

Corporate Social Responsibility, Customer Happiness and Evangelism in the Banking Sector

Sanauallah Nazir¹, Tariq Iqbal Khan^{2*}, Raja Ahmed Jamil³

¹Ph.D. Scholar, Institute of Management Sciences, The University of Haripur, Pakistan.

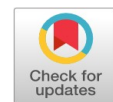
²Associate Professor, Institute of Management Sciences, The University of Haripur, Pakistan.

³Assistant Professor, Institute of Management Sciences, The University of Haripur, Pakistan.

Abstract: This study examines how corporate social responsibility (CSR) advertising influences customer happiness and customer evangelism in the banking sector. Using a two-group between-subjects experiment with 254 Pakistani banking customers, participants were exposed either to a CSR-oriented bank advertisement or to no CSR stimulus. Results show that CSR exposure significantly increased both customer happiness and evangelism. Customer happiness also had a positive effect on evangelism, while multigroup analysis revealed that this relationship was significantly stronger under CSR exposure. The findings extend CSR research by highlighting customer happiness as an affective outcome and showing that CSR communication can strengthen the conversion of positive customer emotions into active brand advocacy. The study offers practical guidance for integrating CSR communication with customer-experience strategies.

Keywords: Corporate social responsibility, Customer happiness, Customer evangelism, Experimental design, Banks.

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INTRODUCTION

CSR has become increasingly relevant to banking because banks affect society not only through the services they provide to customers, but also through their lending, investment, and financing decisions. In this regard, CSR refers to the efforts of firms to pursue economic, social, and environmental value alongside their business goals (Tosun & Tavşan, 2024). The banking sector holds particular importance in Pakistan. As of June 2025, commercial banks represented 79.7% of financial-sector assets, with total banking assets of around PKR 59.6 trillion (State Bank of Pakistan [SBP], 2025a). The policy environment is also placing greater emphasis on sustainability. For example, the SBP introduced the Pakistan Green Taxonomy in 2025 and asked banks and development finance institutions to incorporate it into their green-banking policies (SBP, 2025b). Similar developments can be seen internationally, where financial institutions are under increasing pressure from customers, regulators, and other stakeholders to be more transparent about their sustainability practices (Deloitte, 2024).

Research in banking has consequently examined CSR in relation to a wide range of customer and organizational outcomes, including engagement, trust, satisfaction, loyalty, corporate image, bank choice, and performance (Hurrah et al., 2024; Macca et al., 2024; Min et al., 2023; Sindhu et al., 2024). However, most of this work has measured CSR through customers' reported perceptions of a bank's responsible behavior. Less is known about how customers respond when CSR is presented to them directly through marketing communication. In particular, there is still room to understand whether exposure to a banking advertisement featuring CSR can influence customers' emotional responses and their willingness to advocate for the bank.

One such response is customer happiness. Unlike satisfaction, which largely reflects an evaluation of whether an offering meets expectations, customer happiness encompasses positive affect, subjective well-being, and the broader positive feelings generated through the customer–brand relationship (Gong & Yi, 2018; Niedermeier et al., 2019). Existing research provides a foundation for expecting CSR to contribute to these feelings. Perceived CSR has been linked directly with consumer happiness and brand admiration (Tosun & Tavşan, 2024), while CSR has also been

*Corresponding author: Tariq Iqbal Khan

†Email: tariqiqbalqkhan@uoh.edu.pk

associated with customer satisfaction, trust, and favorable evaluations of service organizations (Ali et al., 2020; Min et al., 2023). More recently, Nazir et al. (2025) reported experimental evidence that consumers exposed to images depicting banks' CSR initiatives exhibited greater happiness. Despite these developments, customer happiness remains far less established in the CSR literature than outcomes such as satisfaction, loyalty, engagement, and corporate image. This distinction matters because happiness represents a broader affective outcome and may capture benefits of responsible corporate behavior that conventional satisfaction measures overlook. A focused examination of CSR advertising and happiness can therefore clarify whether simply making a bank's social contribution visible is sufficient to produce a more positive customer state, rather than relying only on customers' pre-existing CSR perceptions.

