, information technologies and tangibility as dimension of services quality. Scholars have originate that better services quality improved client satisfactions in Indian banks (Bedi, 2010). Lemmink et al., (1998) establish that positive staff conducts improved customers services encounters satisfactions. A research conducted by Kaura et al., (2012) establishes that person's factors have a positive and direct impact on client satisfactions in the Indian banking industry. A research conduct by Kaura et al., (2012) establishesthat improved tangible aspects of the services quality is the bank's branches develop client's satisfactions. Technologies enabled service provider constants, reliable and services quality and developed technical aspects of services quality increase client satisfaction (Lenka et al., 2009). So, this research argues that services quality features (staff conduct, tangibility and information technologies) have a positive impact on client satisfactions**.** Created on the results of earlier research it is hypothesized H4.

2.5 Overall Service Quality and Corporate Reputation

Researchers suggested that the model of SERVQUAL is very significant to increase the reputation (Caruana, et al., 2010). Clients assume that the retailer who own a reputations for supplying greater SERVQUAL & product is at a low risk (Dawar et al., 1994), that will transfer their preference toward these store (Koistinen et al., 2009). A great reputation is essential for clients compared to repeated buying behavior in retail services (Graham, et al., 2005). This indicates that clients are like more to buy and continue loyal to the retailor who is reputable (Nguyen, et al., 2001). Ou, et al., (2006) says that a reputation of retailers is a symbol of good quality. Well known and favorable reputations areassetsof servicing supplier, as it will be located in the client mind. In addition, clients frequently pardon slight errors if a provider of services is of good reputation (Kang, et al., 2004). Two schools which are related to corporate image and reputation: the similarities of school state that the corporate reputation is the alternative for firm image and the dissimilarity institute that separate these dual sentences. The word company reputation and company image are both identical considered by Gotsi, et al., (2001) who states that the image as "the overall firm impressions". The images are the total impressions that reside in the minds of clients. Fombrun (1996) consider the word company image and company reputation as different thoughts. Wartick (1992), state that firm reputations are a "combination of a lone stakeholder perception of how well institutional replies are discussing the expectations and demands of many institutional shareholders”. Yoon et al. (1993) observed reputations of corporation as the company's communication histories to the clients, in terms of high qualities services, or products compare to its rivals. Previous definitions say, company reputation is the complete evaluations of a firm over time. These assessments are based on the client's direct past experiences with the commercial banks.

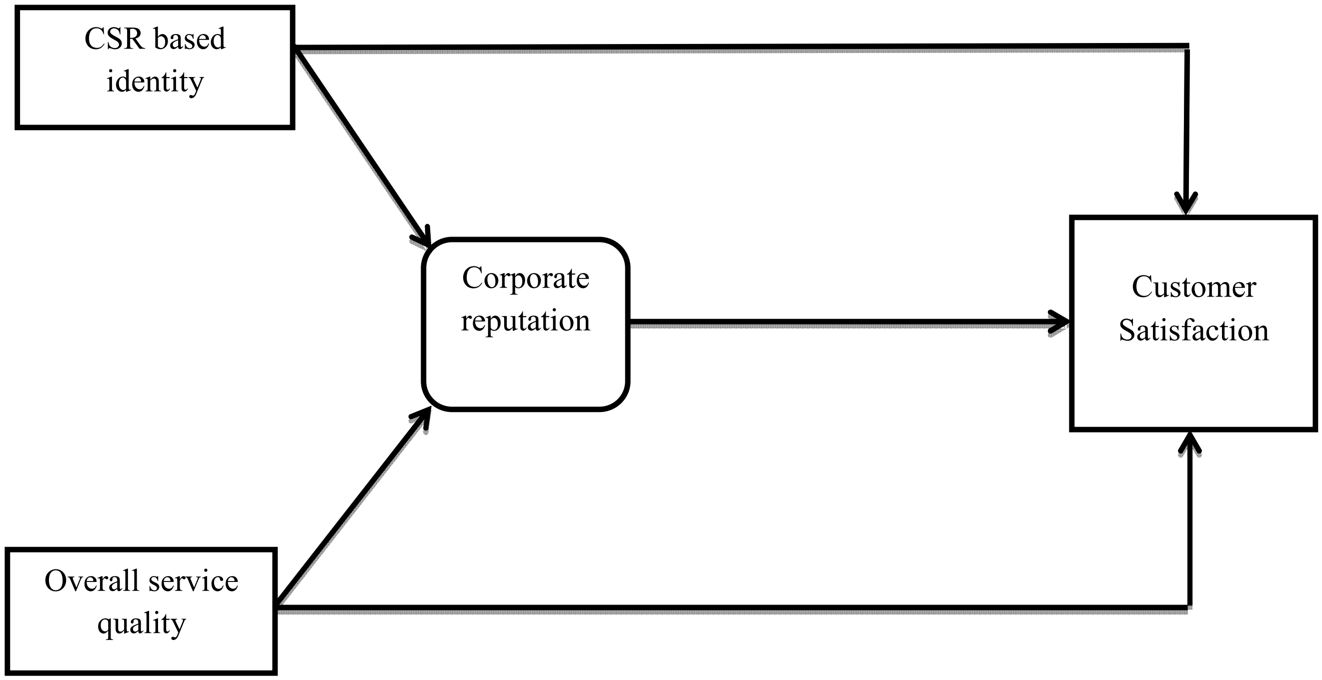
The ability to deliver high service quality will reinforce the image, reputation, develop retention of customers, attracting new prospective customers via positive word of mouth and ultimately increase the earnings of the business (Aydin et al., 2005).

