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DOING GOOD, INSPIRING GOOD: THE ROLE OF CORPORATE SOCIAL RESPONSIBILITY IN SHAPING CUSTOMER CITIZENSHIP BEHAVIOR THROUGH PERCEIVED SERVICE QUALITY

Nguyen Phuong Dinh

Da Nang City, The University of Danang - University of Economics

Email: *dinhnprc@gmail.com*

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ABSTRACT

In the context of sustainable business and responsible commerce, corporate social responsibility (CSR) has been increasingly recognized as a strategic mechanism for aligning organizational objectives with societal expectations. While CSR has been widely acknowledged as a driver of favorable customer outcomes, limited research has examined how CSR stimulates customer citizenship behavior (CCB) through service-related mechanisms, particularly in emerging banking markets. Drawing on social exchange theory (SET) and cognitive consistency theory (CCT), this study investigates the direct and indirect effects of CSR on four dimensions of CCB, namely advocacy, feedback, helping, and tolerance, through the mediating role of perceived service quality (PSQ). A quantitative methodology was adopted, involving a structured survey of 202 bank customers in Vietnam to gather primary data. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to validate the proposed conceptual framework. The findings reveal that CSR exerts a significantly positive influence on all four dimensions of CCB. In addition, PSQ positively affects advocacy, feedback, helping, and tolerance behaviors. The results also highlight PSQ as a vital mediating mechanism. Theoretically, this research contributes to the literature by clarifying the psychological pathways linking corporate ethics to proactive customer contributions in service-based institutions. It further advances prior research by examining CCB as a multidimensional construct rather than a single aggregated outcome. Furthermore, it introduces PSQ as a key explanatory mechanism linking CSR to CCB. By focusing on the Vietnamese banking sector, the study provides evidence from an emerging service economy. Practically, the study suggests leveraging CSR as a tool for sustainable growth and operational resilience in a competitive emerging market. By fostering advocacy, feedback, helping, and tolerance among customers, service firms may strengthen relational stability and enhance long-term performance outcomes. Ultimately, this research underscores the necessity of integrating CSR with core service delivery systems to foster voluntary, cooperative customer behaviors that support long-term value co-creation.

Keywords: Corporate social responsibility, customer citizenship behavior, perceived service quality, banking industry.

1. INTRODUCTION

In recent years, corporate social responsibility (CSR) has become an important strategic concern for firms operating in competitive and socially sensitive markets. CSR is now widely understood as an organizational commitment to aligning business conduct with societal expectations and stakeholder interests [1]. Prior research has shown that CSR can strengthen corporate reputation, improve customer evaluations, and enhance long-term competitiveness by signaling that a firm is responsible, trustworthy, and attentive to the welfare of society [2], [3]. This role is particularly important in service industries, where customers often rely on cues beyond functional performance when evaluating intangible offerings. In this context, CSR can function as a signal of corporate integrity and service excellence [4]. Banking is a highly relevant setting in this regard, as it depends not only on technical efficiency but also on customers' broader perceptions of institutional ethics and social responsibility [5], [6].

This relevance becomes even more pronounced in Vietnam, where the banking sector has undergone rapid transformation alongside broader economic modernization and digitalization. In 2025, non-cash payment transactions rose by more than 40% year on year, while approximately 87% of Vietnamese adults reportedly held payment accounts, reflecting the widening reach of retail financial services and digital banking touchpoints [7]. Vietnamese commercial banks are also operating in an increasingly competitive environment shaped by both intra-industry rivalry and the growing presence of fintech actors. CSR and sustainability initiatives have become more visible across the sector, as illustrated by Vietcombank's reported VND 571 billion in social welfare programs such as education, healthcare, and support for vulnerable communities in 2024 and BIDV's nearly VND 1,300 billion in community-oriented CSR funding since 2008 [8], [9]. In this context, customers are exposed to more service options and may become more sensitive to service reliability, ethical conduct, and institutional credibility. For banks, competitive advantage is therefore shaped not only by functional offerings but also by how customers interpret the bank's responsibility, professionalism, and service quality. Accordingly, the Vietnamese banking sector provides a relevant empirical setting for examining whether CSR can foster customer responses that support the organization.

