

Sustainable Corporate Social Responsibility Through Social Media In Relation To Electronic Word Of Mouth (E-WOM) And Consumer Loyalty: An Applied Study Of A Sample Of Banking Sector Customers In The Kingdom Of Bahrain

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Abstract

Most studies related to corporate social responsibility (CSR) through social media (S-CSR) focus on CSR initiatives and their types. The current study is interested in the recent perspective of integrating the two concepts of sustainability and CSR. This approach seeks to ensure the continuity of all CSR Communication so that it becomes an inseparable part of integrated marketing communication that seeks to influence consumer purchasing decisions. The study proceeds from the assumption that sustainable S-CSR can develop positive emotions among consumers, in the form of their brand admiration, which in turn affects their loyalty and their involvement in electronic word-of-mouth (E-WOM) marketing. The most significant results of this study reveal that the sustainable S-CSR initiatives of a sample of Bahraini banks have already affected consumers' loyalty and E-WOM. In addition, both brand admiration and E-WOM mediate the relationship between sustainable S-CSR and customer loyalty.

Keywords

Corporate social responsibility through social media (S-CSR) - Sustainability - Consumer loyalty - Brand admiration - Electronic word-of-mouth (E-WOM) - Kingdom of Bahrain.

1. Introduction

Successive developments in modern communication technology have forced organizations to use modern and advanced communication strategies to deliver messages to stakeholders, including the consumers. One of these significant strategies is communicating CSR through social media. According to Gomez (2020), companies utilizing this communication strategy have a competitive advantage since the consumer prefers the products offered by socially responsible organizations.

The means of communication and messages used in S-CSR Communication are significant because of their effective role in presenting a mental image of an organization as a socially responsible body. The biggest challenge confronting such socially responsible companies is to engage, sustainably not seasonally, with issues compatible with a given society's cultural norms. In addition, they have to integrate this with the concept of sustainable development that serves their whole local community and contributes to the establishment of development projects whose impact extends to future generations.

This study investigated the relationship between the sustainable S-CSR communication of a sample of banking sector institutions in the Kingdom of Bahrain and consumers' loyalty and their involvement in E-WOM marketing.

1.1 CSR in relation to stakeholder theory

According to stakeholder theory, not only do shareholders emphasize the importance of social responsibility for sustainable growth of the organization, but other stakeholders, including consumers, suppliers, governments, and community organizations, also recognize the importance of CSR (Waheed & Zhang, 2020). Freeman, et al. (2020) identify stakeholders as those people who benefit from or are harmed by organizational business activities, as well as those people whose rights have been violated by any irresponsible activities of an organization. This means that modern organizations must be socially responsible for their activities in a manner that does not harm any group of society.

In this regard, recent CSR research has shown that engaging stakeholders in CSR programs can build strong mental images (Ramesh et al., 2019), enhance consumer relationships (Abbas et al., 2018), and promote organizations' reputations (Sirsly & Lvina, 2019). Some researchers have indicated that CSR activities instil and promote consumers' brand admiration since it makes them proud of being customers of a socially responsible organization that tangibly contributes to the advance of society (Castro-González et al., 2019). Such emotions of admiration build a higher level of loyalty among consumers, making it difficult to lose them to competitors (Mohammed & Al-Swidi, 2019). CSR communication also enhances stakeholders' representation of companies on various social media platforms (Dutot et al., 2016), which may influence the decisions of other potential consumers.

Prior studies have emphasized that companies should integrate social responsibility into their business decisions, to meet the expectations of various stakeholders (Contini et al., 2020). However, most CSR studies focus on types of CSR initiatives, rather than their role in meeting the expectations of stakeholders (Latif et al., 2020). Many Arab studies have followed the same approach, which makes it important to examine the relationship between CSR initiatives and their role in meeting the expectations of all kinds of stakeholders.

1.2 The impact of CSR Communication on the consumer

Brondoni, et al. (2019) identified two types of CSR: the first refers to consumers' understanding of corporate ethics in social matters, and the second to the level at which they actually participate in the implementation of CSR plans within their community to serve sustainable development. In this regard, Abbas et al. (2018) highlighted the positive impact of CSR communication on the purchasing behavior of the consumer. Sharma et al. (2018) showed the positive relationship between CSR programs and the consumer's purchase intentions. Zasuwa (2017) concluded that CSR activities generally increase the level of the consumer's engagement with organizations. She and Michelin (2019) argued that the main purpose of CSR communication, especially through social media, is to attract the consumer's attention.