For improving and sustain profitability, the manager needs to consider how toassign resources to improve a firm’s reputations (Herbig et al., 1995). Increasing the qualities of its services is the only single way by which reputation of company’s established (Gjerde and Slotnick, 2004). In the area of quality of services there are a substantial amount of research has been done (Bolton et al., 1991) no consensus are found in its measurement. The complete assessment is followed by some researchers while the others researchers follow the approach of multi-dimensional. Specific service quality and OSQ is very dissimilar from each other (Brady et al., 2002), it is consequence of a longperiod gathered insight therefore it refer to users’ complete insightof the gap among actual services act and expectations. While, quality of specific services states that the main services related operators for example responsiveness, reliability & tangibles. Foundation on the disconfirmation of the expectations & perceptions belonging to these definite quality signs, customers judge the service quality. Either SERVPERF (Cronin et al., 1992, 1994) or SERVQUAL (Parasuraman et al., 1991) is measured particular quality of services. This research measured overall service quality, since previous study confirms that overall service quality is a more instant antecedent to the consequences of quality of services (Tam, 2004; He and Li, 2011 Brady et al., 2002). A lot of studies say that good service quality lead to minimize cost, and improve company image, dissimilar from competitor and finally rival power & increased profitability. (Reichheld, et al., 1990; Bowen, et al., 1988) furthermore if the company offering good service quality that will enhance competitiveness through the creation of high corporate reputations which help to attracts & retain hold clients (Julian et al., 1994). Based on the conclusions of earlier studies it is hypothesized H5.

2.6 Reputation is a Mediator

Some studies on reputation showed that reputation is a mediator. According to the Yaşin, et al., 2017) reputation is a mediator between variable. Another researcher JavadKhazaei Pool, (2017) also shows reputation is mediator in his research. According to these two references i will also use reputation is a mediator in my research. H6 and H7 have been developed from this study.

2.7 Proposed model



2.8 Research Hypothesis

Hypothesis 1: CSR-based identity positively impacts customer satisfaction.

Hypothesis 2: Corporate reputation positively effects customer satisfaction.

Hypothesis 3: CSR-based identity positively influences corporate reputation.

Hypothesis 4: Overall service quality positively impacts satisfaction of customer.

Hypothesis 5: Overall service quality positively effects corporate reputation.

Hypothesis6: Reputation is a mediator between CSR-based identity and customer satisfaction.

Hypothesis7: Reputation is a mediator between overall service quality & customer satisfaction.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Research Methodology

The systemic process by which we resolve the problem in research is known as research methodology. Furthermore, in research methodology researchers adopts procedures regarding describing, explaining and predicting phenomena for their work and their sequences. It is also called the study of methods through which knowledge will gain. In research methodology two questions are answers. How was the data collected or generated? And, how was it analyzed and processed? The writing should be direct and precise also the writing should be in past tense (RV Labare 2009) .The key objective of this research is to investigate the association and the impact of corporate social responsibility and overall services quality on customer's satisfaction intentions with the mediating role of corporate reputation. In this research different statistical tests were performed by the researcher on the collected data and the tabulated results are following.

3.2 Research Design

Research design is a plan identifying the procedures& methods for collection & analyzing the required data and information (William Zikmund, 2013). The research design involves strategy that a researcher chooses to logically integrate various parts of the study in a coordinated manner, to make sure that the research problems are addressed effectively; it constitutes the blueprint for collection of data, measurement of the information, and analysis of data use research tools.

A research design must be efficient, flexible, economical, appropriate, and so on. A research design carefully crafted with less experimental error can be one of the best research designs. It must be relevant to the objectives of the research and nature of the problems being addressed. A single research design is not an answer for all types of studies, but design varies according to research problems. A research design must focus on the ways of gathering information, the availability of staff, researcher skills, and the problem nature, study of problem, and finally the time and money.

Research design can be of many types for example, descriptive, co- relational, conduct based on experiment and so on. Keeping in view the aim of study and nature of problem the researcher has to define the methodology, techniques for data collection, and strategy of statistical analysis. Whether it is exploratory or confirmatory, the researcher in his study must describe initially at the start of the study. There are many types of research designs for example survey, observation, descriptive which include case-study, Co-relational study include case-control study and observational study, is related to different studies or various topics. Field experiment and quasi-experiments are other types of research. Reviews include literature review and systematic reviews. Some studies may include grouping and comparisons which are known as Cross-sectional study, Cohort study, and longitudinal study. This research used causal study.