Among these responses, customer citizenship behavior (CCB) is especially important because it reflects customers' voluntary and constructive actions that support the firm and other customers without being formally required [10], [11]. Such behavior includes recommending the firm to others, offering constructive feedback, helping fellow customers, and showing patience when service problems occur. These extra-role actions are valuable because they can improve service processes, reduce operational pressure, and reinforce customer relationships over time [12], [13], thereby contributing to organizational effectiveness and relational stability [5], [14].

Despite the growing recognition of CSR and CCB in the literature, important gaps remain. First, much of the prior CSR literature has concentrated on customer outcomes such as loyalty, trust, satisfaction, reputation, and purchase intention, while relatively fewer studies have examined how CSR stimulates supportive and voluntary customer behaviors toward the firm [5], [6]. Some studies have treated CCB as an overall outcome, while others have examined only selected dimensions, rather than jointly investigating advocacy, feedback, helping, and tolerance as four distinct forms of customer citizenship behavior. This limits current understanding of whether CSR affects all forms of CCB similarly or whether its influence varies across specific behaviors. Second, the mechanism through which CSR translates into CCB remains insufficiently clarified. In service contexts, perceived service quality (PSQ) appears especially relevant because customers may interpret CSR as a signal of organizational care, professionalism, and reliability, which then shapes their service evaluations and subsequent behavioral responses [4]. However, this mediating role has received only limited attention, particularly in banking settings. Third, empirical evidence from the Vietnamese banking context remains limited, especially regarding how CSR may shape advocacy, feedback, helping, and tolerance among bank customers.

This study aims to examine how CSR influences CCB through PSQ in the banking sector. Specifically, it seeks to investigate both the direct effects of CSR on four dimensions of CCB, including advocacy, feedback, helping, and tolerance, and the indirect effects through PSQ. Accordingly, the study addresses the following questions: (1) How does CSR influence CCB? and (2) Does PSQ mediate the relationship between CSR and CCB?

Whereas most prior studies treat CCB as a unidimensional construct or examine only selected dimensions [5], [14], this study simultaneously examines advocacy, feedback, helping, and tolerance as four distinct forms, enabling a more granular understanding of how CSR shapes each behavioral expression. Prior studies have grounded the CSR-CCB relationship predominantly in SET [5], [15], this study integrates CCT as a complementary lens to explain how PSQ mediates the pathway, offering a dual-theory account of both why customers reciprocate and how their behavioral consistency is maintained. Empirically, the study adds evidence from the Vietnamese banking sector, an emerging market context largely absent from the CSR-CCB literature, which has concentrated on hospitality [4], retail [15], or developed-market banking settings [5]. This study contributes to the literature in several important ways. First, it extends CSR research by examining advocacy, feedback, helping, and tolerance as distinct forms of customer citizenship behavior. Second, it clarifies the mediating role of PSQ as a service-related mechanism linking CSR to customer behavioral responses. Third, by focusing on the Vietnamese banking sector, the study provides empirical evidence from an emerging service economy.

The remainder of this paper is organized as follows. Section 2 presents the theoretical background and develops the research hypotheses. Section 3 describes the research methodology. Section 4 reports the empirical results and discussion. Finally, Section 5 concludes the study and outlines implications and future research directions.

2. THEORETICAL BACKGROUND AND RESEARCH HYPOTHESES

2.1. Theoretical background

2.1.1. Corporate social responsibility

The concept of corporate social responsibility (CSR) has come a long way since [16] first described it as businesses' obligation to align their decisions and policies with what society values. Early thinking tended to focus narrowly on maximizing profits for shareholders [17], but over time, scholars began to argue that companies must also consider the needs of a much wider group of stakeholders [18], [19]. Accordingly, CSR is commonly understood as corporate policies and practices reflecting responsibilities toward broader societal welfare [1]. Collectively, these perspectives conceptualize CSR as a managerial orientation that integrates economic objectives with ethical and societal considerations. Although its multidimensional nature is widely recognized through economic, legal, ethical, and philanthropic responsibilities [20], [21], empirical research increasingly emphasizes customers' overall perceptions of a firm's orientation, thereby highlighting how CSR is interpreted rather than merely implemented [22].