In the same context, Dunn and Harness (2018) demonstrated that CSR initiatives which effectively address consumers have a positive impact on their brand admiration. Nasrah (2020) stated that planning good CSR communication is associated with the positive feelings of consumers towards a brand, which in turn positively affects their behavior and loyalty. These positive effects also extend to influence the level at which consumers engage with the process of E-WOM marketing (Ngoma & Ntale, 2019). In this process, the loyal consumer performs as a primary promoter of the brand, providing positive reviews through various social media platforms. Clearly, the organization itself does not manage this kind of marketing, which makes it more effective than direct marketing including commercial advertisements or customer reviews, deliberately shown on the brand's website (not considered as E-WOM marketing). Thus, E-WOM marketing is a spontaneous process that proceeds as a direct result of consumers' satisfaction with a brand's products and services. This requires companies to constantly work on their brand's distinctiveness and uniqueness, as well as regularly providing excellent customer support services.

In sum, the positive image of a brand generated as a result of S-CSR communication raises the consumer's brand admiration and loyalty. In addition, it influences his/her reviews through social media, identified as E-WOM marketing.

1.3 Social media and its role in promoting CSR

Successive developments in modern communication technology have changed the way companies plan and implement their CSR activities. In general, social media has emerged as a powerful and effective tool for sustainable business communication (Hussain et al., 2019. pp. 226-231), especially since some people use social media networks to express their opinions on companies' practices and ethics. According to Liu, et al. (2019), social media is the fastest means of communication used by organizations to deliver their various social messages to stakeholders, and consequently maintain their level of digital competition. Social media users are increasing by 7% per year, reaching 3.8 billion users around the world. Offering interactive features in engaging in S-CSR activities not only provides these companies with feedback but also

creates a supportive and stimulating environment for various stakeholders (Zhang et al., 2021). Hence, this can have a great impact on persuading stakeholders of the institution's contributions to society.

Ketonen-Oksi et al. (2016) classified two kinds of social media: the first is expressive social media such as blogs, Twitter, YouTube, Facebook, and Flickr, and the second is collaborative social media that includes websites such as Wikipedia and Craigslist. In this regard, many researchers have emphasized that social responsibility communication through social media, whether expressive or collaborative, can actually have a positive influence on the mental image of a particular brand (Wang & Huang, 2018), achieved by building customer confidence towards this brand. Social media platforms also promote the rapid spread of information, as well as allowing consumers to express their ideas and communicate with others about the social practices of various companies. It is noteworthy that social media has reduced the costs of introducing CSR programs and activities to the stakeholders and has provided them with a dynamic interactive environment.

In short, social media is a powerful communication tool for spreading information about CSR activities as well as informing consumers of various CSR initiatives.

1.4 Sustainable CSR

The process of developing and maintaining sustainable relationships with consumers through effective social communication activities is critical to achieving sustainable organizational goals. The concept of sustainable CSR, which means the sustainable and continuous arrangement of socially responsible activities, has emerged as one of the most significant communication strategies, widespread in the business world. CSR can be defined as “an honest business practice that helps sustain economic development by working with employees, their families, local organizations, and the general public to improve their living conditions” (Siltaoja, 2006: P. 52). Some companies invest in the field of CSR to maintain their reputation or achieve high profitability, while others invest in this field out of ethical obligation and responsibility towards society. Therefore, the concept of sustainable CSR is primarily based on the ethical commitment associated with economic and environmental sustainability, besides social justice.

In general, practicing CSR has recently come to rely on the concept of sustainability (Jose & Ramakrishna, 2021). Sustainable practice is not only concerned with the philanthropic orientation of companies but also stems from a marketing perspective. Entrepreneurs are aware of the idea that consumers well understand the importance of sustainability in a better future for all, and therefore they consider this while making purchasing decisions (Li et al., 2021). Lee (2020) stressed that commercial marketers need to integrate the concept of sustainability with their work and objectives in marketing communication to build brand preferences. Thus, sustainability has become an inseparable part of integrated marketing communication through which organizations seek to influence the purchasing decisions of the consumer. Since communication

strategies based on CSR can be an essential part of the integrated marketing communication framework, including the concept of sustainability in the framework of CSR communication becomes much more important, so that these communications can continuously meet the needs of society to solve its problems, and promote constructive practices within the community. In this context, Nyilasy et al. (2020) demonstrated the importance of integrating the concept of sustainability into marketing communication, concluding that green advertising, which relies on the product's suitability to the surrounding environmental conditions, has certainly enhanced the consumer's purchase intentions. Similarly, He et al. (2019) explained that consumers often provide important feedback to commercial companies that helps improve their overall performance in line with the concept of sustainability.

