

Assess The Impact of Social Responsibility on Customer Trust and Commitment

Nguyen Thi Viet Ha¹, Vi Hoang Lan²

¹Banking Academy of Vietnam; ORCID: 0009-0007-4236-432X; Email: hantv@hvnh.edu.vn

²Banking Academy of Vietnam

ARTICLE INFO

Received: 18 Apr 2025

Revised: 30 May 2025

Accepted: 08 June 2025

Corporate Social responsibility (CSR) is one of the issues that businesses today pay attention to and implement to ensure sustainable development. This study was conducted to assess the impact of corporate responsibility on customers' trust and commitment to them. Carroll's pyramid model of the 4 components of social responsibility is inherited as the basis for building a research model. The regression analysis was carried out on data obtained from a sample of 212 customers in North, Vietnam surveyed using questionnaires between March and May 2024. The results show that businesses that perform well in social responsibility will increase customer trust and thereby lead to increased customer engagement with the business. In particular, all four components of social responsibility have a positive and statistically significant impact on customer trust, thereby affecting customer commitment in descending order: liability, moral responsibility, economic responsibility, and charitable responsibility. Therefore, implementing CSR is also a factor that strengthens consumer trust - an important variable in creating and maintaining good and long-term relationships between the company and customers.

Introduction: Corporate Social responsibility (CSR) is one of the issues that businesses today pay attention to and implement to ensure sustainable development. This study was conducted to assess the impact of corporate responsibility on customers' trust and commitment to them. Carroll's pyramid model of the 4 components of social responsibility is inherited as the basis for building a research model. The regression analysis was carried out on data obtained from a sample of 212 customers in North, Vietnam surveyed using questionnaires between March and May 2024. The results show that businesses that perform well in social responsibility will increase customer trust and thereby lead to increased customer engagement with the business. In particular, all four components of social responsibility have a positive and statistically significant impact on customer trust, thereby affecting customer commitment in descending order: liability, moral responsibility, economic responsibility, and charitable responsibility. Therefore, implementing CSR is also a factor that strengthens consumer trust - an important variable in creating and maintaining good and long-term relationships between the company and customers.

Objectives: Firstly, the topic focuses on assessing the impact of Social Responsibility on customer trust and commitment. Secondly, it proposes some recommendations to improve and enhance the quality of CSR implementation activities to strengthen customer trust and commitment to the enterprise.

Methods: The study employs a mixed-methods research approach, incorporating both qualitative and quantitative methods. In the qualitative phase, the author interacted with focus groups and the Company's personnel to gather multi-faceted and objective information. This information was used to refine the measurement scales and the research model. The quantitative method involved collecting data through an online survey distributed to all Company personnel, resulting in a total of 212 valid responses collected for analysis. The study identified a total of 23 observed variables for the independent variable, 4 variables for the dependent variable, and 4 observed variables for the mediating variable.

Results: Drawing upon the Carroll pyramid model, studies have consistently indicated a significant influence of corporate social responsibility (CSR) implementation on fostering customer trust and commitment. Findings reveal that customer trust is a direct outcome of a company's commitment to social responsibility. As customers perceive a business as actively engaging in socially responsible practices, their trust deepens, leading to increased affinity and long-term loyalty towards the brand. Businesses must prioritize the four dimensions of CSR –

economic, legal, ethical, and environmental responsibilities. Beyond product quality, the social image cultivated by a company significantly shapes customer perceptions and choices. Consequently, CSR transcends being merely a long-term development strategy; it represents a crucial sustainable development objective for all businesses. In an era where corporate image heavily sways consumer decisions regarding long-term engagement, a robust CSR implementation yields benefits not only for the company but also for the local community and broader society.

Conclusions: To address the research question, CSR is understood to extend beyond mere legal compliance and profit generation for shareholders. It encompasses a company's ethical conduct, active engagement in social initiatives, environmental stewardship, and community support. Furthermore, CSR entails a company's respect for human rights, labor standards, environmental protection, and consumer rights.

Keywords: Social responsibility; legal; ethical; economic; charity; sustainability; customer behavior.

INTRODUCTION

Corporate Social Responsibility (CSR) is the most common term used to describe the social and environmental obligations of businesses. CSR includes a wide range of activities, such as philanthropy, environmental sustainability, and ethical labor practices. CSR is now getting closer and closer to the goal of sustainable development (Nurunnabi et al, 2020). Sustainable development can be called an important ideal in the development process, sustainable not only in economic aspects, sustainable but also in values that are still existing for a long time with society (Flint & Flint, 2013). This means that each business needs to consider and choose a direction that is a harmonious combination of economic growth, environmental protection and social justice (Hopwood et al, 2005). CSR is understood as the systematic efforts of companies to actively contribute to social development. These are voluntary activities that enterprises carry out with the aim not only of economic benefits but also towards improving the quality of community life, through supporting charitable initiatives, and implementing business ethics.