Research has consistently shown that CSR strengthens corporate image and reputation, which in turn fosters more positive customer attitudes [2], [23]. When customers view a firm as genuinely socially responsible, they are more likely to form favorable impressions and engage in supportive behaviors [4], [14]. Nevertheless, CSR does not always generate positive outcomes when it is perceived as inconsistent with actual service performance [24]. The banking industry is highly dependent on trust and long-term relationships, where CSR initiatives can serve as a strategic tool for differentiation [4]. Because banking services are intangible, customers may partly rely on a firm's ethical standing when evaluating its reliability and service quality. As noted by [22], what matters most is not just the objective social accomplishments of a firm, but how customers, as a primary stakeholder group, perceive and interpret these actions. Consequently, CSR can be viewed as an important driver of favorable customer responses in competitive financial markets.

2.1.2. Customer citizenship behavior

The role of the customer has evolved from a passive recipient to an active participant in value co-creation [11]. Customer citizenship behavior (CCB), also referred to as extra-role behavior, is defined as discretionary, voluntary, and constructive behavior exhibited by customers that goes beyond their required role and is not directly expected by the firm [10]. Unlike in-role behaviors, CCB provides extraordinary value by fostering helpful gestures that benefit both the organization and its stakeholders [25]. In service settings, customers are increasingly viewed as partial employees who contribute to organizational performance [5], [26]. Particularly in high-contact service industries such as banking, these voluntary behaviors can improve operational efficiency, strengthen brand reputation, and support long-term competitive advantage [15]. Drawing on SET, customers who perceive a firm's responsible and supportive actions may reciprocate through voluntary citizenship behaviors.

Scholars widely recognize that CCB can be reflected in four key forms of behavior: advocacy, feedback, helping, and tolerance [10], [11]. Advocacy involves customers actively promoting the firm through positive word-of-mouth or direct recommendations, which are often regarded as more credible than conventional marketing efforts [4], [15]. Feedback encompasses the voluntary sharing of suggestions and experiential insights that help firms refine their service delivery and drive meaningful innovation [14], [15]. Helping captures the willingness of customers to assist one another during service encounters, for instance, guiding fellow customers in using a service correctly, thereby generating value for both the firm and its broader clientele [6], [11]. Tolerance reflects a customer's capacity to remain patient and understanding in the face of service shortfalls, which can be particularly valuable in preserving a firm's reputation during service failures [6], [27]. Taken together, these four forms of behavior contribute to organizational effectiveness and long-term value creation.

2.1.3. Social exchange theory and cognitive consistency theory

Social exchange theory (SET) provides a framework for understanding relational exchanges between organizations and stakeholders through the principle of reciprocity [28], [29]. SET posits that positive interactions generate mutual obligations that foster high-quality relationships [30]. In the context of CSR, SET suggests that firms' positive treatment of society through community-supporting activities may be reciprocated by voluntary behaviors from stakeholders, including customers [4]. When a company voluntarily engages in CSR initiatives, these actions are perceived as altruistic and beneficial treatment [31]. Consequently, customers may feel an obligation to return such positive treatment through voluntary extra-role behaviors [22]. These reciprocal behaviors manifest in several key dimensions: assisting other customers (helping), providing constructive suggestions to the firm (feedback), spreading positive word-of-mouth (advocacy), and exhibiting patience during service failures (tolerance). Studies such as [5], [32] have successfully utilized SET to demonstrate that consumers are willing to exhibit higher levels of citizenship toward specific companies involved in social well-being.

Cognitive consistency theory (CCT) suggests that individuals have an innate drive to maintain harmony among their beliefs, attitudes, and behaviors [33]. When customers encounter psychological discomfort due to inconsistency, they endeavor to restore balance by aligning their actions with their internal evaluations. In a service context, when customers perceive a favorable attribute of the organization, such as high service quality, they are psychologically motivated to take actions consistent with these positive evaluations [6]. Such internal alignment can encourage engagement in CCB [4]. By integrating SET and CCT, this research helps explain how CSR fosters CCB both directly and indirectly through the psychological alignment facilitated by PSQ.