Overall, incorporating both sustainability and CSR is a modern approach seeking to ensure the continuity of CSR activities that must meet the needs of the organization, its shareholders, employees, and customers, as well as preserving the human and natural resources society needs for a better future.

1.5 The scope of the study

This study attempted to identify the impact of sustainable S-CSR communication on the consumer loyalty and E-WOM marketing of a socially responsible brand. In this regard, consumer loyalty may be the result, either directly because of direct exposure to S-CSR communication (without a mediating variable), or indirectly because of brand admiration (working as a mediating variable between both S-CSR communication, as an independent variable, and consumer loyalty, as the dependent variable). Perhaps the reason for considering brand admiration as a potential mediating variable lies in the logic that when consumers receive many S-CSR communications, positive feelings about these companies can be developed. Consequently, this is reflected in their admiration of the brand and takes them towards a higher level of loyalty. Meanwhile, the consumer's E-WOM communication may occur after being directly exposed to S-CSR communication. It may also mediate the relationship between S-CSR communication and consumer loyalty. Hence, this study attempted to identify the impact on consumer loyalty of sustainable CSR communication broadcast by a sample of Bahraini banks through social media, taking into account these two variables brand admiration and E-WOM.

1.6 Objectives

Numerous Arab and foreign studies have examined the impact of CSR communication and activities on the financial results of organizations (Ramzan et al., 2021). However, studying the potential impact of S-CSR on the end-consumer, including consumer loyalty, brand admiration, and E-WOM marketing, has been largely absent in Arab CSR studies despite its importance in achieving competitive advantage. This study links the effects of S-CSR communication to both emotional outcomes (those related to the level of the consumer's attitude such as brand admiration) and behavioral outcomes (those

related to the consumer's (E-WOM marketing of a socially responsible brand). Therefore, the main objective of this study is to investigate the impact of S-CSR communication on consumer loyalty, brand admiration, and E-WOM) marketing on a sample of socially responsible banks in the Kingdom of Bahrain.

1.7 Significance of the study

- Most of the previous studies of CSR communication focused on examining the effects of these communications on organizational performance rather than on their effects on the final consumer (Kong et al., 2021). Hence, the current study seeks to identify the results of S-CSR communication on consumers, especially their level of loyalty.
- Some studies also aimed to measure the effects of S-CSR Communication on the cognitive aspect of consumer behavior, although only a few addressed the impact on the emotional aspect (Conner et al., 2017) although the emotional aspect is no less important than the cognitive aspect (Linacre, 2019). This study thus claims that well-planned S-CSR communication can generate brand admiration among consumers (the emotional aspect), which can achieve a higher level of consumer loyalty. This is, of course, very important for any organization, regardless of its activity.
- Various researchers have emphasized that the relationship between CSR and consumer loyalty is too complex to understand or even measure without considering a mediating variable (Bagozzi et al., 2020). The significance of this study stems from its reliance on two mediating variables, brand admiration and E-WOM marketing, because they affect the relationship between sustainable S-CSR and consumer loyalty.

2. Theoretical Framework

The present study depends on Attribution Theory, originally proposed by Fritz Heider in 1958 and later advanced by Harold Kelley and Bernard Weiner (Jackson 2019). This theory belongs mainly to the field of social psychology but has been adopted by a number of other applied disciplines. It examines how the audience explains the reasons behind their behaviors in many different situations (Ginder et al., 2019). In other words, attributing means searching for the reasons behind a certain behavior, whether they are internal reasons that concern the individual him/herself or external reasons due to the external environment and its variables. This theory also asserts that individuals observe their behavior in an attempt to find out its causes and then form their future behavior based on this conclusion, whether it is true or not (Jackson, 2019). The theory has been widely employed in consumer behavior studies, especially by foreign researchers, but has rarely been adopted in Arab consumer behavior studies. According to its assumptions regarding consumer behavior, the consumers can attribute their purchasing experiences of different products to certain reasons (Weiner, 2010). For instance, if a consumer had a bad experience with a particular local product, while he had a positive experience with a foreign product, he may relate this to being its origin, often because of the established preference for foreign products in some Arab societies.