A second relevant outcome is customer evangelism. Customer evangelism represents a particularly active form of advocacy in which customers voluntarily promote a brand, communicate favorable information about it, and encourage others to engage with it (Safeer & Le, 2023; Shang & Li, 2024). This makes evangelism conceptually more demanding than conventional word of mouth or loyalty because customers move from holding a favorable attitude to actively championing the brand (Mvondo et al., 2022). CSR provides a plausible basis for such behavior by allowing customers to associate themselves with an organization whose activities reflect desirable societal values. Research has already shown that CSR communication can foster customer engagement in banking (Macca et al., 2024), and recent banking evidence indicates that social-media CSR communication can strengthen consumer–brand identification and positive electronic word of mouth (Sharma, 2025). Nazir et al. (2025) further found that exposure to bank CSR imagery increased customer evangelism. Nevertheless, research has more commonly examined CSR in relation to loyalty, purchase intention, engagement, or electronic word of mouth than the stronger behavioral orientation embodied by evangelism. Thus, further experimental attention to evangelism is valuable for determining whether CSR advertising merely improves evaluations of a bank or can motivate customers to become active proponents of it.

The connection between customer happiness and evangelism adds another dimension to this issue. Positive customer emotions can extend beyond the individual experience and become outward-facing behaviors, such as recommendations, favorable word of mouth, and active brand promotion (de Azambuja et al., 2023; Niedermeier et al., 2019). Mansoor and Paul (2022) demonstrated that brand happiness contributes to brand evangelism, and more recent research similarly identifies happiness as an important precursor to evangelistic behavior (Khandai et al., 2025). In banking specifically, Nazir et al. (2025) found that customer happiness positively predicts evangelism and provided initial evidence that this relationship becomes stronger when consumers are exposed to CSR-related imagery. However, this conditional relationship remains comparatively underdeveloped. Most studies examine either the consequences of CSR or the behavioral consequences of positive customer experiences, rather than asking whether CSR communication changes the strength with which happiness is converted into advocacy. Examining this boundary condition is important because a happy customer may not automatically become an evangelist. CSR advertising may provide an additional social justification for advocacy, making customers more inclined to promote a bank when their positive experience is accompanied by visible evidence that the bank contributes to society.

Against this background, the present study addresses four related gaps. First, although CSR is well established in banking research, much of the available evidence is perceptual and survey-based, leaving comparatively fewer studies that isolate CSR communication through controlled advertising exposure. Second, customer happiness has received considerably less CSR attention than satisfaction, trust, image, engagement, and loyalty, despite representing a broader emotional consequence of the customer–bank relationship. Third, research on CSR-driven advocacy has concentrated largely on word of mouth, electronic word of mouth, and loyalty, whereas customer evangelism represents a stronger and more proactive customer response that remains less extensively examined. Fourth, evidence concerning whether CSR exposure strengthens the happiness–evangelism relationship is still limited and warrants focused empirical validation. Accordingly, this study addresses the following questions: (RQ1) Does exposure to a banking advertisement portraying CSR increase customer happiness relative to no CSR exposure? (RQ2) Does CSR-advertising exposure increase customer evangelism? (RQ3) Does customer happiness positively influence customer evangelism in the banking sector? and (RQ4) Is the positive effect of customer happiness on evangelism stronger when customers are exposed to a banking advertisement portraying CSR?

LITERATURE REVIEW

Attitudinal and Behavioral Outcomes of CSR

CSR refers to a firm's commitment to contribute to economic, social, and environmental well-being beyond its immediate commercial obligations (Tosun & Tavşan, 2024). In services context, studies have shown that consumer concern for the environment yields favorable behavioral outcomes (Khan et al., 2026). In banking, CSR may be reflected through activities such as environmental protection, community development, charitable initiatives, and other socially beneficial programs. Customer happiness, in contrast, captures a broader positive state arising from the customer–brand relationship, encompassing positive emotions, subjective well-being, and overall satisfaction with the service experience (Gong & Yi, 2018; Tosun & Tavşan, 2024). It extends beyond a simple judgment of satisfaction because it reflects how interactions with a firm contribute to customers' positive feelings and sense of well-being over time (Niedermeier et al., 2019).