2.2. Research hypotheses

2.2.1. Corporate social responsibility and customer citizenship behavior

CSR has been increasingly recognized as a driver of positive stakeholder responses. When firms engage in socially responsible practices that address societal and community concerns, customers tend to evaluate the firm more favorably and develop stronger relational bonds with it [5]. From a social exchange perspective, socially responsible actions signal an organization’s commitment to the well-being of its stakeholders. These actions generate perceived benefits for customers and the wider community, which may elicit reciprocal supportive behaviors toward the organization [4], [34]. Empirical evidence generally supports the positive influence of CSR on CCB. With respect to advocacy, the psychological attachment that customers form with an ethically oriented brand tends to encourage positive word-of-mouth and active recommendations to others [35]. In the case of feedback, customers who strongly identify with a socially responsible firm are more inclined to offer constructive input that helps the organization improve its service delivery [36], [37]. This cooperative spirit is further reflected in helping behavior, where positive impressions of CSR spur altruistic actions toward other customers by treating them as members of a shared social group [14], [38]. Finally, CSR awareness fosters tolerance toward service failures. Rooted in the concept of deservingness, customers are more willing to remain patient and resilient when an ethical brand encounters operational difficulties [39]. These reciprocal actions allow customers to align their behaviors with their positive evaluations of the firm’s societal contributions [6]. Consequently, the hypotheses are proposed:

H1a. CSR has a positive influence on customers’ advocacy.

H1b. CSR has a positive influence on customers’ feedback.

H1c. CSR has a positive influence on customers’ helping.

H1d. CSR has a positive influence on customers' tolerance.

2.2.2. Corporate social responsibility and perceived service quality

PSQ reflects customers’ overall judgment of service's excellence and reliability based on their interactions with the firm [40]. In service-centric industries, customers often rely on a firm’s ethical and social standing to gauge its overall performance and transparency [4]. From the perspective of CCT, when customers perceive a firm as being socially responsible, they are psychologically driven to maintain a consistent evaluation of the firm's other attributes, including its service delivery [33]. Empirical studies corroborate the view that a firm's involvement in CSR initiatives functions as a "halo effect," or a positive signal, that enhances PSQ [41]. For instance, CSR initiatives enhance corporate credibility and positive stakeholder perceptions, which can translate into more favorable evaluations of service performance [6]. Furthermore, a firm’s socially responsible orientation can strengthen its corporate image, which in turn spurs more favorable assessments of service encounters [14]. Consequently, a firm’s CSR commitment serves as a strategic tool to strengthen the psychological and emotional bond with customers, reinforcing their perceptions of quality [4], [34]. Based on these arguments, the study proposes:

H2. CSR has a positive influence on PSQ.

2.2.3. Perceived service quality and customer citizenship behavior

Many studies show that perceived service quality (PSQ) is a key factor in shaping customer behavior [42], [43]. When customers feel a service provider meets or exceeds their needs, they are more likely to go beyond basic transactions and take extra steps that help the organization [44]. CCT suggests that when customers perceive a company's service as aligning with their expectations and values, they tend to behave in ways that reinforce this view, leading to more positive behaviors toward the company [45]. PSQ especially encourages advocacy, as efficient service makes customers more willing to recommend the brand to others [44], [46]. High service quality also leads to more customer feedback, with people offering helpful suggestions to improve the company's services and fix problems [27]. Positive service perceptions may also encourage customers to help one another, thereby enhancing the overall service experience [47]. Finally, PSQ builds goodwill, so customers who have experienced consistent quality are more patient and understanding when service issues arise [44], [48]. Based on this, the study proposes:

H3a. PSQ has a positive influence on customers' advocacy.

H3b. PSQ has a positive influence on customers' feedback.

H3c. PSQ has a positive influence on customers' helping.

H3d. PSQ has a positive influence on customers' tolerance.