The current study relies on attribution theory in building its basic hypothesis, that the consumers' mental perceptions of a certain brand are attributed to the brand's high rating by consumers. Hence, the higher consumers rate a brand (known as a socially responsible brand), the more consumers prefer (admire) this brand over other competing brands (Chomvilailuk & Butcher, 2016). This brand admiration can lead to consumer loyalty to the brand. Furthermore, and as previously explained, these consumers often become a tool for convincing other potential consumers through social media to follow them in admiring such socially responsible companies, referred to as E-WOM marketing.

3. Literature review

In the framework of studying the relationship between S-CSR and consumer loyalty, Zhang, et al. (2021) indicated the positive impact of S-CSR on the loyalty of a sample of customers of some banks in Pakistan, especially in times of crisis. Aramburu and Pescador (2019) confirmed this result after examining a sample of public and private banks in Spain. Asperen, de Rooij and Dijkmans (2018) sought to explore how the S-CSR of a sample of travel companies influenced the loyalty of their customers, finding a partial positive connection between the companies' engagement with S-CSR and the degree of consumer loyalty. Shabbir, et al. (2018) confirmed this result after working on a sample of Islamic banks in Pakistan. Moisescu (2017) found that the S-CSR activities of banking sector organizations have already stimulated the loyalty of existing customers.

Meanwhile, a number of studies have measured the emotion of admiration as one of the mediating variables in the relationship between S-CSR and consumer loyalty. Zhang, et al. (2021) found that the S-CSR of a sample of banks increased customer loyalty. In addition, E-WOM communication performed as a mediating variable in this relationship. Ahmad, et al. (2021) also suggested that well-planned S-CSR in the banking sector particularly affected the positive feelings of consumers (admiration), which, in turn, positively affected their loyalty. Nasrah (2020) showed the positive impact of S-CSR in a sample of fast-food restaurants on consumer loyalty. Han, et al. (2020) indicated that there was a statistically significant positive relationship between the S-CSR of a sample of airline companies and customers' brand admiration, which positively affected the consumer loyalty.

Numerous studies have explored the impact of E-WOM marketing as a mediator variable on the relationship between S-CSR and consumer loyalty. Fatma, et al. (2020) confirmed the positive relationship between the interaction of a sample of the public with S-CSR and their E-WOM marketing. Rastini and Nurcaya (2019) also indicated the positive impact of both CSR communication and the service quality provided by a sample of banking companies on the E-WOM marketing of their customers. Lacey and Kennett-Hensel (2010) emphasized that the positive E-WOM marketing given by customers of a certain brand helped to acquire new customers as well as positively

affecting brand admiration, purchasing intentions, and degree of loyalty. Popp and Woratschek (2017) emphasized the consumer's involvement in the E-WOM marketing process as a product of some variables, including S-CSR, distinctive brand, consumer satisfaction, and mental image: all these variables form what is known as the integrated approach to influencing the degree of consumer loyalty.

After reviewing the literature, we find that numerous studies indicate the positive impact of S-CSR on consumer loyalty. Others identified brand admiration as one of the mediating variables affecting the relationship between S-CSR and the degree of consumer loyalty, which is what the current study examines in detail. Several other studies indicated the positive impact of S-CSR on the E-WOM communication of the consumer, and the role played by E-WOM as a mediating variable affecting the relationship between S-CSR and the consumer loyalty, which is also discussed in this study. This study therefore relied on the literature in formulating its hypotheses, as well as designing scales to measure the study variables.

4. Hypotheses

The hypotheses of the present study are as follows:

H1: Sustainable S-CSR activities of the banks under study are positively related to consumer loyalty to these banks.

H2: Sustainable S-CSR activities of the banks under study are positively related to consumers' brand admiration of these banks.

H3: Consumers' brand admiration mediates the relationship between sustainable the S-CSR of the banks under study and consumer loyalty of these banks.

H4: Sustainable S-CSR activities of the banks under study are positively related to consumers' E-WOM marketing for these banks.

H5: E-WOM marketing for the banks under study mediates the relationship between the banks' sustainable S-CSR activities and consumer loyalty.