It is expected that CSR communication can enhance such feelings. For instance, previous research has linked socially responsible corporate behavior with favorable consumer responses, including satisfaction, trust, engagement, and well-being (Ali et al., 2020; Min et al., 2023; Tosun & Tavşan, 2024). Importantly, the communication of CSR through advertising may make a bank's social contribution more visible and easier for customers to evaluate. Evidence from socially oriented advertising suggests that consumers report more favorable affective responses when exposed to advertisements depicting social causes; for example, Qayyum et al. (2025) found improved well-being responses to inclusive advertising. Likewise, visual communication of a firm's commitment to social causes can strengthen positive emotional reactions toward the brand (Chung & Lee, 2019; Han et al., 2023). In the banking context, an advertisement portraying CSR may therefore signal that the bank is concerned not only with financial outcomes but also with the welfare of society. Such a perception can generate pride, reassurance, and positive affect toward the bank, making customers exposed to CSR communication more likely to report higher happiness than those who receive no such exposure.

H1: The customers report to be happier when they are exposed to banking ads portraying CSR (compared to no CSR exposure).

Customer evangelism refers to a proactive form of customer advocacy in which consumers voluntarily promote a brand, recommend it to others, encourage others to use it, and actively communicate favorable information about it (Safeer & Le, 2023; Shang & Li, 2024). It is therefore broader than conventional word of mouth because it involves stronger enthusiasm and more active efforts to persuade others on behalf of the brand (Mvondo et al., 2022). CSR communication can provide a meaningful basis for such behavior because socially responsible initiatives strengthen trust, attachment, and favorable evaluations of the organization (Min et al., 2023; Ullah et al., 2024). Recent service research also shows that CSR initiatives can stimulate advocacy-related behaviors, including electronic word of mouth and other forms of customer promotion (Jiang et al., 2025). When a bank explicitly communicates its CSR efforts through advertising, customers may perceive their support for the bank as consistent with broader social values. This value alignment gives customers an additional reason to speak positively about the bank and encourage others to engage with it. Accordingly, customers exposed to CSR-related banking advertisements should display stronger evangelistic intentions than those who are not exposed to such messages.

H2: The customers report stronger evangelism when they are exposed to banking ads portraying CSR (compared to no CSR exposure).

Effect of Customer Happiness on Evangelism

Customer happiness can translate into behaviors that extend beyond the customer's own service experience. When customers feel pleased, emotionally fulfilled, and positively connected with a brand, they are more inclined to express these feelings through favorable communication and advocacy. Prior research shows that happiness contributes to outcomes such as word of mouth, purchase intentions, loyalty, and brand admiration (de Azambuja et al., 2023; Niedermeier et al., 2019; Tosun & Tavşan, 2024). These outcomes are closely related to evangelistic behavior because evangelism involves an active willingness to promote a brand and encourage others to engage with it. In this sense, happiness provides an affective basis from which stronger advocacy behaviors may emerge.

More direct evidence also supports the happiness–evangelism relationship. Mansoor and Paul (2022) found that brand happiness encourages consumers to act as brand evangelists, while Khandai et al. (2025) similarly

linked brand happiness with stronger evangelistic behavior. This relationship is particularly relevant in banking, where services are intangible and customer relationships depend heavily on trust, experience, and emotional evaluations. Safeer and Le (2023) showed that positive brand experiences in banking can convert customers into active evangelists. Thus, when banking customers derive positive emotions and a sense of happiness from their relationship with a bank, they should be more willing to recommend, promote, and advocate for it.

H3: Customer happiness positively influences customer evangelism in the banking sector.

The positive influence of customer happiness on evangelism may become stronger when customers are exposed to advertising that portrays a bank's CSR activities. CSR communication provides customers with an additional social and moral reason to value their relationship with the bank. Prior research shows that CSR initiatives can increase trust, satisfaction, identification, and loyalty (Ali et al., 2020; Min et al., 2023), while visual CSR messages can shape favorable attitudes and behavioral intentions (Chung & Lee, 2019). CSR communication has also been associated with advocacy-oriented outcomes such as CSR-specific electronic word of mouth (Jiang et al., 2025). Accordingly, a happy customer who is also exposed to visible evidence of the bank's contribution to society may have stronger reasons to advocate for the bank than a similarly happy customer who receives no CSR cue. The advertisement can therefore reinforce the emotional value already created by customer happiness by adding value congruence, social meaning, and a sense that supporting the bank also supports a broader social purpose. This combination should make the transition from happiness to evangelistic behavior more pronounced under CSR exposure.