2.2.4. The mediating role of perceived service quality

While CSR can foster positive stakeholder reactions, its influence on voluntary customer behaviors may operate more strongly when customers translate CSR perceptions into favorable evaluations of service performance. While alternative mediators such as trust and customer-company identification have been examined in prior CSR-CCB research [5], [22], PSQ is particularly appropriate in the banking service context for two reasons. First, unlike trust, which develops gradually through repeated interactions over time, PSQ captures customers' immediate evaluative response to service encounters and is thus more directly shaped by visible CSR signals such as staff conduct, service reliability, and institutional credibility [6]. Second, unlike satisfaction, which reflects a transaction-specific affective outcome, PSQ represents a cumulative and cognitive judgment of overall service excellence that is more stable and theoretically proximate to the CSR-CCB pathway [4]. We acknowledge that trust and satisfaction may serve as complementary mechanisms and recommend their inclusion in future research. In service settings, CSR initiatives may function as signals of organizational care, professionalism, and reliability, thereby encouraging customers to evaluate the firm's service quality more positively [6]. Once customers perceive service quality to be high, they are more likely to reciprocate through behaviors that support the firm and other customers, including advocacy, feedback, helping, and tolerance [4]. In this sense, PSQ serves as an intermediate mechanism through which CSR-related impressions are converted into specific forms of customer citizenship behavior. Empirical evidence also points to this indirect pathway, suggesting that enhanced service quality can strengthen the effects of CSR on customer-supportive responses [49]. Based on these insights, the study proposes:

H4a. The relationship between CSR and customers' advocacy is mediated by PSQ.

H4b. The relationship between CSR and customers' feedback is mediated by PSQ.

H4c. The relationship between CSR and customers' helping is mediated by PSQ.

H4d. The relationship between CSR and customers' tolerance is mediated by PSQ.

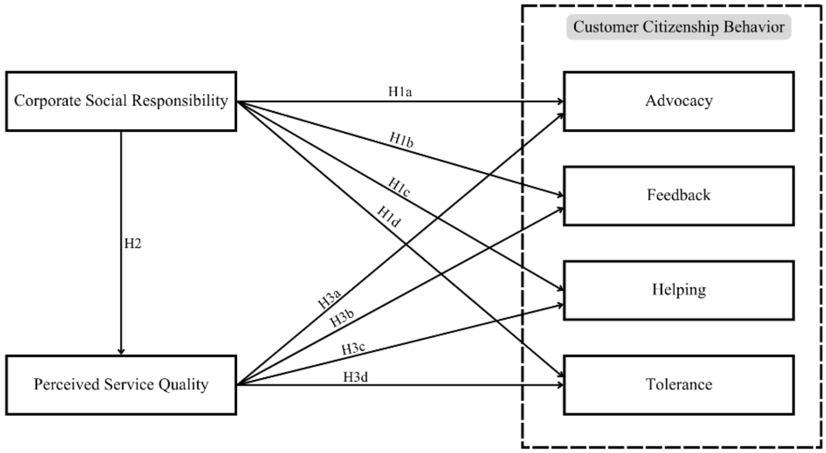

Figure 1. The research model

Source: Own research

3. METHODOLOGY

3.1. Sample and data collection

Data were collected from Vietnamese bank customers between February and March 2026 using online convenience sampling. The banking sector provides a relevant context due to its frequent relational interactions between customers and firms and increasing adoption of CSR initiatives. To ensure data quality, screening questions required respondents to have at least 1 year of experience with their bank and to be aware of its CSR activities. The questionnaire included 22 items measuring CSR, PSQ, and four CCB dimensions, followed by demographic questions. According to [50], the sample size should be at least five times the number of measurement items, which requires a minimum of 110 responses. Of 225 questionnaires collected, 202 valid responses were retained after removing incomplete entries.

3.2. Measurement scales

All constructs in this study were measured using multi-item scales adapted from established literature. A 5-point Likert scale was employed for measurement items, ranging from 1 = strongly disagree to 5 = strongly agree. CSR was measured using 4 items adapted from [4], which capture the bank's environmental, social, philanthropic, and economic CSR. PSQ was measured using 6 items adopted from [4]. Each construct from CCB: Advocacy, helping, tolerance, and feedback was measured using 3 items adapted from [15], totaling 12 items.