Carroll argued that CSR was society's expectations of economics, law, ethics, and philanthropy (Carroll, 1991) or Davis argued that CSR was the concern and response of the business to problems beyond satisfying requirements, legal and technological (Davis, 1973). However, in general, social responsibility, more than any other goal, needs to go hand in hand with the goal of economic development. Because with the era of promoting cooperation and adaptation to nature, people are increasingly careful in putting on the balance between the need to consume products and the awareness of environmental protection, avoiding their habits that negatively affect the community (Clayton & Myers, 2015). Therefore, businesses also need to catch up with the trend, consider and calculate between economic benefits and social benefits.

For businesses, implementing social responsibility contributes to bringing certain positive effects, helping to minimize costs and optimize labor productivity (Lechuga et al, 2018). Improve brand value and corporate reputation, thereby increasing profits, increasing employee loyalty to the organization and attracting good workers (Lai et al, 2010). This is also an opportunity for businesses to access new markets, CSR implementation is also a factor that strengthens consumer confidence - an important variable in creating and maintaining good and long-term relationships between the company and customers (Kim et al, 2020).

However, there is still a significant unexplored research gap that measures the link between corporate social responsibility and customer loyalty in the context of developing countries. Therefore, this study focuses on assessing the impact of social responsibility on customer trust and commitment, thereby proposing some recommendations to improve and improve the quality of CSR implementation activities to strengthen customer trust and commitment.

OBJECTIVES

For businesses, implementing corporate social responsibility (CSR) contributes to certain positive impacts, helping to minimize costs and optimize labor productivity. It enhances brand value and corporate reputation, thereby

increasing profits, fostering employee loyalty to the organization, and attracting skilled labor. This also presents an opportunity for businesses to access new markets. Implementing CSR is also a crucial factor in strengthening consumer trust – a significant variable in building and maintaining positive and long-lasting relationships between the company and its customers.

Looking at current practices, while previously, CSR was only of concern and focus for businesses with export goods due to mandatory requirements and strict standards set by partners, at present, the implementation of CSR has been placed in a much more important position. This is because an increasing number of businesses recognize the importance of CSR, understanding that it is one of the goals that is closely linked and goes hand in hand with the company's existence. CSR is not only done well during times of social stability but must also be addressed even during fluctuations such as epidemics or economic crises.

The research aims to demonstrate the impact of CSR on customer trust and commitment to businesses, drawing upon Carroll's pyramid model (1979, 1991). In an era where customers increasingly value CSR, the more clearly, publicly, and transparently a business engages in CSR practices, the greater the resulting customer trust and the stronger their commitment to choosing the products or services that business provides.

LITERATURE REVIEW

Studies in CSR are growing in diversity and bring important insights into the role and impact of CSR in business and society. Research on the impact of business involvement in local communities on their financial performance has provided evidence that a business's commitment to the community can create long-term value for the business (Tai & Chuang, 2014). Research on how corporate social responsibility affects customer loyalty, The results show that corporate social responsibility activities have a positive and significant association with corporate reputation, customer satisfaction and customer trust (Islam et al, 2021). Research by shows that corporate social responsibility beliefs have an indirect effect on customer loyalty through trust in the brand and reputation. The study of companies' CSR, combined with customer views regarding their tendencies in trust and loyalty, analyzes customer attitudes towards a company that emphasizes social responsibility (Zhao et al, 2021). Studies have shown the importance of CSR in building positive relationships with customers, increasing trust, engagement and positive brand awareness. These statements provide a rationale for businesses to invest and carry out responsible social activities to create great value for businesses and communities.

In Vietnam, there have also been a number of studies on this topic focusing towards research on the impact of CSR on consumer behavior in Vietnam, which has launched a process to investigate the relationship between the implementation of CSR and consumer purchasing decisions, while providing insight into the role of CSR in the consumer market in Vietnam (Vu et al, 2022). Study the relationship between CSR and financial performance of listed companies in Vietnam. It provides data and statistical analysis to assess the impact of CSR on the financial results of businesses (Nguyen et al, 2021). Research by Le shows that businesses implementing CSR not only have an impact on product quality judgment but also customer engagement, satisfaction and trust with the company (Le, 2023). Trust is an important factor to create successful transactions, a key factor in building close and long-term relationships, determining the commitment of consumers to businesses.

Thus, previous studies have yielded mixed results on the relationship between CSR and consumer behavior. Some results indicate that there is no link between CSR and consumer behavior, while others indicate that the relationship is unclear. The study concluded that the implementation of CSR by businesses did not produce any significant change in people's consumption patterns expend (Öberseder et al, 2011). At the same time, studies often focus on measuring the direct impact of CSR on consumer behavior, but not study of the intermediate factors affecting the relationship of customer engagement with the business, especially in the context of a country with a market economy with socialist orientation like Vietnam.