3.3 Sampling Techniques

In this research primary data was collected from respondent customers of banking sector in Peshawar region, Pakistan. As banking sector in Peshawar region provides services to their customers in a shape of financial and monetary terms. These banks want to provide excellent quality services to their customers in this area. For this purpose, these banks established there branches everywhere to facilitate its customers and provided satisfactory services to retain their customer with loyalty and attract the new customers and satisfied there customer.

In this research thesis seven hypotheses examined in direction for selecting methodology and sample. Meanwhile this model involves variables including CSR and OSQ, REPT and CS sampling frame was required from customer perspective which suits the study properly. Peshawar region bank's customer was selected as unit of analysis. These commercial banks were nominated on the source of top bank list posted on website of State Bank of Pakistan.The top 10 banks that perform best (profitability and CSR) as determined by SBP (State Bank of Pakistan) as of 12 July 2016. Equal proportionate sampling method was used to select the equal proportion of customer from each bank. A total 300 sample size was selected to collect data which is enough for representation of population, as sample size of 200 or more respondents is enough good to investigate objectives of the study (Kline, 2014) in total. The data was collected conveniently. Whenever the sample size of 300 customers achieved from 10 banks with equal proportion it was considered for data analysis. Researcher of the study collected responses on CSR and OSQ, REPT and CS and ensured full participation and willingness of customers who had high involvement with banking sector having more service encounters.

This study measured the customer's satisfaction of modeled four variables to investigate the association between independent, mediating and dependent variables. Data was collected through questionnaire. Following instruments was used to conduct the study. These questionnaires are adapted from the following studies.Customer satisfaction was measured with four items adopted from Yoon and Uysal 2005 scale. Reputation of corporation was measured with four questions which are from Ponzi et al., (2011) scale. Corporate social responsibility-based identity was measured with six questions which are collected from the research of Lichtenstein, et al., (2004), Menon, et al., (2003) and Dean (2002). Finally, Service quality was measured with three questions (Wang, et al., 2004), which is also use to measure the overall quality of services in telecom sector.

To ensure reliability with earlier research, the scales of measurement were adapted with modifications of latest research instruments. Every item was measured at point 5 likert scale starting from "One - strongly disagree" to "Five - strongly agree". No reverse question was included because of less qualified respondents, to avoid biases and ensure authenticity.

For the data collection researcher visited different banks in Peshawar region to collect data from customers. The customers were asked before the distribution of questionnaires whether they are agreeable to give response and time availability. The number of distributed questionnaires was 300 and all the questionnaires returned by respondents having appropriate data that was needed by researcher, all of these questionnaires were selected for analysis of data. Although the term CSR was somehow unknown for customers in Peshawar region but researcher properly guided all of less aware customers to ensure clarity in research.

3.4 Data collections

The study was quantitative in nature. All the variables are measured through structured questionnaire for the collection of primary data that. For all variables instruments and constructs have been adapted from previously validated by other researchers. Instrument was adapted from highly qualified researchers research workthere is no doubt, but to ensure further its content and face validity it was discussed with four senior expert researchers (PhD scholars). The instrument was discussed with two PhD students of Management Studies department. For ensuring that its content is valid thorough discussions were held on each item.

Questionnaire of this study consist of two portions. The first portion is used for studying the demographic information and details of respondents, while the next portion contained questionnaire instruments which measured these variables. 300 questionnaires were distributed in private and public banks customers in Peshawar region at different time intervals.

3.5 Research Techniques

After collecting the data different analysis techniques were used for achieving the results. For statistical analysis (SPSS) statistical package of social sciences package 21 was used. Statistical Analysis: Descriptive statistics, correlation and Process Macros of Hayes (2016) are used for analyzing the data to get the required results.

In first step demographic analysis was carried out. Demographic analysis is the identification of the respondent, their gender, age, qualification and occupation. Descriptive analysis test was usedto find the mean and value of standard deviation of results. To find reliability analysis results, the impact of independent variables on dependent variables and regression analysis many test were done. Also, co-relation technique was used to identify as to what extent the two variables are related. In order to conduct mediation analysis Preacher and Hayes (2016) suggested guidelines were used for the purpose to test hypotheses. Process model – 4 is being used for mediating impact of Rept on the relationship among CSR, OSQ & CS.

CHAPTER 4

DATA ANALYSIS AND RESULTS

4.1 Data Analysis

In chapter number four researcher deals with the analysis of the information which is collected from the respondents. In this research four analyses were finished by researcher, which are demographic analysis, reliability test descriptive statistics, correlations, and then mediation of variable. The proposed hypotheses were tested through data collected from customer of banks in Peshawar region KP Pakistan. The hypotheses were potted at the end of this chapter and including discussion regarding the results.

4.2 Demographic Analysis

4.2.1 Nature of Banks

The Table 4.2.1 shows the nature of Banks in this Table 60 Banks are from public Banking sector having percentage 20 while 240 Banks are from the private sector having percentage of 80 and the total numbers of Banks are 300.