H4: The customers report stronger effect of happiness on evangelism when they are exposed to banking ads portraying CSR (compared to no CSR ad exposure).

Based on the above hypothesis and literature review, a conceptual framework is developed as shown in Figure 1 below.

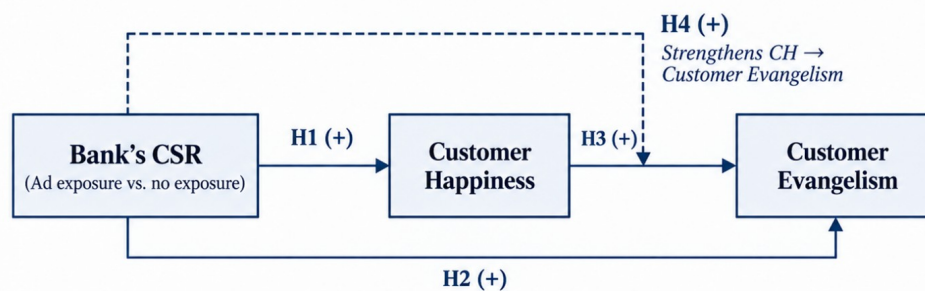


Figure 1: Conceptual framework showing the effects of CSR on Customer Happiness and Evangelism

METHODS

Experimental Design and Stimulus Development

A two-group between-subjects experiment was conducted to examine whether exposure to a bank's CSR advertisement influences customer happiness and customer evangelism. The experimental condition exposed participants to an advertisement portraying a bank's involvement in a CSR initiative, whereas participants in the control condition received no CSR exposure. This design enabled the study to compare customer responses across the two conditions and, at the same time, examine whether CSR exposure changes the strength of the relationship between customer happiness and evangelism.

Before the main experiment, we performed a preliminary focus group study following the guidelines of Jamil et al. (2026). This study was conducted with 24 graduate business students to refine the experimental stimulus. The participants were shown several alternative banking advertisements depicting CSR activities and were asked to assess their clarity, realism, relevance to the banking context, and suitability for an experimental study. They were also invited to comment on whether the CSR activity portrayed in each advertisement was immediately recognizable. Based on the discussion and participants' preferences, one advertisement was selected for the main experiment, with 17 participants identifying it as the most suitable option. Participants involved in this preliminary

exercise were not included in the main study (Qayyum et al., 2025).

In order to avoid the branding effects, we used a hypothetical bank ad showing CSR activity. The selected stimulus retained a conventional banking-advertisement format while clearly portraying the bank's involvement in a social responsibility initiative. Apart from the presence of CSR-related ad in the experimental condition, the procedure was kept consistent across the two groups to reduce the possibility that differences in responses could be attributed to factors other than CSR exposure. Figure 2 portrays the stimulus used in study.



Figure 2: Stimulus used in experimental condition to portray a bank's CSR

Note: Parts of image are blurred to avoid copyright issues.

Participants and Procedure

The main study was conducted with banking customers in Pakistan using an online survey. A total of 254 usable responses were obtained. Participants were assigned equally to the two experimental conditions, resulting in 127 respondents in the CSR-exposure condition and 127 in the no-CSR condition. Participants in the experimental group first viewed the banking advertisement portraying CSR, whereas those assigned to the control group proceeded without exposure to the CSR advertisement. Following the experimental manipulation, respondents completed the measures of customer happiness and customer evangelism.

The final sample consisted of 133 male respondents (52.4%) and 121 female respondents (47.6%). In terms of age, 43.3% were between 21 and 30 years, followed by 30.3% between 31 and 40 years. Regarding monthly income, 41.7% reported earning less than PKR 100,000, while 33.9% earned between PKR 100,000 and PKR 300,000. Most respondents held a bachelor's degree (56.3%), followed by a master's degree (39.0%). The equal allocation of participants across experimental conditions provided a balanced basis for comparing responses to CSR exposure. See Table 1 for the demographic profile of respondents from the banking sector.