4. RESULTS AND DISCUSSION

4.1. Data results

4.1.1. Demographic characteristics of respondents

Table 1. Demographic characteristics of respondents (n=202)

Demographic	Frequency	%	Demographic	Frequency	%
Gender			Education level		
Male	94	46.5	Intermediate	20	9.9
Female	108	53.5	Bachelor	177	87.6

Age			Master's and PhD	5	2.5
Under 18	20	9.9	Length of service usage		
18 - 27	77	38.1	1 - 3 years	76	37.6
28 - 37	56	27.7	4 - 7 years	71	35.1
38 - 47	40	19.8	More than 7 years	55	27.2
More than 47	9	4.5			

Source: Own research

The final sample consisted of 202 banking customers in Vietnam. Gender distribution was relatively balanced, with female participants comprising 53.5% and male participants 46.5% of the total sample. Regarding age, the largest proportion of respondents was in the 18 to 27 age group (38.1%), followed by those aged 28 to 37 (27.7%) and 38 to 47 (19.8%), while respondents under 18 and over 47 represented smaller segments at 9.9% and 4.5%, respectively. In terms of education level, 87.6% of the sample held a Bachelor's degree, while individuals with Intermediate education and those with Master's or PhD degrees accounted for 9.9% and 2.5%, respectively. Furthermore, the largest share of respondents had used banking services for 1 to 3 years (37.6%), followed by 4 to 7 years (35.1%), whereas long-term customers with over 7 years of experience accounted for 27.2% of participants.

4.1.2. Measurement model

Table 2. Reliability, validity, and collinearity assessment

Construct	Items	Loadings	CA	CR (rho_a)	CR (rho_c)	AVE
Advocacy	AD1	0.841	0.794	0.824	0.878	0.705
	AD2	0.798				
	AD3	0.878				
CSR	CSR1	0.862	0.838	0.841	0.891	0.672
	CSR2	0.789				
	CSR3	0.826				
	CSR4	0.801				
Feedback	FE1	0.860	0.803	0.816	0.883	0.715
	FE2	0.837				
	FE3	0.840				
Helping	HE1	0.843	0.805	0.806	0.885	0.719
	HE2	0.855				
	HE3	0.847				
PSQ	PSQ1	0.783	0.884	0.886	0.912	0.632
	PSQ2	0.802				
	PSQ3	0.802				
	PSQ4	0.809				
	PSQ5	0.807				
	PSQ6	0.769				

Tolerance	TO1	0.864	0.839	0.840	0.903	0.757
	TO2	0.874				
	TO3	0.872				

Source: Own research

Table 3. Discriminant validity (HTMT)

Construct	HTMT				
	Advocacy	CSR	Feedback	Helping	PSQ
CSR	0.693				
Feedback	0.680	0.724			
Helping	0.715	0.738	0.633		
PSQ	0.743	0.780	0.761	0.676	
Tolerance	0.580	0.745	0.639	0.720	0.719

Source: Own research

First, indicator reliability was examined through outer loadings. All item loadings exceeded the recommended threshold of 0.70 [51], ranging from 0.769 (PSQ6) to 0.878 (AD3). Therefore, no indicators were removed from the model. Second, internal consistency reliability was assessed using Cronbach's alpha and composite reliability. As reported in Table 2, Cronbach's alpha values ranged from 0.794 (Advocacy) to 0.884 (PSQ), exceeding the recommended threshold of 0.70 [50]. Similarly, composite reliability values rho_c ranged from 0.878 (Advocacy) to 0.912 (PSQ), while rho_a values ranged from 0.806 (Helping) to 0.886 (PSQ), all of which surpassed the 0.70 benchmark. Convergent validity was established as all Average Variance Extracted (AVE) values exceeded the 0.50 threshold [50], ranging from 0.632 (PSQ) to 0.757 (Tolerance). Finally, discriminant validity was evaluated using the Heterotrait-Monotrait (HTMT) ratio. As presented in Table 3, all HTMT values ranged from 0.580 to 0.780, remaining below the conservative threshold of 0.90 [52]. These results indicate satisfactory discriminant validity among CSR, PSQ, advocacy, feedback, helping, and tolerance. Overall, the measurement model demonstrates adequate reliability and validity.