Table 4.2.1

Nature of Banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Public	60	20	20	20.0
Private	240	80	80	100.0
Total	300	100.0	100.0	

4.2.2 Occupation

The Table 4.2.2 shows the Occupation of Customers. The Salaried Customers are 176 out of 300 having percentage of 58.7. The businessman's in the Table are 36 in number having percentage of 12.0. The students are 88 in number out of 300 having percentage of 29.3.

Table 4.2.2

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Salaried	176	58.7	58.7	58.7
Businessman	36	12.0	12.0	70.7
Student	88	29.3	29.3	100.0
Total	300	100.0	100.0	

4.2.3 Qualification

This Table 4.2.3 shows the Qualification of Customers (respondents). The Customers having Bachelor degree is 168 in numbers having percentage of 56.0 out of 300 respondents. The Master qualified are 74 having percentage of 24.7 out of 300 respondents. The PHD qualified are 15 having percentage of 5.0 out of 300 respondents and the rest of 43 (14.3%) respondents have different others qualifications including SSC and HSSC.

Table 4.2.3

Qualification

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Bachelor	168	56.0	56.0	56.0
Masters	74	24.7	24.7	80.7
PHD	15	5.0	5.0	85.7
Others	43	14.3	14.3	100
Total	300	100	100	

4.2.4 Age

This Table 4.2.4 displays the age of respondents customers. The Customers lie between age intervals of 18-22 is 87 in numbers having percentage of 29.0 out of 300 respondents. 98 respondents Customers are lies between interval of 23-27 having percentage of 32.7. The age of 28-32 intervals contain 48 customers having percentage of 16.0. The Customers above 33 intervals are 67 having percentage of 22.3.

Table 4.2.4

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18-22	87	29.0	29.0	29.0
23-27	98	32.7	32.7	61.7
28-32	48	16.0	16.0	77.7
Above33	33	22.3	22.3	100.0
Total	300	100.0	100.0	

4.2.5 Gender

This Table 4.2.5shows the Gender description. In the following Table male respondent's customer are 274 in number having percentage of 91.3. While female respondents customers are 26 in number having percentage of 8.7. The total respondents are 300.

Table 4.2.5

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	274	91.3	91.3	91.3
Female	26	8.7	8.7	100
Total	300	100.0	100.0	

4.3 Reliability Analysis

The study of internal consistency of data Cronbachs (1955) technique and method are usually followed. According to the researcher who uses this method says that the data will be reliable if the value of data lies between range of 0.70 and 0.90. Although the following Table 4.3.1 shows that the values of all "α" are in the range between 0.70 and 0.90. Therefore the following collected data is reliable for further research or statistical analysis such as Preacher and Hayes regression analysis (2016).

Table 4.3.1

Reliability analysis of the data (N=300)

Description	**Cronbach's Alpha**	**No of Items**
(CSR) Corporate social responsibility	.858	6
(OSQ) Overall service quality	.847	3
(REPT) Reputation of corporation	.720	5
(CS) Customer Satisfaction	.725	4

4.4 Descriptive Statistics of Data

Themethod used for describing the basic features of a data in the research is called descriptive statistics. To conduct regression analysis as it is compulsory for researcher to check the molds and assumptions for the purpose of the regression. The values of minimum, maximum, standard deviation, mean statistics are demonstrated. In this study the sign n tells us the number of total respondent's customers which are 300. The value of minimum and maximum explain the realness of the data and calculations. In the following table 4.4.1 all the variables value of Mean are above 3, which means that respondents providing more confirmatory responses and also they were willing to agreement. Correspondingly it was create from the following table that mean values are predisposing to come to an agreement side, but somewhat at the side of unbiased. So the researcher were interpreted that the obtainable data of respondents is very normal and satisfying as well for the assumptions and molds of Preacher and Hayes regression analysis.

Table 4.4.1

Descriptive Statistics (N=300)

	Min	Max	Mean	S.D
	Statistic	**Statistic**	**Statistic**	**Statistic**
CSR	2.25	5.00	4.12	0.54
OSQ	2.00	5.00	4.09	0.69
REPT	3.00	5.00	4.17	0.51
CS	2.25	5.00	3.95	0.53

(CSR) Corporate social responsibility

(OSQ) Overall service quality

(REPT) Corporate reputation

(CS) Customer Satisfaction

4.5 Mean, Standard Deviation, and Correlation

The correlation matrix indicates the association among the dependent variable and the independent variable and tells us the strong point of the association among dependent and independent variables. The following can be found in table4.5.1 for the variables means, standard deviations and inter-correlations. The table 4.5.1 shows the linear association among the independent variables that is corporate social responsibility and overall services quality & dependent variablecustomer’s satisfaction. Researcher of this study inspected from the following table that among the independent variables there is high correlation and correlated significantly positive. However, there is significantly positive correlation arises between corporate social responsibilities and overall service quality. Significantly positive correlation occurs between overall services quality and dependent variablecustomer’s satisfaction.