4.1 Research Method

This study is descriptive research that aims to identify the relationship between sustainable S-CSR activities and both the E-WOM marketing and loyalty of a sample of customers of some socially responsible banks in the Kingdom of Bahrain.

The sample population includes the public who deal with the Bahraini banking services. The banking sector was specifically selected for two reasons. First, given the homogeneous nature of the banking service, it is difficult to distinguish between the services of any one bank and its competitors. Second, the banking sector of Bahrain is a stiff competitive environment where the ordinary strategies for consumer retention might not be effective (Saleem et al., 2016). Hence, exceptional thinking is required to

address the situation on the part of policymakers and marketers of these banking institutions. CSR communication may be one of the most important strategies that can be pursued in the context of marketing objectives, raising positive feelings (brand admiration) in existing and potential consumers, and moving them towards a higher level of loyalty.

The study selected a purposive sample of 132 individuals who are customers of four banking institutions which practise sustainable S-CSR communication to serve and support several areas of society. The researcher selected this sample of banks according to three basic criteria: first, the sustainability of S-CSR communication of these banks and their support for both of economic and environmental development and social justice in terms of Bahrain Vision 2030; second, the banks' use of different social media platforms, especially Instagram, to broadcast their social activities (Elgammal, 2021); and third the bank's long-lasting philanthropic reputation in Bahraini society, and its expansion throughout the kingdom. At the same time, the researcher considered the opinions of some economics experts and professors in selecting the sample of banks. Accordingly, these banks are:

- Bahrain Islamic Bank (BisB): at the end of 2020 it won the award for Best Corporate Socially Responsible Bank in Bahrain, from International Finance Magazine (IFM). BisB has launched a series of Sustainable CSR initiatives that focus on education, innovation, and investment in youth, aiming to establish a future workforce (bisb.com, 2021).
- National Bank of Bahrain (NBB): it is one of the oldest banks in the Kingdom of Bahrain. Its page on Instagram extensively broadcasts various CSR activities since it claims adherence to society's demands for community development and sustainability. In 2021, the bank was awarded the Middle East's Best Bank for Corporate Responsibility by Euromoney, one of the most celebrated awards in the global financial sector. It won the award because it integrates the principles of environmental, social and institutional governance within the framework of its operations, as well as providing a number of social initiatives related to sustainability during 2020 (NBB, 2021).
- Al Baraka Banking Group (ABG) in the Kingdom of Bahrain: this group won the Social Responsibility Excellence Award at the Fifth Conference on Financial Institutions and Islamic Banking for Partnership and Social Responsibility in 2020. (Al Baraka Banking Group, 2020).
- Bank of Bahrain and Kuwait (BBK): it has a long history of sustainable CSR activities and programs. In 2017, this bank received Her Royal Highness Princess Sabeeka Bint Ibrahim Al Khalifa Award for Bahraini Women Advancement, which is a national initiative at the level of the public and private sectors in the Kingdom of Bahrain (BBK, 2017).

Regarding the data collection tool, and with the continued spread of the COVID-19 pandemic, the study, which proceeded from April to July 2021, faced many challenges in collecting data. It was not possible to maintain physical contact with users of the different banking services to invite them to participate in the survey. Therefore, the study used an electronic form designed by Google Monkey Forms to facilitate the task of collecting the data. The electronic questionnaire included various axes related to the variables of the study, with responses measured on several five-point Likert scales, for the following purposes:

- Identifying to what extent the target audience is familiar with the sustainable CSR communication of the studied banks through social media.
- Identifying the two variables, E-WOM and brand admiration.
- Identifying the degree of consumer loyalty to the studied banks.

The electronic questionnaire was sent to different individuals through emails and WhatsApp. In the beginning, the response rate was poor because the questionnaire asked respondents to answer the form if they were customers of the studied banks and to clarify this on the cover of the electronic form. The researcher therefore asked some colleagues to help send the questionnaire to the purposive sample of users of the studied banks, receiving 149 questionnaires from respondents; of these, 17 were discarded, bringing the final number to 132 respondents from Bahrainis and non-Bahrainis residing in the kingdom; Table 2 shows their demographic profile.