4.1.3. Structural model

Table 4. Results of hypothesis testing

Hypotheses		β	SD	t-value	p-values	Results	VIF
The direct effects							
H1a	CSR → Advocacy	0.268	0.069	3.903	0.000	Accepted	1.853
H1b	CSR → Feedback	0.313	0.075	4.193	0.000	Accepted	1.853
H1c	CSR → Helping	0.412	0.073	5.644	0.000	Accepted	1.853
H1d	CSR → Tolerance	0.385	0.082	4.690	0.000	Accepted	1.853
H2	CSR → PSQ	0.678	0.042	16.265	0.000	Accepted	1.000

H3a	PSQ → Advocacy	0.457	0.075	6.070	0.000	Accepted		1.853
H3b	PSQ → Feedback	0.440	0.068	6.462	0.000	Accepted		1.853
H3c	PSQ → Helping	0.292	0.072	4.070	0.000	Accepted		1.853
H3d	PSQ → Tolerance	0.359	0.081	4.410	0.000	Accepted		1.853
The mediated effects								
H4a	CSR → PSQ → Advocacy	0.310	0.056	5.577	0.000	Partial mediation	Accepted	
H4b	CSR → PSQ → Feedback	0.298	0.048	6.168	0.000	Partial mediation	Accepted	
H4c	CSR → PSQ → Helping	0.198	0.050	3.952	0.000	Partial mediation	Accepted	
H4d	CSR → PSQ → Tolerance	0.244	0.056	4.315	0.000	Partial mediation	Accepted	
R^2 adjusted								
Advocacy					44.2%			
Feedback					47.2%			
Helping					41.2%			
PSQ					45.8%			
Tolerance					46.0%			

Source: Own research

4.2. Discussion

This study confirms that CSR positively influences all four CCB dimensions (advocacy, feedback, helping, and tolerance), supporting H1a to H1d. This result is consistent with prior studies [5], [6], [22], [48], which indicate that socially responsible initiatives encourage customers to engage in extra-role behaviors. In line with SET, when customers perceive that a bank engages in socially responsible activities, they feel a sense of reciprocity, leading to a greater willingness to provide constructive feedback, assist others, and remain tolerant during service failures. The positive effect of CSR on all four CCB dimensions aligns with Norouzi and Teimourfamian Asl [6], who confirmed similar effects in Iranian banking customers, and with Fatma et al. [15], who reported consistent CSR-CCB relationships in the Indian banking context. However, our study extends these findings by confirming a significant CSR-advocacy link, which contrasts with Aljarah and Alrawashdeh [4], who found no significant CSR-advocacy relationship in the North Cyprus hospitality setting. This divergence may reflect the greater emphasis on personal trust networks and social referral culture in Vietnam's emerging financial market, where institutional credibility plays a more decisive role in advocacy decisions. The support for H2 confirms that CSR significantly enhances PSQ, echoing the findings of [5], [48]. This relationship suggests that a bank's ethical commitment signals higher service standards, leading customers to perceive its delivery as more reliable and fair. Supporting H3a to H3d, PSQ positively impacts all CCB dimensions. This result aligns with previous research indicating that higher service quality evaluations foster constructive and cooperative customer behaviors [6], [15]. Customers who perceive superior service quality are more likely to engage in discretionary behaviors that benefit the firm and other customers.

Regarding mediation, PSQ partially mediates the relationship between CSR and all four CCB dimensions, supporting H4a to H4d [4]. The partial mediation result implies that while CSR itself is a strong antecedent of CCB, its impact is amplified when customers perceive that socially responsible commitments are reflected in service performance. The partial mediation of PSQ is consistent with Norouzi and Teimourfamian Asl [6], who found PSQ to be a partial mediator in the CSR-CCB relationship in a banking context. The partial mediation in our study suggests that CSR exerts both a direct reciprocity-driven effect on CCB via SET and an indirect evaluative effect through service quality perceptions via CCT, confirming the dual-pathway mechanism proposed in the theoretical framework. Unlike prior studies conducted predominantly in hospitality or retail settings [4], [14] this study provides evidence from an emerging market banking environment characterized by rapid digital transformation and heightened customer awareness of institutional ethics, which likely amplifies the role of CSR as a trust signal and explains the uniformly strong effects observed across all CCB dimensions.