Table 4.5.1

Mean, Standard Deviation and Correlations (N=300)

Variables	M	SD	CSR	OSQ	REPT	CS
CSR	4.12	0.54	1			
OSQ	4.09	0.69	.57**	1		
REPT	4.17	0.51	.56**	.50**	1	
CS	3.95	0.53	.41**	.58**	.55**	1

(CSR) corporate social responsibility

(OSQ) overall service quality

(REPT) corporate reputation

(CS) customer satisfaction

4.6 Regression Analysis

The regression analysis is used for the statistical process which measures the relationship among the variables. According to the researcher regression analysis show model fitness and value of R square which estimates the descriptive supremacy of model which is required Sekaran (2003). Secondly Regression analysis is also used for finding change occurs in dependent variable due to change occur in independent variable, also when independent variable is different and other independent variables in the study are set aside as constant. Thirdly regression analysis shows that how much variable are significance in model to process for further analysis of different moderation and mediation analysis. Researcher of this study used multi regression technique for the sack of data analyzing as required in model and investigation. In this research Preacher and Hayes analysis is used for regression analysis.

4.6.1 Direct relationship among independent variable (CSR), mediate variable (corporate reputation) and dependent variable (customer satisfaction)

As per discussed in literature and methodology, researcher of this study used multi-regression analysis to find out relationship between variables. More especially to find direct relationship among CSR, corporate reputation and customer satisfaction researcher used Hayes & Preacher analysis known as conditional process modeling PROCESS in press for multi-regression Hayes (2016). Results of below table 4.6.1 support all of three proposed hypotheses and also confirmed significant relationship among these variables which is necessary for further mediation analysis and regression in PROCESS analysis.

In the following Table 1 the very first row shows the association among independent variable (CSR) and dependent variable (customer satisfaction), this results confirmed that CSR has a positive impact on Customers Satisfaction Intentions having R^2= 0.170, F= 61.221, P=0.000, t=7.824, LLCI = .304 and ULCI=.508, As claimed in H1 of the study. Therefore H1 would be accepted and could not be rejected because of the result support. In the second row results indicates the association among mediating variable corporate reputation (Rep) and dependent variable customer satisfaction (CS), the results shows that relationship between these two variables is significantly positive having result values of R^2= .576, F= 201.391, P=0.000, t=16.838, LLCI = .714 and ULCI=.903. Hence H2 would not be rejected as per results support. In third row results shows the association among Independent Variable (CSR) & mediating variable reputation of Corporation (Rept), the results supporting H3 which proposed significant relationship between these variables having result values of R^2= .320, F=140.033, P=0.000, t=11.834, LLCI= .443 and ULCI=.619.

Table4.6.1

Direct Relationship between CSR, REPT and CS (N=300) using Process Macros Model – 4

	R	R^2	F	P	T	LLCI	ULCI
Effect of CSR (IV) on CS (DV)	.413	.170	61.221	0.000	7.824	.304	.508
Effect of Rept (MV) on CS (DV)	.759	.576	201.391	0.000	16.838	.714	.903
Effect of CSR (IV) on Rept (MV)	.565	.320	140.033	0.000	11.834	.443	.619

Independent variable corporate social responsibility (CSR)

Mediator corporate reputation (Rept)

Dependent variable customer satisfaction (CS)

4.6.2 Direct Relationship between Independent Variable (Overall service quality), Mediate Variable (Corporate Reputation) and Dependent Variable (Customer Satisfaction)

Direct relationship among variables is fined through preacher regression analysis. In the bellow table 4.6.2 the very first row contained results of direct relationship between Independent Variable (Overall services quality) & dependent variable (customer satisfaction) having result values of R^2= .343, F= 155.416, P=0.000, t=12.467, LLCI = .385 and ULCI= .529. This results shows that there are a positive relationship among OSQ and CS, as H4 accepted based upon significant results in the table 4.6.2 Second row of the table contained results of direct relationship between corporate reputation and customer satisfaction, these consequences indicates that there is positive relationship between these variables having result values are R^2= .600, F= 222.291, P=0.000, t=13.798, LLCI =.574 and ULCI= .765, supporting again H2 with different results. In third row there are results of direct association among overall service quality and corporate reputation, the consequences shows that there is a positive relationship between these two variables, so H5 would be accepted based on following results support, that here is a significant association among Overall quality of services and Corporate reputation.

Table 4.6.2

Direct Relationship between OSQ, REPT and CS (N=300) using Process Macros Model – 4

	R	R^2	F	P	T	LLCI	ULCI
Effect of OSQ (IV) on CS (DV)	.585	.343	155.416	0.000	12.467	.385	.529
Effect of REPT (MV) on CS (DV)	.774	.600	222.291	0.000	13.798	.574	.765
Effect of OSQ (IV) on REPT(MV)	.609	.371	175.598	0.000	13.251	.386	.521

Independent Variable Overall Service Quality (OSQ)

Mediator Reputation (Rept)

Dependent Variable Customer Satisfaction (CS)

4.7 Mediation Analysis

A mediator is the variable which causes mediation between dependent variable and independent variable. In other words, it explains the association among the dependent variable and the independent variable. Mediation is also states that the overall intervention caused by the mediator variable. Mediation analysis measures the intervention and strength of effect caused by intervention of the mediator variable on dependent and independent variable. Changes in the outcome variable are observed by controlling the intervening variable.