Table 1: Demographic Profile of Respondents ($N = 254$)

Characteristic	Category	Frequency	Percentage (%)
Age	20 or below	31	12.2
	21 – 30	110	43.3
	31 – 40	77	30.3
	41 and above	36	14.2
Gender	Male	133	52.4
	Female	121	47.6
Monthly income (PKR)	Less than 100,000	106	41.7
	100,000 – 300,000	86	33.9
	Above 300,000	62	24.4
Education	Bachelor's	143	56.3
	Master's	99	39.0
	Doctoral	12	4.7
Experimental condition	No CSR ad	127	50.0
	CSR ad	127	50.0

Measures

Customer happiness was measured with four items drawn from the scale used by Kim and Lee (2020). The items assessed customers' feelings of happiness, pleasantness, and life satisfaction in connection with their banking experience. Customer evangelism was measured using five items adapted from Nazir et al. (2025). These items focused on customers' willingness to recommend the bank, speak positively about it, encourage others to use its services, and interact with bank-related content. Responses for both constructs were recorded on a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

CSR was treated as an experimental condition rather than as a perceptual construct measured through multiple items. Participants were grouped according to whether they had been exposed to the banking advertisement featuring CSR or placed in the no-CSR condition. These two groups were then used for the mean comparisons and the subsequent multigroup analysis.

FINDINGS

The measurement results showed that both constructs performed well. For customer happiness, Cronbach's alpha was .846, composite reliability (CR) was .897, and the average variance extracted (AVE) was .685. Customer evangelism produced similarly acceptable values, with an alpha of .870, CR of .906, and AVE of .657. Item loadings ranged from .819 to .833 for customer happiness and from .799 to .831 for customer evangelism. All of these values were above the recommended cut-offs of .70 for reliability and .50 for AVE (Sarstedt et al., 2022). The HTMT value between the two constructs was .541, which was also well below the .85 criterion suggested by Henseler et al. (2015). These results support the reliability of the measures as well as their convergent and discriminant validity. The results of measurement model assessment are presented in Table 2.

Table 2: Showing the Assessment of the Measurement Model

Construct	Item	Loading	Cronbach's α	CR	AVE	HTMT
Customer Happiness	CH1	0.826	0.846	0.897	0.685	—
	CH2	0.833				
	CH3	0.831				
	CH4	0.819				
Customer Evangelism	EV1	0.806	0.870	0.906	0.657	0.541
	EV2	0.800				
	EV3	0.811				
	EV4	0.799				
	EV5	0.831				

The experimental results provided support for all four hypotheses. Customers exposed to the CSR banking advertisement reported significantly greater happiness ($M = 3.380$, $SD = .733$) than those in the no-CSR condition ($M = 2.894$, $SD = .705$), $t(252) = 5.388$, $p < .001$, thereby supporting H1. A similar pattern emerged for customer evangelism. Participants exposed to the CSR advertisement reported higher evangelism ($M = 3.290$, $SD = .804$) than participants who were not exposed to CSR content ($M = 2.839$, $SD = .635$), Welch's $t(239.26) = 4.953$, $p < .001$, supporting H2. The PLS-SEM analysis further showed that customer happiness had a positive and significant effect on customer evangelism ($\beta = .466$, $t = 9.430$, $p < .001$), explaining approximately 21.7% of the variance in evangelism ($R^2 = .217$); hence, H3 was supported. Finally, the multigroup analysis revealed that the happiness–evangelism relationship was considerably stronger among customers exposed to the CSR advertisement ($\beta = .564$) than among those in the no-CSR condition ($\beta = .245$). The difference between the two path coefficients was significant ($\Delta\beta = .319$, permutation $p = .001$), providing support for H4. See Table 3 for the findings based on hypothesis testing.