Corporate Social responsibility

There are a number of CSR concepts from different perspectives that are not yet agreed upon and more empirical studies are needed and definitions are gradually improved. In this paper, the author chooses to follow two approaches, which are combined from the perspective of Carroll and the European Union to provide a more comprehensive understanding of corporate social responsibility (Carroll, 1979). According to Carroll, Corporate social

responsibility includes society's expectations of economics, law, ethics, and philanthropy for organizations at a given time (Carroll, 1979). Carroll's perspective can be considered the most overarching view, as he can lay out most of the important aspects that a business needs to take care of and improve. According to the European Union (2011): Corporate social responsibility is a process by which companies integrate social, environmental and ethical issues into their business and strategic activities in close interaction with their stakeholders, beyond the requirements of legislation and collective (Forte, 2013). This definition may be limited in defining the role of stakeholders in the process of implementing corporate social responsibility. CSR is not only about close interaction with stakeholders but also about paying attention to economic factors and maintaining a strong, meaningful relationship with the community. From Carroll's definition of integrating economic, legal, ethical and philanthropic issues with environmental factors and the close interaction of stakeholders mentioned in the concept of the European Union will help to look at corporate CSR from multiple dimensions, reflecting the development of CSR in the coming time (Carroll, 1979).

Social responsibility (CSR) includes many different components but can be summarized into 4 main pillars: (1) Economic responsibility: Effective business operations, creating profits for businesses and contributing to the general economic development of society; Comply with laws and business regulations; Providing high quality products and services at reasonable prices; Ensure safe and healthy working conditions for workers; Create job and income opportunities for workers. (2) Legal responsibilities: Comply with local and national government laws and regulations; Transparent business, public information about business activities; Protect the rights of consumers; Avoid causing harm to the environment and public health; Take responsibility for the negative impacts of business activities. (3) Ethical responsibility: Act with ethics and honesty in all business activities; Respect the rights and interests of stakeholders, including employees, customers, investors, communities and the environment; Avoid acts of corruption, bribery and fraud; Promote a healthy and civilized corporate culture; Contribute to building a fair and humane society. (4) Charitable responsibilities: Support social, charitable and humanitarian activities; Contribute to solving social problems such as poverty, disease, education, environment,...; Support cultural, sports and tourism activities; Improve the material and spiritual life of the community; Create beautiful images for businesses and brands.

Accordingly, in a socially responsible enterprise consists of 4 main components and linked together in a pyramid pattern. In particular, the economic responsibility of the business lies at the bottom of a pyramid and only when this goal is accomplished can other responsibilities continue to perform well. Liability is ranked second, requiring the company to comply with laws, laws and procedures to ensure ethics in its business operations. The third tier is ethical responsibility, meaning that the company must act properly, fairly and reasonably towards its stakeholders and avoid causing them losses. The final step is charitable responsibility, with the belief that businesses should contribute to society and support the community. All of these responsibilities are also addressed in the social contract theory of the field of social and corporate contact. For this model, Carroll argues that economic responsibility and legal liability are the two most basic contents that every business needs to meet [4]. Then there is the willingness to fulfill moral responsibility and, ultimately, surpassing society's expectations, charitable responsibility. The importance of each CSR component may vary depending on the business industry, corporate culture and social context. However, all CSR components play an important role in building a sustainable and community-responsible business.

The relationship between corporate social responsibility and trust

Customer trust is defined when consumers believe that a product or service provider is beneficial to them (Zhao et al, 2021). Belief is considered a cognitive factor, which involves thinking and carefully examining an object. It is also stated that trust arises from accumulated understanding that allows a person to make predictions about the likelihood of a relationship partner meeting his or her goals (Zhao et al, 2021). Brand trust is expressed in trust, thinking that the brand is honest and safe (Delgado et al, 2003); brand in the best interest of its customers and always strive to understand them (Ramayah et al, 2022). Trust towards the business, as an intermediary factor, plays an important role in the purchasing process (Vu et al, 2022). Research has uncovered the positive effects of trust on purchase intent and actual purchasing decisions.