5. CONCLUSION

5.1. Implications

5.1.1. Theoretical implications

This study offers several theoretical contributions to CSR and customer behavior research. First, it provides deeper insights into the four specific forms of CCB. While prior research has often examined the overall relationship between CSR and CCB, this study responds to calls by [4], [11] by examining four distinct dimensions: advocacy, feedback, helping, and tolerance. By confirming that CSR significantly influences all four, the findings provide a nuanced understanding of how socially responsible practices encourage diverse voluntary customer contributions in relational service contexts. Second, this study contributes to the advancement of SET. Consistent with the reciprocity principle proposed by [29], the findings demonstrate that customers perceiving CSR initiatives are more willing to reciprocate through extra-role behaviors. This extends SET by showing that reciprocity includes discretionary actions like providing feedback, assisting others, advocating for the firm, and tolerating service failures, confirming CSR as a relational investment that generates behavioral returns. Third, the study advances CCT by clarifying the mechanism linking PSQ and CCB. While SET explains the motivation to reciprocate, CCT explains how customers align their behaviors with positive evaluations. When customers perceive higher service quality, they are more likely to engage in behaviors consistent with these favorable perceptions. The partial mediation of PSQ further highlights that CSR’s impact is significantly amplified when ethical commitments are reflected in actual service performance. Finally, the study adds context-specific evidence to the CSR literature through findings from Vietnam’s banking sector. Amid rapid digital transformation, it highlights the importance of embedding CSR into core service delivery to foster cooperative customer behaviors that support sustainable value creation.

5.1.2. Practical implications

The findings offer several strategic implications for service managers aiming to build sustainable customer relationships. First, CSR should be treated as a core strategic investment rather than peripheral philanthropy. Since CSR positively influences helping, feedback, advocacy, and tolerance, these initiatives can effectively stimulate voluntary, value-adding customer behaviors beyond mere transactions. Second, firms should integrate service quality into their marketing strategy as a primary competitive advantage. The mediating role of PSQ indicates that CSR initiatives generate stronger behavioral outcomes only when aligned with superior service delivery. CSR communication alone is insufficient without tangible service performance. A company committed to supportive and socially responsible philosophies should ensure its service quality reflects a level of respect commensurate with those claims. Furthermore, CSR messages should be consistently delivered through key service touchpoints, including frontline interactions, digital platforms, and customer support channels. Such alignment enhances credibility and translates responsible positioning into constructive customer responses. Third, firms can proactively cultivate specific CCB dimensions. Helping can be encouraged by creating supportive service settings where experienced customers assist others. Feedback systems should be structured and accessible to facilitate constructive input. Advocacy may be stimulated through referral programs and social media engagement. Tolerance during service disruptions can be reinforced through transparent communication and ethical consistency. Finally, sustainability in the service sector, particularly banking, depends on reciprocal stakeholder engagement. By integrating CSR with service excellence, financial institutions can foster a virtuous cycle in which responsible practices enhance service evaluations, stimulate voluntary customer support, and reinforce long-term relational stability.

5.2. Limitations and future research

Despite offering significant insights, this study is subject to several limitations that suggest directions for future research. First, the sample size, while sufficient for statistical analysis, remains relatively limited. Future studies are encouraged to recruit a broader range of respondents to improve the representativeness of the findings. Second, this research adopts a cross-sectional design, capturing consumer perceptions at a single point in time. This restricts the ability to observe the dynamic evolution of customer evaluations. Therefore, longitudinal designs are recommended to examine how these relationships change as the market matures and as CSR initiatives take root. Third, as the study was conducted solely within the Vietnamese context, cultural and institutional differences may limit the broader applicability of the results. Future research should conduct cross-country comparative studies to distinguish between context-specific and universal patterns in responses to banks' strategies. The use of online convenience sampling introduces potential self-selection bias, as respondents who voluntarily participate may hold more favorable attitudes toward CSR than the broader banking customer population. Consequently, the findings may overestimate the strength of the CSR-CCB relationship. Future research is encouraged to employ probability-based sampling strategies, such as stratified random sampling across diverse demographic groups and geographic regions in Vietnam, to improve representativeness and external validity. Finally, although this study used PSQ as the primary mediator, the path from CSR to CCB involves various psychological factors that this framework does not fully capture. Future work should consider incorporating additional mediators such as trust, satisfaction, or brand identification to enrich the explanatory power of the framework.

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