



# The Impact of Perceived Corporate Social Responsibility on Brand Advocacy: The Mediating Role of Brand Love

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#### Abstract:

The aim of this paper is to examine the influence of customer perceptions of corporate social responsibility (CSR) on online brand advocacy (OBA) through the mediating role of brand love. Using survey, a total valid response of 311 were collected and subject to further data analysis. Partial least square structural equation modeling (PLS-SEM), v3.3 was used to analyse the data, perceived CSR was used as second-order constructs reflecting three dimensions: social equity, environmental protection and economic development. The relative importance of each dimension and differential impact on brand love and OBA were examined. The findings support the direct and indirect effect of perceived CSR on OBA. Moreover, brand love fully mediates the relationship between the two dimensions of perceived CSR (social equity and environmental protection) on OBA. However, brand love has insignificant mediating impact in the relationship between economic development and OBA. Useful theoretical and managerial insights can be drawn from the results. It highlights the significance of brand love in creating brand advocates who are willing to defend and advocate the brand on social media channels. Moreover, it contributes to the importance of communicating CSR by stimulating customer positive emotional attitude toward the brand.

Keywords: perceived CSR, brand love, online brand advocacy, social media

## Introduction

Social media empower proactive customers to speak out loudly and freely about their feelings for the brand (Dang et al., 2020; Wang & Huang, 2018). Customers recommending and defending the brand are acting as advocates who support and communicate its power (Dang et al., 2020; Wang & Huang, 2018). At the heart of advocacy is customers' experiences and values, which stimulate them to spend time and effort to evangelise the brand. Brand advocacy is a behavioural act that results from attitudinal responses moving ahead towards loyalty (Dang et al., 2020; Wang & Huang, 2018).

Online brand advocacy is one form of digital communication, it witnesses the control of customers as co-creators of brand value through user-generated content on online platforms such as social networking sites, online communities and blogging sites. It is a form of electronic word-of-mouth with full-frontal rhetoric to support and defend the brand (Iglesias et al., 2020).

Until relatively recently, the concept of customer brand advocacy is an under-explored area in customer-brand relationships. According to previous studies on customer brand advocacy, the antecedents can be classified into three broad categories including relational factors, personal factors, and social factors. There is emphasis on the importance of relational factors in the

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activation of customer brand advocacy (Dang et al., 2020; Wang & Huang, 2018).

Relationship marketing is one of the company's strategic tools used to create long-term customer relationships. Maintaining a long-lasting relationship is not always an easy task (Iglesias et al., 2020); however, the emotional aspects are crucial in the development of strong brand relationships. Recent research shows that relationship marketing links customer emotional value (Dang et al., 2020; Wang & Huang, 2018) and behavioural responses to CSR (Iglesias et al., 2020). CSR activities are advocated to be an essential component of a company's strategy that eventually leads to its sustainable development.

Companies are communicating and promoting its social obligation and responsibility practices over social media to enhance the brand performance. A widespread assumption is that engaging customers do care about such practices and contribute to the economic success of the company (Dang et al., 2020). Activities such as donations to charity organisations, recycling, community support programs and other ethical practices that contribute to the society's welfare enable the company to balance its corporate interests and societal growth (Dang et al., 2020; Wang & Huang, 2018). Customers evaluate the company's social initiatives and are likely to reward it if perceived as sincere in its social involvement (Iglesias et al., 2020).

Previous studies on CSR focused on customers' cognitive evaluative responses such as purchase decisions (Dang et al., 2020), and did not give much insight to the relative importance of CSR dimensions (Dang et al., 2020; Wang & Huang, 2018). It is important for brand managers to understand how customers perceive and react to companies' CSR activities.

Businesses in developing countries are recognising the importance of CSR in ensuring long-term success; however, it is still in the development phase. Companies are depending on social media to get engaged with interest groups and solidify its CSR practices and ultimately its outcomes. The interactive nature of social media allows customers to express their opinions and experiences; therefore, important insights to the company's CSR strategies can be provided (Iglesias et al., 2020). In Egypt, multiple political upheavals induce economic uncertainties and affect companies' performance. Therefore, the need to deploy CSR activities in marketing communications and link its implementation to businesses success factors is of increasing importance for local and multinational companies (Dang et al., 2020).