Customers' concerns with CSR implementation of businesses are increasing, customers' views are also becoming more rigorous in evaluating the external activities of businesses affecting the community. CSR is not only the implementation of corporate social responsibility but also a strategic tool that can create long-term value for businesses. CSR helps strengthen relationships with stakeholders such as customers, investors, communities and employees (Lechuga et al, 2018). Demonstrating a company's social commitment will create trust and support from stakeholders, and help businesses share common values and goals. CSR plays an important role in building customer trust and creating competitive advantages for banks in Vietnam (Vo et al, 2020). CSR activities can have a positive impact on customer trust in the brand (Zhao et al, 2021). Research by Tai & Chuang shows that CSR can generate long-term profits for companies, by strengthening customer trust, enhancing brand image, and reducing legal and reputational risks (Tai & Chuang, 2014). It also emphasizes that CSR can increase customer trust and brand loyalty. In short, implementing activities that demonstrate social responsibility will have positive and favorable effects on customers' trust in the business. Therefore, the author proposes the hypothesis:

Hypothesis H1: Economic responsibility has a positive impact on consumer trust in the business.

Hypothesis H2: Liability responsibility has a positive impact on customer trust in the business.

Hypothesis H3: Ethical and enviromental responsibility have a positive impact on customer trust in the business.

Hypothesis H4: Charitable responsibility has a positive impact on customer trust in the business.

The relationship between customer trust and customer commitment

In consumer behavior, trust is key to building long-term relationships (Kim et al, 2020). Customer trust is the first and decisive condition of their long-term relationship and commitment to the business (Islam et al, 2021). Brand loyalty is the degree to which customers are willing to support and purchase products/services of a certain brand instead of other brands. Brand trust and influence play an important role in building and maintaining customer loyalty (Zhao et al, 2021).

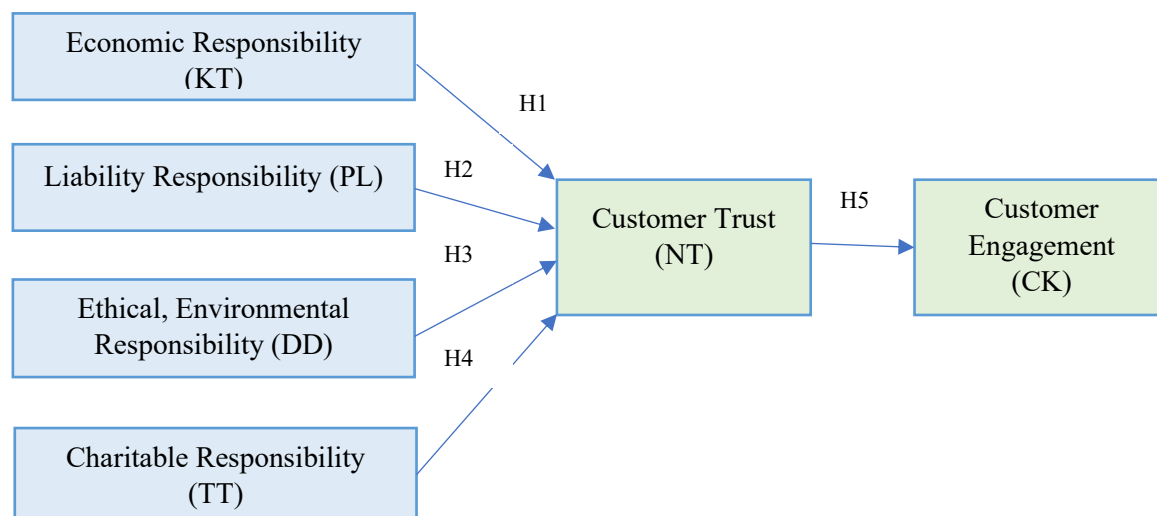
CSR is significantly associated with customer satisfaction in a variety of ways. Consumers are increasingly interested in supporting companies whose actions are seen as socially responsible. They refuse to buy products from companies they deem socially irresponsible. Conversely, when businesses have a positive influence through CSR implementation, consumers tend to have a more favorable assessment of consumer attitudes and more goodwill towards companies that carry out responsible social activities (Ramayah et al, 2022). When customers perceive that the business is acting responsibly and caring about social and environmental issues, they tend to trust and feel more satisfied with the brand.

The implementation of socially responsible policies helps the company build a strong brand image, and through this, the company can develop a solid foundation for long-term sustainable development. This not only benefits the company, but also contributes to the overall development of society. Therefore, the author hypothesizes the study as follows:

Hypothesis H5: Customer trust has a positive effect on customer engagement.

Proposed research model

CRS is increasingly interested; scholars also have more comments and further research on this issue. From the definitions of CRS synthesized with Carroll's model (Carroll, 1991), CSR consists of 4 main components: "Economic responsibility, legal responsibility, moral and environmental responsibility, charitable responsibility", thereby providing appropriate analysis. At the same time, the author also delves into the issue of the impact of CSR on customer trust and engagement, because this is the first audience that businesses target, as well as the most important object in their business goals.