According to Baron and Kenny (1986), to conduct a mediation test the three elementary conditions must be contented. Same conditions must be fulfilled for Preacher and Hayes (2016) Process Marcros as well. These three conditions are;

a. There must be a positive and significant relationship between Predictor variable and outcome variable.
b. Predictor variable must have positive and significant relationship with intervening variable.
c. There must also be a positive and significant relationship between Intervening variable and outcome variable.

4.7.1 Mediation analysis of REPT between CSR and CS

In this study REPT has been used as a mediator variable which intervenes between of independent variable (CSR) and dependent variable (CS). The role of REPT as a mediator has been tested in this study through Process Macros Model – 4 developed by Hayes (2016). Below Table 4.7.1 exhibits p-value is "0.00" in the relationships. This displays that there is positive and significant association among the predictor & outcome variable. The total effect of predictor (corporate social responsibility) on outcome variable (CS) is "0.40" which means that coefficient "0.40" comprises of the impact of mediator (REPT) as well as the predictor variable (CSR). The coefficient of direct impact of CSR on CS is "0.12" in absence of mediator variable (REPT). The indirect relationship of predictor variable shows that REPT effect on outcome variable is measured as "0.42". The confidence intervals at upper and lower level (ULCI & LLCI) both are positive and "0" doesn't lie between them in the three circumstances of Total, Direct and Indirect effect, which proves that the mediator (REPT) has positive and significant relationship at both side with predictor (CSR) and outcome variable (CS). Sobel test (normal theory test for indirect effect) result at the end of the Table 4.7.1 exhibits that the relationship is significant, and the coefficient is confirmed as “0.42” and Z value is “11.67” which is more than “10” indicates that the effect is significant. Therefore, the proposed hypothesis has been proved as under: The hypothesis H6 which states that “Rept mediates the relationship between CSR and CS” has been proved through mediation analysis.

Further explanation of this study having all outcome values is given. After the direct relationship which is significant as discussed in above paragraph, researcher have done mediation analysis between Independent Variable (CSR) & Dependent Variable (Customer Satisfaction) having Mediating Role of Corporate Reputation. In this study first step was found that CSR is predicted CS and also shows that CSR regress CS significantly positive having total effect results of B=.406, P=0.000, t=7.824, LLCI =.304 and ULCI= .508. In this study second step demonstrate direct relationship between CSR and CS exist having B=0.124, P=0.03, t=3.51, LLCI =0.66 ULCI=0.112. In this study third step shows mediation effect of Rept between CSR and CS, B=0.429 remain the same in indirect effect and normal theory tests, another evidence is positive values of LLCI=0.321 and ULCI=0.566, P=0.000 and the value of Z=11.67. Therefore the hypothesis H6 would not be rejected that Rept significantly mediates between CSR and CS.

Table 4.7.1

Mediation analysis OF Rept between CSR and CS using Process Macros Model - 4

	B	P	Z	T	LLCI	ULCI
Total impact of CSR on CS	.406	0.000		7.824	.304	.508
Direct impact of CSR on CS	.124	0.003		3.513	.066	.112
Indirect impact of CSR on CS						
Rept	.429				.321	.566
Normal theory tests for indirect effect	.429	0.000	11.670			

Independent Variable Corporate social responsibility (CSR)

Mediator Corporate reputation (Rept)

Dependent Variable Customer satisfaction (CS)

4.7.2 Mediation analysis Of Rept between CSQ and CS

In this model the researcher study Rept which has been taken as a mediator variable in the model under study which intervene between of independent variable (OSQ) and dependent variable (CS). REPT role as a Mediator was tested in this study through Process Macros Model – 4 developed by Hayes (2016). P-value is "0.00" in bellow Table 4.7.2 which shows in the relationships. This displays that there is positive and significant association among the predictor & outcome variable. The Total effect of predictor (OSQ) on outcome variable (CS) is "0.45" which means that coefficient "0.45" comprises of the impact of mediator (Rept) as well as the predictor variable (OSQ). The coefficient of direct impact of OSQ on CS is "0.15" in absence of mediator variable (Rept). The indirect relationship of predictor variable shows that Rept effect on outcome variable is measured as "0.30". The confidence intervals at upper and lower level (ULCI & LLCI) both are positive and "0" doesn't lia between them in the three circumstances of Total, Direct and Indirect effect, which proves that the mediator (Rept) has positive and significant relationship at both side with predictor (OSQ) and outcome variable (CS). Sobel test (normal theory test for indirect effect) result at the end of the Table 4.7.2 exhibits that the relationship is significant, and the coefficient is confirmed as "0.30" and z value is "10.54" which is more than "10" indicates that the effect is significant. Therefore, the proposed hypothesis has been proved as under: The hypothesis H7 which states that "Rept mediates the relationship between OSQ and CS" has been proved through mediation analysis.

