

The Role of Consumer Education in the Impact of CSR on Customer Loyalty in the Retail Industry

Mengchen Hu^{1*†}, Yinzhu Xie^{2†}, Shuxing Zheng^{3†}, Zilin Zhang^{4†}

¹Department of Financial Accounting, Hefei University, Hefei, China

²Department of Culture, Creativity and Management, United International College, Zhuhai, China

³Business School, University of Nottingham Ningbo China, Ningbo, China

⁴College of Economics and Management, Huazhong Agricultural University, Wuhan, China

*Corresponding Author. Email: Humengchen.academic@outlook.com

†These authors contributed equally to this work and should be considered co-first authors.

Abstract. The concept of corporate social responsibility (CSR) has become a significant subject within the retail industry. A primary cause is the notion that corporate social responsibility (CSR) has an impact on customer loyalty of a company. By examining its moderate effects through support for CSR, the study investigates how customer education level affects customer loyalty. Through surveys, information from across China was gathered to investigate customer perceptions. The hypotheses were tested with regression. The result of the study based on the overall sample revealed that educational level affected customer loyalty negatively and significantly. This indicates that higher educational attainment may require greater efforts to convince consumers to accept and appreciate a business's CSR initiatives, thereby enhancing their loyalty. Finally, managerial implications and limitations of this findings are discussed. Understanding customer education can help businesses with market segmentation, targeting, and positioning, thus increasing the success of their corporate social responsibility initiatives.

Keywords: CSR, Loyalty, Education Level, Retail Industry.

1. Introduction

The concept of customer loyalty has recently emerged as a prominent subject of interest among scholars and professionals alike [1]. Supporting corporate social responsibility (CSR), which entails that businesses take on social responsibility and concentrate on pressing issues such as social injustice and climate change, has been revealed in numerous recent studies to have a beneficial effect on intangible resources such as trust, which in turn increases loyalty [2].

CSR-related activities are more crucial than ever in the current globalization context, which includes issues such as poverty, inequality, and environmental problems [3]. CSR is now more than only an awareness-raising effort; this represents a radical transformation that will ensure the competitive viability of entire industries in the going forward [2]. It is imperative for retailers to act in a socially and environmentally responsible manner, such as encouraging reuse, to remain competitive [2]. As a result, CSR has become an integral element of business strategies [2].

Despite extensive research on the benefits of CSR in enhancing customer loyalty, the moderating influence of customer education level has received less attention [4]. Yet it is crucial to assess the impact of customer education because education helps to form human capital and innovation, which in turn promotes economic growth and sustainability of social development [5,6]. Therefore, the objective of this paper is to address this gap as understanding the role of customer education can facilitate market segmentation, targeting and positioning for companies, and ultimately increase the chances that CSR strategies work for them.

Thus, this study set out to respond to the question: Does the level of customer education increase the impact of CSR initiatives on customer loyalty in the retail industry? This paper will begin by reviewing the relevant literature. Then this paper outlines the research hypothesis, followed by a discussion of the methodology and findings. Finally, this paper concludes with an analysis of the implications of the findings for marketing practice, and the limitations.

2. Literature review

2.1. Loyalty

Generally, loyalty can be defined as the frequency of repeat purchases or the relative volume of same-brand purchasing [7]. Loyalty is also defined in terms of attitudinal attachment to a brand [8].

Furthermore, loyalty is widely recognized as an asset [9]. Loyal customers lead to increased sales, better pricing ability, higher profits, and attract new customers through word of mouth [10,11]. Also, Keiningham's study presents a model showing that enhancing customer loyalty can lead to sustained growth and increased market share, exploring the connection between customer loyalty and business growth [12].

In competitive markets, customer loyalty is universally acknowledged as a crucial asset [13]. Valuable feedback from loyal customers drives product and service innovation thereby strengthening the competitiveness of a company [14].

Testament to the importance of building customer loyalty is the recent growth in popularity of loyalty programmes [15]. Although their success in boosting loyalty has been the subject of debate [16,17], their popularity speaks volumes about the critical role of loyalty as part of a business strategy. In conclusion, existing research points to the importance of building customer loyalty for an organization.