METHODS

Research scale

This study performs research scales inherited from previous studies. The social responsibility scale inherits the Carroll model (Carroll, 1979) consisting of four independent variables, representing four factors businesses need to focus on including: performing well the role of enterprises through economic, legal, ethical and environmental responsibilities, finally volunteer programs. The variable scale Customer Trust is inherited from research by (Delgado et al, 2003). The variable scale of customer commitment to the business is inherited from the research of (Ramayah et al, 2022).

Research samples and data

To accurately test the hypotheses, the sample was determined to be 250 in size. Data were collected through research questionnaires built from scales. The sample was selected according to a convenient sampling method based on the ability to connect and interact with the respondents. The author distributed 250 online questionnaires via Google Form and sent online questionnaires to customers through social networking sites Zalo, Facebook,... and also send via Gmail. After aggregation, the author obtained 212 votes with sufficient data to perform the analysis, with a response rate of 84.8%.

The characteristics of the sample in terms of working experience with businesses, respondents with experience from 3 to 5 years accounted for the highest proportion of 40.1%. This was followed by 28.8% of respondents with more than 5 years of experience and 31.1% with a period of 1 to 3 years. Regarding the field of activity of respondents: 24.1% of respondents work in the industrial sector; 17.9% of respondents are in the fashion sector; 25.5% of respondents are active in the food sector; 32.5% of respondents are in the health sector. With the sample structure ensuring sufficient experience to answer highly reliable survey questions, the diversity of the surveyed clients' industries also increases the reliability of the sample.

Data analysis methods

After collecting data, the author checks, processes inappropriate data, cleans data and selects reliable data. The author uses SPSS (Statistical Product and Services Solutions) software to enter and encrypt data. At the same time, the author tests Cronbach's Alpha reliability to exclude inappropriate observed variables. Next, the author conducts an EFA factor analysis with the aim of examining the number of factors affecting the measurement variable. Finally, test the correlation between variables in the model by analyzing the Pearson correlation and testing the research hypothesis by linear regression analysis.

The characteristics of the sample in terms of working experience with businesses, respondents with experience from 3 to 5 years accounted for the highest proportion of 40.1%. This was followed by 28.8% of respondents with more

than 5 years of experience and 31.1% with a period of 1 to 3 years. Regarding the field of activity of respondents: 24.1% of respondents work in the industrial sector; 17.9% of respondents are in the fashion sector; 25.5% of respondents are active in the food sector; 32.5% of respondents are in the health sector. With the sample structure ensuring sufficient experience to answer highly reliable survey questions, the diversity of the surveyed clients' industries also increases the reliability of the sample.

After collecting data, the author checks, processes inappropriate data, cleans data and selects reliable data. The author uses SPSS (Statistical Product and Services Solutions) software to enter and encrypt data. At the same time, the author tests Cronbach's Alpha reliability to exclude inappropriate observed variables. Next, the author conducts an EFA factor analysis with the aim of examining the number of factors affecting the measurement variable. Finally, test the correlation between variables in the model by analyzing the Pearson correlation and testing the research hypothesis by linear regression analysis.

RESULTS

Assessing research scales

With a total of 212 valid votes collected for analysis. The study identified a total of 23 observed variables for the independent variable, 4 for the dependent variable, and 4 observed variables for the intermediate variable. Based on the results of Alpha Cronbach reliability analysis, observational variables that do not meet the confidence have been removed ensuring all observed variables have a total variable correlation coefficient greater than 0.3 and the Alpha Cronbach coefficient of the scale greater than 0.6 to ensure the reliability of the scale.

Table 1: Results of reliability analysis of scales

Variables	Items	Average value if factor is removed	Variance rate if factor is removed	Total variable correlation coefficient	Cronbach's alpha coefficient if factor is removed
Economic responsibility (Cronbach's alpha = 0.885)	KT1	11.32	11.034	0.716	0.862
	KT2	11.16	10.638	0.688	0.871
	KT3	11.13	11.278	0.701	0.866
	KT4	11.33	10.799	0.775	0.849
	KT5	11.33	11.056	0.746	0.856
Liability (Cronbach's Alpha = 0.857)	PL1	12.85	6.726	0.699	0.820
	PL2	12.83	6.461	0.663	0.830
	PL3	12.83	6.868	0.601	0.845
	PL4	12.82	6.811	0.711	0.818
	PL5	13.02	6.521	0.694	0.821
Ethical and environmental responsibility (Cronbach's Alpha = 0.837)	DD1	27.41	16.318	0.726	0.795
	DD2	27.17	18.271	0.656	0.809
	DD3	27.17	16.913	0.766	0.792
	DD4	27.11	23.106	0.076	0.884
	DD5	27.33	17.682	0.693	0.803
	DD6	27.27	18.806	0.485	0.828
	DD7	27.33	14.840	0.754	0.791