Table 3: Showing the Findings Based on Hypotheses Testing

Hypothesis	Relationship	β	SD	t	P	Decision
H1	CSR exposure $\rightarrow$ Customer happiness	—	No CSR = .705; CSR = .733	5.388	< .001	Supported
H2	CSR exposure $\rightarrow$ Customer evangelism	—	No CSR = .635; CSR = .804	4.953	< .001	Supported
H3	Customer happiness $\rightarrow$ Customer evangelism	.466	—	9.430	< .001	Supported
H4	CSR exposure moderates Customer happiness $\rightarrow$ Customer evangelism	CSR = .564; No CSR = .245; $\Delta\beta = .319$	—	—	.001	Supported

DISCUSSION

Customers who viewed the CSR-focused banking advertisement reported higher levels of happiness than those who were not exposed to CSR content, providing support for H1. This result suggests that CSR communication may influence how customers feel about a bank, rather than only affecting their overall evaluation of the organization. The finding is consistent with Tosun and Tavşan (2024), who linked perceived CSR with consumer happiness, and with Nazir et al. (2025), who found a similar effect when customers were exposed to CSR-related banking images. It also supports earlier evidence that socially oriented advertising can generate favorable emotional responses and improve consumer well-being (Chung & Lee, 2019; Qayyum et al., 2025). One possible reason is that CSR advertising makes the bank's social contribution more visible. When customers see that a bank is involved in activities that benefit society, they may feel greater pride, reassurance, or approval toward the institution. These feelings can make the relationship with the bank seem more positive and meaningful, which helps explain why happiness was higher in the CSR condition.

The second finding reveals that customers exposed to the CSR advertisement also reported stronger customer evangelism, supporting H2. This suggests that CSR communication can influence not only how customers feel about a bank but also their willingness to actively advocate for it. The result is in line with Nazir et al. (2025), who found that CSR exposure enhanced evangelistic responses in the banking context, and with Jiang et al. (2025), who showed that CSR can stimulate advocacy-oriented behaviors such as electronic word of mouth. It is also compatible with research showing that socially responsible initiatives strengthen trust, attachment, and favorable brand evaluations (Min et al., 2023; Ullah et al., 2024). Compared with conventional word of mouth, evangelism represents a stronger form of advocacy in which customers actively promote and encourage others to engage with the brand (Mvondo et al., 2022; Safeer & Le, 2023). One explanation for the present finding is that visible CSR gives customers an additional value-based reason to recommend the bank. When customers perceive that supporting a bank also means associating with socially desirable activities, advocacy may become an expression of both brand preference and personal values.

The findings further establish a positive relationship between customer happiness and customer evangelism, providing support for H3. Customer happiness explained a meaningful portion of the variance in evangelism, indicating that positive emotional experiences with a bank can translate into active advocacy behavior. This result is consistent with Mansoor and Paul (2022), who demonstrated that brand happiness promotes brand evangelism, and with Khandai et al. (2025), who similarly identified happiness as an important driver of evangelistic behavior. It also extends evidence showing that happy customers are more inclined toward favorable word of mouth, loyalty, and other positive behavioral outcomes (de Azambuja et al., 2023; Niedermeier et al., 2019). In the banking context, this relationship is particularly relevant because services are intangible and customers often rely on accumulated experiences and emotional judgments when evaluating their bank. When those experiences generate happiness, customers may be more motivated to share their positive feelings, recommend the bank, and persuade others to use its services. Thus, happiness appears to function not merely as an end-state of a favorable banking experience, but also as a psychological resource that encourages customers to become active supporters of the bank.

The multigroup results provide support for H4. The link between customer happiness and evangelism was stronger for participants who viewed the CSR advertisement, with the path coefficient rising from $\beta = .245$ in the no-CSR group to $\beta = .564$ in the CSR group. This difference was statistically significant. The result is in line with Nazir et al. (2025), who also showed that CSR-related communication can strengthen the relationship between positive customer feelings and advocacy. It is also consistent with earlier work suggesting that CSR can improve trust, identification, and favorable behavioral responses (Chung & Lee, 2019; Min et al., 2023). A likely explanation is that CSR gives customers an additional reason to speak positively about the bank. Happiness reflects a positive personal experience, while exposure to CSR may add a social or value-based dimension to that experience. When both are present, customers may feel more comfortable recommending the bank because their support is linked not only to good service, but also to the bank's visible contribution to society.