4.2 Reliability and validity procedures

4.2.1 Reliability

This refers to the questionnaire's quality of measuring accurately and consistently. The researcher relied on the test-retest reliability, sending the questionnaire to 13 respondents, 10% of the total sample. After about a month, she rearranged the questions in the questionnaire and sent it to the same 13 individuals, to confirm the reliability of the scale. Correlation analysis of the results of the first and second versions produced a ratio of 0.89, confirming the reliability of the scale, by indicating that there was no significant difference in the respondents' answers to the questionnaires despite the period of time between them.

4.2.2 Validity

The questionnaire was examined by a group of arbitrators who are specialists in the field of public relations, marketing, and economics. They recommended reducing and shortening the questions (especially because the questionnaire was in electronic form) as well as using easier and clearer language.

4.3 Reliability and validity of the study measurements

As seen from “Table 1”, several scales were established to measure the study variables, whether triple, quadruple, or quintile, to measure each variable separately. The researcher drew on similar measurements from previous studies. The S-CSR scale was based on those of Eisingerich, et al. (2010) and Asperen, et al. (2018) and consisted of five items; the E-WOM scale was adapted from Zhang, et al. (2021) and brand admiration from Amoako, et al. (2016). Finally, she relied on Dagger and David (2011) in building the measurement of consumer loyalty to a bank.

Table 1. Factor loadings, validity, and reliability of the study scale

Variable	Phrase	Factor loadings	AVE	CR
S-CSR	- 1/1 I consider the bank I deal with as a socially responsible bank.	0.72	0.62	0.83
	- 1/2 This bank is more beneficial to the welfare of society than other banks.	0.75 0.79		
	- 1/3 This bank makes tangible contributions to society.			
	- 1/4 I usually repost this bank’s socially responsible posts on my Instagram (or other social media).	0.71		
	- 1/5 I participate in the CSR activities of this bank on Instagram (or other social media).	0.71		
E-WOM Marketing	- 1/2 I post positive comments about the bank I deal with on Instagram (or other social media).	0.75	0.53	0.73
	- 2/2 I recommend dealing with the various banking services offered by this bank on Instagram (or other social media).	0.73		
	- 2/3 If one of my friends is looking for a banking service, I will recommend this bank to him/her on Instagram (or other social media sites).	0.73		
Brand Admiration	- 3/1 The bank I deal with is one of the best banks in the banking field in the Kingdom of Bahrain.	0.75	0.54	0.73
	- 3/2 I am very satisfied with the services of this bank.	0.81		
	- 3/3 My bank is highly professional in serving customers’ needs.	0.80 0.85		
	- 3/4 The brand of this bank is superior to the competing brands.			
Consumer Loyalty	- 4/1 I always consider the bank I deal with as my first choice in dealing with any banking services I need.	0.76	0.59	0.81
	- 4/2 I always want to maintain my relationships and dealings with this bank.	0.81		
	- 4/3 I am loyal to this bank and will not deal with any other bank in the future.	0.80		

Note: (AVE) is the average-variance-extracted/ convergent validity - (CR) is the composite reliability/ construct reliability

“Table 1” also shows the average variance extracted (AVE) of the scale of each variable to measure their validity. If its value is higher than 0.5, this indicates the validity of all study scales (Netemeyer et al., 2003). The table shows that the AVE value of all the study variables is higher than 0.5. At the same time, the study measures the scales’ composite reliability (CR), which indicates the reliability of the scale as a whole (or in other words is an index of the internal consistency of the scale items), similar to Cronbach’s alpha. This scale should be no less than 0.6 in the small scales (Moura & Higuchi, 2019), and the table confirms the CR of all the values.

5. Results

5.1 Demographic characteristics of the respondents

Table 2. Demographic profile

Demographic characteristics	Frequency	%
Gender:		
Male	89	76.4
Female	43	32.6
Age:		
18-25	28	21.2
26-40	32	42.2
41-50	43	32.6
51-60	19	14.4
Above 60	10	7.6
Education:		
Intermediate	43	32.6
Graduate	75	56.9
Post-graduate	14	10.6
Nationality:		
Bahraini	85	64.4
Non-Bahraini	47	35.6
Total	132	100%