	DD8	27.13	19.022	0.609	0.816
Charitable responsibility (Cronbach's Alpha = 0.892)	TT1	15.74	7.010	0.750	0.865
	TT2	15.84	7.026	0.741	0.866
	TT3	15.84	7.137	0.746	0.866
	TT4	15.83	7.156	0.711	0.873
	TT5	15.81	7.190	0.726	0.870
Customer trust (Cronbach's alpha = 0.859)	NT1	9.70	4.134	0.639	0.847
	NT2	9.73	3.792	0.734	0.808
	NT3	9.58	3.761	0.766	0.795
	NT4	9.68	3.916	0.682	0.830
Commitment to the business (Cronbach's alpha = 0.824)	CK1	12.04	3.856	0.548	0.823
	CK2	11.95	3.575	0.669	0.769
	CK3	12.00	3.521	0.641	0.782
	CK4	11.93	3.427	0.742	0.735

The above table shows that all of the factor's observed variables have Cronbach's Alpha greater than 0.3. Cronbach's Alpha coefficient of the scale greater than 0.6 => The scale meets the standard, guarantees reliability and acceptance.

The KMO and Bartlett test results for the independent variable and dependent variable show that the KMO coefficient reaches a value greater than 0.5 ($0.885 > 0.5$; $0.794 > 0.5$), demonstrating that these factors are satisfactory for analysis with the study data. Bartlett's Test of Sphericity results with a Sig. coefficient less than 0.05 ($0.000 < 0.05$) qualified => Qualified data for inclusion in EFA analysis.

The results of the EFA analysis for the independent variables obtained 4 factors as suggested by the research model. From 23 measurable observational variables for social responsibility, 4 factors were obtained with an explanation level of 67.88%. Specifically, the results are shown in the following table:

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.96	34.634	34.634	7.96	34.634	34.634	4.18	18.205	18.205
2	2.98	12.987	47.621	2.98	12.987	47.621	3.56	15.487	33.691
3	1.87	8.170	55.791	1.87	8.170	55.791	3.53	15.351	49.042
4	1.71	7.458	63.249	1.71	7.458	63.249	3.24	14.122	63.165
5	1.06	4.633	67.882	1.06	4.633	67.882	1.08	4.717	67.882
6	0.78	3.417	71.298						
.....									

23	0.16	0.721	100.000						
Extraction Method: Principal Component Analysis.									

Based on the results of the correlation coefficient test between the independent variables and the dependent variable is the Commit to Stick showing that all Sig. Pearson correlation values are less than 0.05. From there, it is proved that the independent variables are linearly correlated with the dependent variable. At the same time, the correlation coefficient between the dependent variable and the independent variable is positive, proving that this correlation is a positive correlation.

Table 3: Corelation Explained

Variables		CK	KT	PL	DD	TT	NT
CK	Pearson Correlation	1	342**	299**	515**	334**	466**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	212	212	212	212	212	212

Use regression analysis to examine relationships and assess the impact of social responsibility on customer trust. The results of the analysis are shown in the following table:

Table 5: Model test results

		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.040	0.207		-0.194	0.846		
	KT	0.167	0.040	0.211	4.137	0.000	0.757	1.321
	PL	0.411	0.056	0.405	7.379	0.000	0.656	1.525
	DD	0.218	0.053	0.233	4.136	0.000	0.623	1.606
	TT	0.159	0.050	0.163	3.175	0.002	0.754	1.327

From the table above, it can be seen that Sig tests that the t of each independent variable is less than 0.05 variables that affect the dependent variable. Besides, the VIF coefficient is less than 2, proving that the model does not occur linear multi-additive. Based on the results of the analysis and the table of results of the multiplicity linear regression model analysis), all variables have an effect on the dependent variable due to Sig. The T-test of each independent variable is less than 0.05. Therefore, all 4 variables included in the regression model have an impact on Customer Trust and Engagement. The factors of social responsibility arranged in descending order are Legal Liability, Moral Responsibility, Economic Responsibility, Charitable Responsibility. We have the linear regression equation:

$$NT = 0.405*PL + 0.233*DD + 0.211*KT + 0.163*TT$$

Legal, economic, ethical and environmental liability, charity factors with Beta coefficients are positive respectively, proving to be the factor that has the greatest influence on "Customer Trust". The positive sign of the coefficient proves that the meaning of this relationship is positive. The strongest factor influencing customer confidence is "Liability" with a be-ta ratio of 0.405. The analysis results have also shown that the next factor affecting the "trust" and "commitment" of customers to the business is "Economic Responsibility (KT)" with a be-ta coefficient of 0.211. Proving that when the company implements the awareness of "economic responsibility" effectively, customers will feel respected and cared for when cooperating because economics is a measure of capacity, thinking and bravery of a business. The last factor that affects customer confidence is "Charitable Responsibility (TT)" with a be-ta of 0.163. This means that when the company demonstrates its role in charitable activities, meeting its volunteer responsibilities well will make customers feel satisfied because they see the value of the company for the community and society.