Further explanation of this study having all outcome values is given. After the direct relationship which is significant as discussed in above paragraph, researcher have done mediation analysis between independent variable (overall services quality) and dependent variable (client satisfaction) having Mediating Role of Corporate Reputation. In this study first step was found that OSQ is predicted CS and also shows that OSQ regress CS significantly positive having total effect results of B=.457, P=0.000, t=12.46, LLCI =.385 and ULCI= .529. In this study second step demonstrate direct relationship between OSQ and CS exist having B=0.153, P=0.00, t=4.245, LLCI =0.082 ULCI=0.225. In this study third step shows mediation effect of Rept between OSQ and CS, B=0.304 remain the same in indirect effect and normal theory tests, another evidence is positive values of LLCI=0.246 and ULCI=0.371, P=0.000 and the value of Z=10.54. Therefore the hypothesis H7 would not be rejected that Rept significantly mediates between OSQ and CS.

Table 4.7.2

Mediation analysis OF REPT between OSQ and CS using Process Macros Model - 4

	B	P	Z	T	LLCI	ULCI
Total Effect of OSQ on CS	.457	0.000		12.467	.385	.529
Direct Effect of OSQ on CS	.153	0.000		4.245	.082	.225
Indirect Effect of OSQ on CS						
REPT	.304				.246	.371
Normal theory tests for indirect effect	.304	0.000	10.54			

Independent Variable Overall Service Quality (OSQ)

Mediator Corporate Reputation (Rept)

Dependent Variable Customer Satisfaction (CS)

4.8 Summary of Hypotheses

Based on the Basis of above analysis results the given proposed hypotheses have been acknowledged:

H1	CSR-based identity positively impacts customer satisfaction.	Accepted
H2	Corporate reputation positively impacts customer satisfaction.	Accepted
H3	CSR-based identity positively impacts corporate reputation.	Accepted
H4	Overall services quality positively impacts customers satisfaction	Accepted
H5	Overall services quality positively impacts corporate reputation.	Accepted
H6	Corporate Reputation mediates the relationship among CSR-based identity & customer satisfaction.	Accepted
H7	Corporate Reputation mediate the relationship among Overall service quality & client satisfaction.	Accepted

4.9 Discussions

Considering to this study, previous work and analysis, and testing of proposed hypotheses results now it's time to draw some conclusions and give some answers to the study questions for recommendations. In instructions to conclude the discussions first take a look at the propositions of this study and their conclusions. The main purpose of this research was to discover the role of CSR, OSQ and REPT for CS in a banking sector which provides services to their customer. Different hypothesis was developed to give answer of the research questions and then tested these hypotheses in order to find out whether relationship exists between the (CSR, OSQ) and CS. In addition to that, researcher of the study also investigates that whether corporate reputation is playing the mediating role between CSR OSQ and CS.

4.9.1 CSR and customer satisfaction

If we talk about CSR and customer satisfaction the result of regression and correlation analyses tells us that corporate social responsibility and customer's satisfaction are significantly associated. It means that when the human resource management of the banking sector working on CSR, the customer satisfaction will increase. Because corporate social responsibility positively influence customer satisfaction. The current consequences are aligned with the results of earlier studies (McDonald et al., 2008).

4.9.2 CSR &corporate reputation

The results of the study display that CSR & corporate reputation is significantly associated. It means that when the human resource management of the banking sector works on corporate social responsibility, the corporate reputation will increase. Because the result tells us that corporate social responsibility positively influences corporate reputation. The current findings are matched with the findings of the study carried out by other scholars (Nil Engizeket al., 2017).

4.9.3 Corporate reputation and customer satisfaction

The findings of the study show that corporate reputation and customer satisfaction is significantly associated. There is direct relation between corporate reputation and customer satisfaction. This means that when corporate reputation increases, customer satisfaction also increase. The consequences of this study support earlier finding by other scholars (Davies et al., (2002).

4.9.4 Overall service quality and customer satisfaction

The result of regression and correlation analyses shows that overall service quality and Client satisfaction are significantly associated. It means that if the banking sector focuses on overall service quality and offer good quality services to customer. Customer will be satisfied. The results of this study support earlier finding by other scholars (Justin Paul, et al., 2016).

4.9.5 Overall service quality andcorporate reputation

The result of regression and correlation analyses shows that overall services quality and corporate reputation are significantly associated. It means that if the banking sector improves overall service quality and offering excellent services to customer will create corporate reputation. The current results are aligned with the results of previous study carried out by scholars (Nil Engizek., 2017).

4.9.6 Mediating Part of corporate reputation among CSR & customer satisfaction

This study found that corporate reputation plays significant mediating role among CSR & customer satisfaction.

In this research the main purpose was set to check the mediation role of REPT among OSQ and customer satisfaction & question was enclosed as "does REPT has playing a role of mediation between the relationship of CSR and CS?". The hypothesis was developed to give answer to the question. The developed hypothesis was "H6: Corporate reputation mediates the association among CSR-based identity and customer satisfaction." Researches have delivered enough understanding into the mediating role of REPT between CSR and CS. As shown in results the mediation analysis was performed a significant relationship of REPT as a mediator on both sides with the independent variable(CSR) as well as with the dependent variable (CS) in the display results. Researcher of the study claimed on the basis of results that the corporate reputation significantly mediates between the association of CSR and customer satisfaction. It means that if the bank reputation is good can strengthen the linkage of CSR and customer satisfaction.