Theoretical Implications

The findings broaden current understanding of CSR in banking in several ways. Much of the existing work has examined CSR through customers' perceptions of how socially responsible a firm appears to be. Here, the focus is different: respondents were exposed directly to a CSR-oriented banking advertisement, allowing the study to

observe how that communication affected their reactions. The higher level of customer happiness reported in the CSR condition suggests that visible CSR communication can shape customers' emotional responses to a bank, rather than simply influencing general evaluations of the organization. This result is consistent with the growing body of work linking CSR with consumer happiness (Tosun & Tavşan, 2024; Nazir et al., 2025). It also gives customer happiness a more central place in CSR research, where outcomes such as satisfaction, trust, corporate image, engagement, and loyalty have traditionally received greater attention. Because happiness reflects a broader emotional response, it provides another way of understanding how CSR may create value for customers.

The study also adds to research on customer evangelism. Previous studies have more often discussed loyalty, word of mouth, electronic word of mouth, and engagement as outcomes of positive brand relationships. Evangelism goes further because it involves a stronger willingness to recommend, promote, and actively support a brand (Mvondo et al., 2022; Safeer & Le, 2023). The higher evangelism reported by customers in the CSR condition therefore suggests that CSR communication can encourage a more active form of advocacy. The positive association between customer happiness and evangelism is equally important. It supports earlier work by Mansoor and Paul (2022) and Khandai et al. (2025), while showing that this relationship also holds in banking. In a service setting such as banking, where customer judgments are shaped over time through experience, trust, and emotional responses, happiness appears to provide an important basis for stronger advocacy behavior.

A further contribution comes from the moderating role of CSR exposure. The relationship between customer happiness and evangelism was much stronger among customers who viewed the CSR advertisement than among those in the no-CSR condition. This suggests that positive feelings toward a bank are not converted into advocacy with the same strength in every situation. When customers are also shown evidence of the bank's social responsibility, their positive feelings may acquire an additional social or moral meaning, making recommendation and promotion more likely. In this way, CSR communication is not only associated with higher happiness and evangelism on its own; it also appears to strengthen the link between the two. Bringing CSR exposure, customer happiness, and evangelism together in the same model therefore offers a more complete explanation of how responsible banking communication may shape both customer emotions and subsequent advocacy.

Practical Implication

The findings have some clear implications for bank managers. Customers who viewed the CSR advertisement reported higher happiness and stronger evangelism, which suggests that CSR communication can do more than improve corporate image. Banks may benefit from showing customers what they are actually doing in areas such as environmental protection, community support, or charitable activity. These messages can be incorporated into routine marketing communication instead of being confined to annual reports, CSR pages, or formal disclosures.

The results also show that customer happiness is closely linked with evangelism. This means that improving customer experience may have value beyond satisfaction and retention. When customers feel positive about their relationship with the bank, they may be more willing to recommend it and speak favorably about it. Managers should therefore pay attention not only to functional service quality, but also to the emotional side of the banking experience, including reassurance, ease, responsiveness, and communication that makes customers feel valued.

A further implication comes from the stronger happiness–evangelism relationship in the CSR condition. CSR communication appears to make positive customer feelings more likely to turn into advocacy. In practice, this suggests that customer-experience and CSR strategies should support each other. Banks could, for example, share CSR stories and social-impact updates with customers who already have positive service experiences. Doing so may help turn satisfied and happy customers into more active promoters of the bank, while also making CSR spending more visible and relevant to customers.

Limitations and Future Directions

The study also has some limitations. The data were collected from banking customers in Pakistan, so the findings may not apply in the same way to customers in other countries or service settings. It would be useful to test the model in different cultural and industry contexts. In addition, the experiment relied on a single CSR advertisement. Future studies could compare different CSR themes, such as environmental, philanthropic, ethical, or community-based initiatives, to see whether customers respond differently to each. The study also focused mainly on customer happiness, while other factors may help explain why CSR exposure encourages advocacy.

Variables such as trust, brand identification, perceived authenticity, and emotional attachment could therefore be examined in future work. Finally, because the study captured responses at one point in time, future research could use longitudinal or field-based designs to determine whether these effects continue over time and whether reported evangelism is reflected in actual recommendation and promotional behavior.

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