Based on the results of the analysis and the table of results of the multiplicity linear regression model analysis), all variables have an effect on the dependent variable due to Sig. The T-test of each independent variable is less than 0.05. Below is a summary table testing hypotheses.

Table 4: Hypothesis test results

Hypothesis	Conclude
H1 Economic responsibility has a positive impact on customer trust in the business.	Accepted
H2 Liability responsibility has a positive impact on customer trust in the business.	Accepted
H3 Ethical and environmental responsibility have a positive impact on customer trust in the business.	Accepted
H4 Charitable responsibility has a positive impact on customer trust in the business.	Accepted

Use regression analysis to look at relationships and assess the impact of customer trust on engagement. Through the F-test from the variance analysis, it can be seen that the statistically significant test value Sig. less than 0.05 ($0.000 < 0.05$) and the value $F = 58.151$ prove a meaningful regression model, consistent with the studied data. The results of the analysis are shown in the following table:

Table 5: Model test results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.560	0.192		13.356	0.000		
NT	0.445	0.058	0.466	7.626	0.000	1.000	1.000

a. Dependent Variable: CK

From the table above, it can be seen that Sig tests that the t of each independent variable is less than 0.05 variables that affect the dependent variable. The index measures the degree of correlation between independent variables in

the regression model - the value of Tolerance for NT is 1,000, indicating that there is no problem with the collinearity between NT and other independent variables. VIF (Variance Inflation Factor) - noise coefficient due to multi-plus correlation, calculated from Tolerance. In this case, the value of the VIF for NT is also 1,000 less than 2, which indicates that no linear multiaddition occurs.

Thus, trust has a positive and statistically significant relationship to customer engagement. In other words, when customers have faith in the business, they will commit to long-term commitment, becoming loyal customers of the business with an impact of 0.466.

Table 6: Hypothesis test results

Hypothesis	Conclude
H5 Customer trust has a positive impact on customer engagement	Accepted

Based on the results of the analysis and the table of results of the multiplicity linear regression model analysis), all variables have an effect on the dependent variable due to Sig. The T-test of each observed variable is less than 0.05. Below is a summary table testing hypotheses.

DISCUSSION

Research has shown the impact of CSR implementation on customer trust and commitment to businesses based on the Carroll pyramid model. Research results show that Customer trust is driven by the implementation of corporate social responsibility. When customers realize that the business performs well social responsibility, it will be more trusting and lead to love and long-term commitment to the business. Enterprises need to ensure the requirements of 4 factors: economy, law, ethics and environment, Besides quality products, the social image that businesses bring is also what customers are interested in. Therefore, CSR is not only a long-term development strategy, it is also a sustainable development goal that every business needs to aim for in the time when the image of the business will greatly contribute to the decision of customers whether to stick with the business for a long time or not. Good implementation of CSR not only achieves the benefits of businesses, but also the interests of the locality, the community and society.

Several recommendations are proposed to enhance corporate social responsibility, ultimately fostering greater customer trust, commitment, and loyalty.

Firstly, **reinforcing the fulfillment of legal responsibilities** within CSR implementation is crucial. Viewing this as a fundamental agreement between businesses and society, it guides enterprises toward sound business strategies. Companies should ensure their operational goals align with the legal framework, meeting society's basic standards.

Secondly, **strengthening ethical and environmental responsibilities** in CSR is vital. Ethical responsibility, though not legally mandated, represents societal expectations of business conduct. While legal compliance is the minimum, it doesn't encompass the full spectrum of ethical behavior. Companies can establish environmental standard systems, invest in waste treatment, and develop proactive solutions for potential environmental incidents.

Thirdly, **bolstering the execution of economic responsibility** within CSR is essential. Beyond efficient resource utilization and technological advancements to improve product quality, productivity, and cost-effectiveness for customers, businesses should also prioritize their stakeholders. For employees, fair and consistent implementation of promotion policies, bonuses, and disciplinary actions, alongside ensuring basic needs are met, is necessary. Regarding investors and shareholders, enhanced communication, protection of rights, and transparent, accurate reporting of financial information, asset structure, and long-term plans are key to improving public accountability.

Finally, **intensifying the implementation of philanthropic responsibility** in CSR is recommended. Companies should voluntarily engage in projects that genuinely benefit the community, such as supporting education and improving living standards, thereby enhancing the quality of life for local populations.

Implementing these recommendations can motivate businesses to proactively embrace social responsibility and pursue sustainable development. While this study provides valuable insights, its cross-sectional design and reliance on customer perceptions represent limitations in comprehensively addressing the issue. Future research could benefit from longitudinal data collection and the inclusion of diverse stakeholder perspectives to offer richer insights into this field.