2.2. CSR

One of the emerging ways in which companies have attempted to build customer loyalty is through CSR efforts. CSR is described as "the responsibility of enterprises for their impact on society" by the European Union Publications Office [18]. "Integrate social, environmental, ethical, human rights, and consumer concerns into their business operations and core strategies" is the implied message here. The concept of CSR is not solely confined to the realm of legal, regulatory, and contractual compliance [19]. It encompasses a broader scope, encompassing the creation of societal and organizational value. This entails the cultivation of robust relationships with communities, the active engagement with social and environmental concerns, and the utilization of resources in a manner that is environmentally responsible [20]. The extant evidence suggests that companies that adopt more socially responsible business practices achieve superior corporate performance, enhanced financing capabilities, reduced transaction costs and a diminished likelihood of conflict with stakeholders and a better brand image. This, in turn, engenders increased strategic competitiveness

and company value [21]. In addition, recent studies have demonstrated that supporting CSR activities enhances purchase intentions and customer loyalty [22,23].

2.3. Customer education

The level of Customer education is a key factor influencing how consumers behave, and may also determine the extent to which they care about certain elements of a company's offerings or not. Customer education, according to this paper, is the process of giving customers educational materials to aid in their understanding, adoption, and efficient use of a good or service [24].

In 2023, there were 47,631,900 students enrolled in China's higher education system overall, a 2.32 percent increase from the year before. Comparing this year to last, the number of students enrolled in undergraduate and graduate programs has increased by 2.73 percent and 4.76 percent, respectively.

This could have a number of theoretical reasons. Maslow's theory of needs, for instance, contends that there is a hierarchy of needs that includes needs for self-actualization, safety, belongingness, esteem, and physiology, ranked from lowest to highest. Once lower-needs are met, people tend to progress to higher needs, each of which associated with specific forms of motivations and behaviors [25]. Esteem needs may be sought by pursuing training or education, and self-actualization is the desire to become the best person when all other needs are met [26]. People who have received a higher level of education may have their esteem needs met to a greater extent, leading to a greater emphasis on self-actualization. There is likely to be a correlation between education level and the extent to which people tend to meet specific needs. For instance, higher educated consumers are more likely to donate money or time to charities, according to research by Chrenka, Gutter, and Jasper [27]. Also, they are inclined to be civic minded and well-informed about community affairs such as environmental protection, as well as higher CSR requirements for the products they purchase and the companies they consume [28].

Accordingly, this paper advances the following hypothesis:

H1: The higher level of customer education, the stronger impact of CSR on customer loyalty.

3. Methodology

To examine the proposed hypotheses, this study employs an online survey methodology. To reflect the different acceptance of CSR by customers with different education levels, this study's participants were from various educational background. This was done on the website "Sojump" using a sample of Chinese consumers in terms of gender, age, and family finance of Chinese census data. A total of 460 questionnaires were collected. After processing the data that did not meet the requirements, 450 valid questionnaires were obtained.

3.1. Questionnaire

Questionnaires were sent to people with different levels of education and surveyed their basic information, such as gender, age and income. In addition, based on the research of a scale to measure customer loyalty and combined with the situation of retail industry and context of this article, a question scale of the impact of CSR on loyalty is established [29]. The response was required on a five-point scale with endpoints ranging from 1 (strongly disagree) to 5 (strongly agree), reflecting participants' ratings based on their actual experiences with past purchases (see Table 1).

Table 1. Measurement table of CSR initiatives on customer loyalty

CSR initiatives on customer loyalty	I am willing to buy products from retail companies to support their social responsibility activities.
	I prefer products from companies involved in social responsibility when prices are similar.
	I recommend companies/products that engage in social responsibility.
	I trust companies more if they are involved in social responsibility.
	I understand price increases due to market changes if the company is socially responsible.

3.2. Research model

Hypothesis 1 assumes a positive relation between education level and the impact of CSR on customer loyalty.

A regression equation is used to confirm the influence of education level on the impact of CSR on customer loyalty:

$$\text{CSRloyalty}_i = \beta_0 + \beta_1 \text{EDU}_i + \beta_2 X_i + \varepsilon_i \quad (1)$$

Here,

CSRloyalty_i : the average score of the impact of CSR on customer loyalty

EDU_i : a categorical variable representing educational attainment

X_i : a matrix containing all control variables

3.3. Definition of the variables

3.3.1. Dependent variable

The explained variable measures the influence of CSR on customer loyalty (CSRloyalty). The mean value of the five questions is calculated to represent the loyalty degree of participants affected by CSR.

3.3.2. Independent variable

On the basis of the collected information, the value of no education and old-style private school or literacy class is 0, the value of primary school and below is 3, the value of junior high school is 6, the value of high school and technical school is 9, the value of college and undergraduate is 12, and the value of graduate and above is 15.