4.9.7 Mediating Role of corporate reputation among Overall services quality and customers satisfaction

This study found that corporate reputation plays significant mediating role among overall services quality and customers satisfaction.

In this study the key objective was set to check the mediation role of REPT among overall services quality and customers satisfaction and question was enclosed as “does REPT has playing a role of mediation between the relationship of OSQ and CS?”. The hypothesis was developed to give answer to the question. The developed hypothesis was “H7: Corporate reputation mediates the association among overall service quality and client satisfaction.” Researches delivered enough understanding into the mediating role of REPT between OSQ and CS. As shown in results the mediation analysis was performed a significant relationship of REPT as a mediator on both sides with the independent variable(OSQ) as well as with the dependent variable (CS) in the display results. Researcher of the study claimed on the basis of results that the corporate reputation significantly mediates among the association of overall services quality and customers satisfaction. It means that if the bank reputation is good can strengthen the linkage of overall services quality and customers satisfaction.

CHAPTER 5

CONCLUSION AND SUGGESTIONS

5.1 Conclusion

The key goal of this research is to investigate the impact of CSR and overall services quality on customer's satisfaction with mediating role played by corporate reputation. With this goal, a causal model has been proposed that explain the impact of corporate social responsibility and overall service quality on customer satisfaction through the mediating role played by corporate reputation.

This research gives a lot of knowledge to the existing body of literature. The first purpose of this research is to test and confirm that corporate reputation play a middle role between CSR, OSQ and customer satisfaction. More specifically, this research expands the traditional view of CSR and OSQ impact on customers and suggests that corporate social responsibility & overall service qualities do not only affect corporate reputation, but also customer satisfaction. This research adds further empirical evidence to the recent observations of the positive influence of corporate social reponsibility on corporate reputation (Doney et al., 1997; Turban et al., 1997) and customer satisfaction (Sharyn R. 2008). Moreover up to my knowledge this research first time test and support that overall service quality has an influence on customer's satisfaction in KP Pakistan.

5.2 Managerial Recommendations

According to the consequences of this research, adapting corporate social responsibility can make manager of marketing to apply fascinating implications. Such as, the traditional point of view is broken by this study about the OSQ & CS association which states that OSQ enhancement effort were important to the improvements in satisfaction rates of customers (Vinita Kaura. 2013; Zeithaml, 2000). Although this opinion is still accepted the results of this research which show that both corporate reputation and OSQ are significant determinants of customer satisfaction. The implication is that the services marketer does not only concentrate on overall service quality if the wants to have good customer satisfaction. The marketers should also focus on CSR & corporate reputation. But, it is very important for the manager of marketing to have knowledge that whether customer satisfaction in their services company is mostly forced by client assessments of services quality or their CSR perceived identity regarding the services company. “In the absenteeism of this study, they may start on luxurious association or quality improvement programs that might be doomed to failure, if clients loyalty in the company is in fact driven by the ignored constructs” (Fullerton., 2005). Provided that, corporate social responsibility has powerful impact than overall service quality on customer satisfaction while both have same quantity of impact on corporate reputation, firms allocate their assets carefully to use the positive impacts of OSQ & CSR. Moreover, it is inspiring for marketing manager to have knowledge that corporate social responsibility improves both corporate reputation & customer’s satisfaction which propose that the company should dedicate greater amount in social programs. This finding supports the perspective of Nil EngizekBaharYaşin, (2017) and McDonald, et al., (2008) because they have stated that in today’s competitive environments of service market, corporate social responsibility (CSR) represents the view of high profiles.

The Pakistani contexts of this research also provide other exciting implication. The Pakistani and Islamic ancient saying “doing Good and don’t tell to other” is not suitable for this situations. As the consequence show that when consumer perceived the bank they are working with have positive corporate social responsibility based identity, they are more likely to have positive feeling about bank reputation and good customer satisfaction. As a consequence, it’s not sufficient for manager of retail bank to do corporate social responsibility initiatives; also they ought to pronounce them to the target markets to achieve key outcomes.

5.3 Limitation and future Recommendation

Although this study supported all of our hypotheses, but this research have certain limitation which give us the opportunity for future study.

First of all this research inspects only the antecedent role of OSQ; further research must include particular dimension of service quality to this model. Second this research does not distinct the specific CSR dimensions (Wang, 2012); further study needs to classify every different impact of the specific CSR dimensions (for example: ethical, economic, philanthropic, and legal) on corporate marketing consequences to watch whether these CSR dimensions have different or similar impact on corporate reputation and customer satisfaction. Thirdly, this study tested the hypotheses of retail banking customers which is based on equal proportionate sampling method from Pakistan. Future researcher can test the same model with convenient sampling, greater random sampling or other different context of sampling such as, in various cultures & in other various services sectors.