ACKNOWLEDGEMENT

The authors gratefully acknowledges the support from the Banking Academy of Vietnam, Hanoi, Vietnam.

REFERENCES

- [1] Carroll, A. B. (1979), Corporate Social Responsibility: Evolution of a Definition Construct, *Business & Society*, 38 (3), 268.
- [2] Carroll, A. (1991). The Pyramid of Corporate Social Responsibility: Toward the Moral Management of Organizational Stakeholders. *Business Horizons*, 34, 39-48.
- [3] Clayton, S., & Myers, G. (2015). *Conservation psychology: Understanding and promoting human care for nature*. John Wiley & Sons.
- [4] Davis, K (1973). The Case for and Against Assumption of Social Responsibilities, 16(2). 312 – 322.
- [5] Delgado-Ballester, E., Munuera-Aleman, J. L., & Yague-Guillen, M. J. (2003). Development and validation of a brand trust scale. *International journal of market research*, 45(1), 35-54.
- [6] Flint, R. W. (2013). Practice of sustainable community development. A participatory framework for change. Nueva York: Springer.
- [7] Forte, A. (2013). Corporate social responsibility in the United States and Europe: How important is it? The future of corporate social responsibility. *The International Business & Economics Research Journal (Online)*, 12(7), 815.
- [8] Hopwood, B., Mellor, M., & O'Brien, G. (2005). Sustainable development: mapping different approaches. *Sustainable development*, 13(1), 38-52.
- [9] Islam, T., Islam, R., Pitafi, A. H., Xiaobei, L., Rehmani, M., Irfan, M., & Mubarak, M. S. (2021). The impact of corporate social responsibility on customer loyalty: The mediating role of corporate reputation, customer satisfaction, and trust. *Sustainable Production and Consumption*, 25, 123-135.
- [10] Kim, M., Yin, X., & Lee, G. (2020). The effect of CSR on corporate image, customer citizenship behaviors, and customers' long-term relationship orientation. *International Journal of Hospitality Management*, 88, 102520.
- [11] Lai, C. S., Chiu, C. J., Yang, C. F., & Pai, D. C. (2010). The effects of corporate social responsibility on brand performance: The mediating effect of industrial brand equity and corporate reputation. *Journal of Business Ethics*, 95, 457-469.
- [12] Le, T. T. (2023). Corporate social responsibility and SMEs' performance: mediating role of corporate image, corporate reputation and customer loyalty. *International Journal of Emerging Markets*, 18(10), 4565-4590.
- [13] Lechuga Sancho, M. P., Martinez-Martinez, D., Larran Jorge, M., & Herrera Madueno, J. (2018). Understanding the link between socially responsible human resource management and competitive performance in SMEs. *Personnel Review*, 47(6), 1211-1243.
- [14] Nguyen, T. H., Vu, Q. T., Nguyen, D. M., & Le, H. L. (2021). Factors influencing corporate social responsibility disclosure and its impact on financial performance: The case of Vietnam. *Sustainability*, 13(15), 8197.
- [15] Nurunnabi, M., Esquer, J., Munguia, N., Zepeda, D., Perez, R., & Velazquez, L. (2020). Reaching the sustainable development goals 2030: Energy efficiency as an approach to corporate social responsibility (CSR). *GeoJournal*, 85(2), 363-374.

- [16] Öberseder, M., Schlegelmilch, B. B., & Gruber, V. (2011). "Why don't consumers care about CSR?": A qualitative study exploring the role of CSR in consumption decisions. *Journal of business ethics*, 104, 449-460.
- [17] Ramayah, T., Falahat, M., & Soto-Acosta, P. (2022). Effects of corporate social responsibility on employee commitment and corporate reputation: Evidence from a transitional economy. *Corporate Social Responsibility and Environmental Management*, 29(6), 2006-2015.
- [18] Tai, F. M., & Chuang, S. H. (2014). Corporate social responsibility. *Ibusiness*, 6(03), 117.
- [19] Vo, D. H., Van, L. T. H., Dinh, L. T. H., & Ho, C. M. (2020). Financial inclusion, corporate social responsibility and customer loyalty in the banking sector in Vietnam. *Journal of International Studies* (2071-8330), 13(4).
- [20] Vu, D. M., Ha, N. T., Ngo, T. V. N., Pham, H. T., & Duong, C. D. (2022). Environmental corporate social responsibility initiatives and green purchase intention: an application of the extended theory of planned behavior. *Social Responsibility Journal*, 18(8), 1627-1645.
- [21] Zhao, Y., Abbas, M., Samma, M., Ozkut, T., Munir, M., & Rasool, S. F. (2021). Exploring the relationship between corporate social responsibility, trust, corporate reputation, and brand equity. *Frontiers in Psychology*, 12, 766422.