3.3.3. Control variable

In addition, because this study aims to investigate the impact of education level on consumer loyalty, it is essential that this paper takes into account other factors that may influence consumer loyalty, which may be associated with an individual's level of education. Hence, this paper constructs consumers' characteristic variables to address any problematic issues. Gender plays distinct roles in

how individuals respond to marketing strategies, as men and women often perceive brand interactions differently [30]. Furthermore, varying age groups exhibit diverse psychological, cognitive, and behavioral states, significantly influencing their consumer behavior [30]. Income levels also play a moderating role; for instance, the impact of CSR on perceived corporate reputation is more pronounced among individuals with higher incomes [31]. Moreover, disparities between customer expectations and service quality in urban versus rural areas highlight a notable gap [32]. Thus, gender (GENDER), age (AGE), income (INC), type of residence (TYPE), family economic status (FE), participation in public benefit activities (PART) are used as control variables. Furthermore, this paper adds square of age (AGE2) and logarithm of income (Lninc) to enhance the normality of data. Table 2 shows the detailed processing of variables.

Table 2. Variables and processing

Variable	Assignment
Dependent Variable	
CSRloyalty	The mean of the five question scores
Core Independent Variable	
EDU	0=No education; 6=Junior high and below; 9=High school; 12=Undergraduate college; 15=Postgraduate and above
Control Variable	
GENDER	1=Female; 2=Male
AGE	
INC	Average Monthly Income
Type of Residence	1=Rural Areas; 2=Urban Areas
Family Economic Status	1=Well below average; 2=Below average; 3=Average; 4=Above average; 5=Well above average
PART	1=Yes; 2=No
AGE2	Square of Age
Lninc	Logarithm of the raw data (inc) is added by one

3.4. Samples

In total, 460 consumers participated in the online survey. This paper deleted samples containing missing values and invalid data, and obtained 450 valid questionnaires. Approximately 64% were female (n=288), 36% were male (n=162). The majority (66.89%, n=301) have a university degree, among which about 8% (n=36) have master degree or above. 93.78% of the samples live in cities and 6.22% live in the rural area.

3.5. Objective

By analyzing the responses, this paper aims to determine if higher levels of customer education enhance the positive effects of CSR initiatives on loyalty. This approach will help in understanding how educational background affect the relationship between CSR engagement and customer loyalty, providing insights into effective CSR strategies tailored to different educational demographics.

4. Analysis

4.1. Descriptive statistics

The results of 450 valid surveys are shown in Table 3. The mean values of the detailed items are as follows: education level (11.060), customer relationship management (CSR) loyalty (4.051), age (32.976) and income per month (8232.949).

As for the education level, with a mean score of 11.060, which means the main sample is concentrated among with a bachelor's degree. Its standard deviation of 2.674, indicates that the respondents to the survey had a wide range of educational levels. The range from 3 to 15 also highlights the diversity in educational backgrounds. These represent this paper has collected the majority of data collected on people with different educational level.

The mean score for CSR Loyalty is 4.051, which suggests that the respondents demonstrate a considerable degree of loyalty on average. The standard deviation of 0.781 suggests moderate variability in loyalty scores.

With a wide age range from 7 to 80 years, the average age of the respondents is around 32.976 years. The large standard deviation (14.915) reflects a broad age distribution.

There is a large variability in income among respondents, with a high standard deviation of 12811.678. The mean income is 8232.949.

Table 3. Descriptive statistics

VarName	Obs	Mean	SD	Min	Median	Max
cl	450	4.051	0.781	1.000	4.000	5.000
edu	450	11.060	2.674	0.000	12.000	15.000
gender	450	1.360	0.481	1.000	1.000	2.000
age	450	32.976	14.915	5.000	30.000	98.000
type	450	1.938	0.242	1.000	2.000	2.000
fe	450	3.196	0.659	1.000	3.000	5.000
inc	450	8232.949	12811.678	3.000	5000.000	130000.000
part	450	1.269	0.444	1.000	1.000	2.000
age2	450	1309.358	1106.818	25.000	900.000	9604.000
lninc	450	8.366	1.229	1.386	8.517	11.775

4.2. Regression analysis

Table 4 shows the regression results, education level and loyalty are significant at 1% level and negatively correlated, suggesting that the better educated are less likely to be loyal to companies engaged in CSR initiatives which rejects the proposed hypothesis.

Table 4. Regression analysis

	cl
edu	-0.049***
	(0.017)
Control Variables	Yes
N	450

Note: *** refers to statistical significance at the 10%, 5%, and 1% levels in the two-tailed test.