5.2 Results of hypothesis testing

For hypothesis testing, the researcher used the structural equation modeling (SEM) technique, usually used in a quantitative research framework but also including qualitative methods. This technique shows causal relationships between variables and is also used to evaluate unobservable latent structures (Amini & Mohammadlou, 2021). Overall, SEM is used to verify the acceptability or logicity of a model that includes a

set of variables including causal relationships or effects (whether a causal or structural model) (Ruiz et al., 2010). There are many definitions of modeling with structural equations; some define it as an integrated and comprehensive statistical approach to test hypotheses about relationships between manifest variables or latent variables. Others define it as a second-generation analytical method that determines the degree to which the sample data corresponds to the assumed theoretical model of the phenomenon (Amini & Mohammadlou, 2021). The current study has employed this technique within the framework of testing its hypotheses because they focus on examining the causal relationships between the study variables. The researcher also used the AMOS software application to perform statistical analysis, one of the applications in the SPSS software. It allows testing many hypotheses at the same time, and is highly flexible in analyzing those hypotheses, even in the presence of multicollinearity influencing factors among them (Barnidge & Zúñiga, 2017). The researcher used this application as the most professional one for analyzing various mediating variables and dependent variables, as is the case of this current study.

Table 3. Hypothesis testing

Hypotheses	β (Beta Value)	S.E (standard error)	LLCI (lower limit confidence interval)	ULCI (upper limit confidence interval)	P	Decision
1 st Hypothesis: S-CSR Communication → Consumer Loyalty	0.261 **	0.029	0.193	0.364	0.021	Accepted
2 nd Hypothesis: S-CSR Communication → Brand Admiration	**0.188	0.032	0.450	0.732	0.022	Accepted
3 rd Hypothesis: S-CSR Communication → Brand Admiration → Consumer Loyalty	** 0.083	0.017	0.116	0.357	0.015	Accepted
4 th Hypothesis: S-CSR Communication → (E-WOM) marketing	0.081**	0.019	0.115	0.356	0.001	Accepted

5 th Hypothesis:	0.080**	0.015	0.435	0.345	0.025	Accepted
S-CSR Communication → (E-WOM) marketing → Consumer Loyalty						

Note: $p < 0.05$

As previously stated, the study used the SEM technique for hypothesis testing, as well as AMOS software to conduct the analysis in two phases. In the first phase, the study tested the direct effects between the study variables (as in the 1st, 2nd, and 4th hypotheses), and in the second, the indirect effect by measuring the mediating variables (as in the 3rd and 5th hypotheses).

According to the results, detailed in “Table 3”, the first main hypothesis ($\beta = 0.261^{**}$, $SE = 0.029$, $LLCI = 0.193$, $ULCI = 0.364$) was supported at the significance level 0.021 ($p < 0.05$), suggesting that the banks’ sustainable S-CSR communication is positively correlated with consumer loyalty.

The second hypothesis ($\beta = 0.188$, $SE = 0.032$, $LLCI = 0.450$, $ULCI = 0.732$) was also supported at the significance level 0.022 ($p < 0.05$), suggesting that the banks’ sustainable S-CSR communication is positively correlated with consumers’ brand admiration.

To test the third hypothesis, the researcher used the AMOS bootstrapping application, a method of generating successive samples. This option enabled the researcher to collect actual data concerning certain variables plus estimates of standard errors. The 3rd hypothesis ($\beta=0.083$, $SE=0.017$, $LLCI=0.116$, $ULCI=0.357$) was supported at the significance level of 0.015, suggesting that the relationship between the banks’ sustainable S-CSR communication and consumer loyalty is mediated by the brand admiration. Note that the value of beta (β) is reduced from 0.261 ** (direct effect) to 0.083 ** (indirect effect), which means that there is a partial mediation effect of brand admiration on the relationship between CSR communication and consumer loyalty.

The 4th hypothesis ($\beta = 0.081$, $SE = 0.019$, $LLCI = 0.115$, $ULCI = 0.356$) is supported at the significance level 0.001 ($p < 0.05$), suggesting that sustainable S-CSR communication is positively correlated with E-WOM marketing.

Finally, the 5th hypothesis ($\beta = 0.080$, $SE = 0.015$), $LLCI= 0.435$, $ULCI= 0.345$) is also supported at the significance level of 0.025. For testing the mediation results in this hypothesis, the study again used the bootstrapping option, which revealed that E-WOM marketing mediates the relationship between sustainable CSR communication and consumer loyalty.