This paper addresses the gaps in the literature. Firstly, it investigates the impact of CSR activities on customer-brand relationships, namely, online brand advocacy. By clarifying the emotional process derived from perceived CSR on customer behavioural responses by exploring the mediating role of brand love.

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Secondly, the relative importance of different CSR dimensions is investigated. Thirdly, the study examines the different levels of online brand advocacy to provide managers with a better understanding of customer behavioural responses in an online setting. Finally, this study analyses the outcomes of CSR practices communicated on the social media in one of the developing countries.

RQ1: What is the impact of perceived CSR on customer online brand advocacy behaviours?

RQ2: How brand love mediates the relationship between perceived CSR and online brand advocacy?

RQ3: What practices are effective for customers' perceptions of a company's CSR?

The Stimulus-Organism-Response model is applied to justify the theoretical background, perceived CSR activities provide the stimuli that trigger customer emotional responses (organism); brand love. Online brand advocacy represents the response element in the model, the outcome CSR practices. To sum up, this study aims to provide answers to imminent research questions based upon the fact of the emerging priority of CSR for business and the significant role of such practices in shaping customer responses (Dang et al., 2020; Wang & Huang, 2018). In addition to the practical relevance of exploring how to stimulate customers to get engaged with business practices. Engaged customers are valuable brand assets who have the potential of stimulating the purchasing decisions of other customers through C2C communications (Iglesias et al., 2020).

## **Theoretical background**

Stimuli: Perceived corporate social responsibility

The literature on CSR is still growing alongside highlighting the facts of its complexity and broad scope. Additionally, there is a lack of consensus on the meaning of CSR and its different activities (Dang et al., 2020). The concept and definition of CSR have been solidified with the appearance of Carroll's model (Chu et al., 2020a). This model summarises the evolution of CSR from the early 50s till the late 90s and conceptualise the four areas of corporate responsibility; economic, legal, ethical and philanthropic. Accordingly, CSR means that the firm should primarily strive to be economically profitable within the legal framework and then engage in more ethical and philanthropic initiatives to contribute to the community/society welfare. These responsibilities are not conflicting or intend to juxtapose the firm's economic objectives. Firms should go profitable while keeping its concern for society (Dang et al., 2020; Wang & Huang, 2018).

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CSR can be defined as corporate activities that goes beyond the economic concern and focus primarily on the needs, rights and interests of primary and secondary stakeholders (Iglesias et al., 2020). There are two key ideas in the several attempts to define CSR, first is the firm's financial performance, and second is being accountable to its owners as well as stakeholders (Dang et al., 2020). Because the focus here is on how customers perceive corporate social responsibility activities and its effects on customers' responses, a broad definition of CSR is required.

Therefore, the definition of (Chu et al., 2020a) is adopted, it refers to CSR as firm's commitment to maximise long-term economic, societal and environmental well-being through business practices, policies and resources (Alvarado-Herrera et al., 2017). This definition works well for the operationalisation of customer's perception of CSR business configuration of practices, policies and resources related to the firm's economic, societal and environmental activities (Dang et al., 2020; Wang & Huang, 2018). These three elements' social, environmental and economic depicts consumer perception of socially responsible firms in relation to social, environmental and economic practices. The reference framework of such dimensions corresponds to the sustainable development paradigm (Iglesias et al., 2020).

Sustainable development is a value-added concept. At the macro-level, this term emphasis the inseparability of long-term development from the social, environmental and economic dimensions. However, at the organisational level, corporate sustainability is a custom-made process aligned with its strategy (Dang et al., 2020). In other words, sustainable development requires corporate contribution achieved by the conversion of the traditional baseline of net profitability to "tiple bottom line" includes economic, social and environmental aspects of corporation. Thus, developing more tangible activities pertaining to customers assessment (Chu et al., 2020a).