5. Findings

5.1. Summary of research results

The research on CSR is increasingly valued in both theoretical and managerial perspectives. This study conducted an empirical analysis to inspect whether there is a relationship between the education level of customers and the impact of CSR on customer loyalty in the retail context. The result shows that education level has a negative impact on consumer loyalty driven by CSR that is the higher level of customer education, the less impact of CSR on customer loyalty.

5.2. Discussion and implications

This negative relation indicates that individuals with higher levels of education are less likely to be loyal to companies that take CSR actions. Education means the enhancement of individual autonomy and critical conscience [33]. People with higher education may view CSR messages disclosed by companies more independently and critically. To be more specific, highly educated customers may suspect that the company's motives of CSR are impure, believing that the company primarily seeks returns for itself [34,35]. As research has shown, they respond relatively negative to companies' efforts perceived as profit-driven and egoistic, meaning that a company's marketing activities related to its own interests receive relatively less support [34,36]. Therefore, it is difficult to increase the loyalty of highly educated customers to the company through CSR initiatives.

Additionally, customers' perception of the company is influenced by the hypocritical phenomenon of inconsistent statements and behaviors in fulfilling CSR [34]. Negative CSR practices have the potential to seriously damage public perception [37]. Higher educated consumers tend to critically evaluate the genuine impact and transparency of CSR programs rather than being swayed by them alone. If a company's CSR efforts are perceived as superficial or inconsistent with its core practices, these customers may remain skeptical and prioritize other attributes in their loyalty decisions.

Based on the above analysis, we give the following practical suggestions:

With the general improvement of education level, retailers should pay more attention to the practical implementation of CSR measures more sincerely to increase customer loyalty. Educated consumers place significant emphasis on transparency, authenticity and consistency in CSR practices, businesses should ensure that their CSR activities align closely with their stated values and are communicated effectively to educated consumers. To achieve this, companies should implement rigorous monitoring and reporting systems, engage in genuine dialogue with their customers, and continuously evaluate and adjust their CSR strategies to meet the evolving expectations of an informed consumer base. Specifically, companies can utilize platforms favored by

educated consumers, such as educational websites and sustainability-focused social media groups, to highlight the specific social or environmental impacts of their products or services.

The hypothesis of this paper indicates that CSR has a relatively small impact on the loyalty of customers with lower levels of education, but this survey analysis suggests otherwise. Retailers targeting customers with low education levels or children can also increase customer loyalty by implementing CSR measures. Therefore, retailers can sincerely implement targeted CSR strategies for different educated groups based on their specific target audience.

5.3. Research limitations and directions

The sample of this research is limited to Chinese consumers, which may have a negative impact on the generalizability of the findings in other cultural, geographical or educational backgrounds of other countries.

In addition, the education level of the sample is concentrated at the bachelor's degree level, with relatively few respondents from other educational backgrounds. This imbalance may affect the generalizability of the findings across different education levels.

The study relies on consumer perception of CSR rather than objective measures of CSR activities. This means that the results are based on consumers' perceptions of the company's CSR efforts, which might differ from actual CSR performance.

The study is cross-sectional, and a longitudinal study may help explore whether there is causality between the two variables of interest.

As a result, future research could study samples with wider geographical range and a more balanced educational level.

Beyond education level, future studies could comprehensively investigate other moderator variables that might influence the impact of CSR on loyalty in retail industry, such as income level, age, gender, and consumer values, which may provide a more comprehensive understanding of CSR on loyalty.

Moreover, investigating the frequency of interaction with the company, brand familiarity, and prior CSR knowledge could also be valuable, as these factors may impact how consumers perceive and react to CSR initiatives.

6. Conclusion

CSR has been increasingly emphasised, while the education level of consumers is also increasing. Considering this, this paper investigates the question: Does the level of customer education increase the impact of CSR measures on customer loyalty in the retail industry? Based on previous literature and Maslow's Hierarchy of Needs, this paper hypothesizes that the higher level of education, the greater impact of CSR on consumer loyalty. A questionnaire was then designed based on relevant literature and finally 450 valid samples were obtained. The regression results indicate that there is a negative correlation between education level and customer loyalty due to CSR, which rejects the hypothesis. These findings suggest that when conducting CSR activities, companies should target practical implementation of CSR initiatives more sincerely, satisfying customer expectations and delivering social values, further improving its competitiveness and business performance. This provides guidance for corporate strategy; however, the universal applicability of this study needs to be strengthened. Future research could expand the sample range to enhance the generalizability of the result.

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