6. Discussion and Implications

This study aimed to identify the impact of sustainable S-CSR communication on consumer loyalty in a sample of socially responsible banks in the Kingdom of Bahrain, as well as to measure the effect of both brand admiration and E-WOM as intermediate variables in the relationship between S-CSR communication and consumer loyalty. The results revealed that sustainable the S-CSR initiatives of these banks have already affected consumer loyalty and their involvement in E-WOM marketing. Moreover, both brand admiration and E-WOM mediated the relationship between sustainable S-CSR communication and consumer loyalty. This confirms that S-CSR leads to building a more sustainable and positive mental image of the bank. This result can be understood more clearly in the light of attribution theory, which searches for the reasons behind a particular behavior. In this context, the study traced consumer loyalty to the banks back to external causes represented in the consumer's exposure to the banks' sustainable S-CSR communication. This consequently generated positive emotions in the shape of consumers' brand admiration, as well as encouraging behaviors represented in E-WOM marketing.

These results accorded well with some previous studies, such as Mohammed and Al-Swidi (2019), Bediako (2017), Aramburu and Pescador (2019), and Bilgin (2018). They confirmed that an institution's use of social media for communicating with various stakeholders, including consumers, to broadcast its social responsibility programs, activities and communication leads to the creation of a positive image of the institution among consumers, which ultimately increases their loyalty to it.

In general, the rise of social media and information technology has brought a paradigm shift in business communication models, where the one-way model has been replaced by a two-way interactive communication model, seeking to influence various stakeholders and consumers, and focusing on increasing their level of loyalty to the institution.

The present study focused on the context of the relationship between sustainable S-CSR communication and consumer loyalty, while most previous studies dealt with CSR within the framework of the organizational context. Hence, this study is concerned with the marketing perspective, highlighting the importance of CSR initiatives sustainably broadcast on social media. This perspective is useful in achieving the organization's marketing-related goals, including consumer loyalty, especially in the light of the homogeneity of the banking services. At the same time, well-planned and sustainable S-CSR activities can be considered as a key resource in building a competitive advantage for any given bank. At the present time, many banking institutions in Bahrain practice CSR activities with a charitable perspective, ignoring, whether intentionally or unintentionally, the marketing aspect of planning CSR communication for enhancing consumer loyalty. Therefore, the results of this study confirm the role of CSR communication as one of the marketing methods aiming at positively affecting consumer loyalty and E-WOM marketing.

The results also indicate that sustainable S-CSR communication, which creates a state of positive interaction between an institution and its consumers, affects the emotional aspects of consumer behavior, which are no less important than the cognitive aspects in the context of the marketing process as a whole, because once consumers develop positive emotions (brand admiration) and perform E-WOM marketing, they are less likely to switch to competing brands. Therefore, CSR communication has two advantages: it addresses the bank's social commitments to the community, and it can create consumer-relevant outcomes by building higher levels of positive emotions that are closely linked to consumer loyalty.

7. Future Research Directions

This study raises some issues that could be studied in the future, as follows:

- The study examined the relationship between S-CSR communication sustainably and consumer loyalty, applied to the Bahraini banking sector. It could also be applied to other sectors concerned with consumer loyalty, such as insurance, hotels, and healthcare.
- The study focused on consumers. However, it is also important to focus on other kinds of stakeholder, like the internal audience, which is no less important for an organization than its external audience. So, future studies could examine the impact of CSR initiatives on the internal audience and evaluate whether these initiatives create positive feelings among employees. They could also examine other kinds of stakeholder, such as distributors, suppliers, local community organizations, and media institutions existing in the society.
- The study was concerned with identifying the impact of sustainable S-CSR communication of a sample of Bahraini banks on consumer loyalty and took into account only two mediating variables: brand admiration and E-WOM marketing. It did not consider many other important variables, which could be the subject of future studies, such as the quality of service provided by the banks, the degree of trust in these banks, and the image of the brand, to predict consumer loyalty to the bank. It would also be possible to study the risks to the electronic reputation of different companies as a negative variable that might affect consumer loyalty.
- The study also examined the relationship between S-CSR communication and consumer loyalty, but not in times of crisis. Therefore, future studies might examine the same relationship in the context of a particular crisis occurring in an institution.
- Finally, the demographic variables of the respondents were not taken into consideration as mediating variables affecting the relationship between CSR communication and consumer loyalty, such as age, gender, income, etc. Thus, future research could test the impact of these demographic variables on the level of consumer loyalty.

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