In consumer behaviour research, CSR has been documented as an important influential factor that shapes customer responses. (Alvarado-Herrera et al., 2017) were among the first who proposed that customers' beliefs and attitudes can be shaped by their perceptions of the company's social responsibility. Henceforth, several studies have linked CSR with various customer attitudes and behaviours. For instance, (Dang et al., 2020; Wang & Huang, 2018) examined the influence of perceived corporate social responsibility (PCSR), brand trust, brand identification on user brand commitment. In this study, PCSR was conceptualised as second-order construct reflecting the three dimensions of economic, environmental, and ethical. The results revealed the significance of the effect of PCSR on brand commitment mediated by brand trust and brand identification. Also, (Iglesias et al., 2020) supported the importance of developing brand trust for linking CSR practices

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with customer loyalty. (Dang et al., 2020) emphasised the positive role of CSR activities, depicted by three dimensions: ethical, environmental and economic, on customer's psychological and behavioural responses. To understand the role of each dimension, (Chu et al., 2020a) differentiate between corporate social responsibility activities (CSR) and ethical practices and study the impact of each concept on consumer responses. CSR activities are more visible than ethical considerations; however, business impact is more aligned with positive brand attitude.

Previous studies highlight the importance of the company's CSR initiatives that act as a driving force not only for customer's evaluation of the firm's brand (Alvarado-Herrera et al., 2017) and behavioural responses (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999) but also for customer value co-creation behaviour (Dang et al., 2020; Wang & Huang, 2018). It is important to incorporate all dimensions of CSR while understanding the role of each dimensions on customer perception. Carroll's model is the dominant framework for defining CSR dimensions (e.g., (Iglesias et al., 2020). However, while previous studies have widely linked CSR activities to customer's rational (e.g., brand trust), evaluative process or behavioural responses (e.g., brand loyalty, brand preference), they have not extensively studied the integration of both cognitive process and emotional process in understanding consumer response toward CSR. (Dang et al., 2020) identified the need to consider the operation of both cognitive and emotional processes in understanding consumer responses toward CSR.

#### Organism: brand love

In consumer research the role of love was first adopted by (Chu et al., 2020a) to study customer-object relations using Sternberg's triangular theory of love. Psychologically, interpersonal love consists of three components; namely, intimacy, passion and decision/commitment, which provide eight forms of love: non-liking, liking, infatuation, functionalism, inhibited desire, utilitarianism, succumb desire and loyalty. In a customer-object relationship, intimacy is the emotional (liking) component, it refers to feelings of attachment; passion is the motivational component and decision/commitment is the cognitive component, decision is the short-term recognition whereas commitment is the long-term intention to maintain a relationship (Alvarado-Herrera et al., 2017). Brand love is defined as the declaration of positive evaluation of a satisfied customer in the form of emotional attachment toward the experienced object (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999). As discussed in (Dang et al., 2020; Wang & Huang, 2018), the concept of brand love differs from the concept of satisfaction. Although, both constructs occur post consumption, but satisfaction is often related to the expectancy disconfirmation paradigm (EDP); whereas, brand love is neither related to expectancy nor disconfirmation. Accordingly,

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brand love is an emotional response beyond the state of satisfaction; i.e., the probability of disconfirmation is not occurring.

(Iglesias et al., 2020) identified seven elements: self-brand integration, passion-driven behaviours, positive emotional connection, long-term relationship, positive overall attitude valence, attitude certainty and confidence, which occur at three levels; cognitive, emotional and behavioural, to define the customer prototype of brand love.

Love is not irrational by defining brand love as a mode of satisfaction, it holds on the grounds of cognition, then other emotional responses such as attachment, liking, and love are escalating (Dang et al., 2020). Therefore, it is assumed that brand love is a relationship with benefits and it is not similar to interpersonal love in so many ways. First, brand love is not unconditional; brand perceived quality and excellence are prerequisites. Second, despite the value (intrinsic and extrinsic rewards) delivered by the brand to customers; however, reciprocity is not expected in the relationship. Third, customers do not declare their love to a brand easily and they will not use the exact word "love" (Chu et al., 2020a); however, they still want to express it (Alvarado-Herrera et al., 2017).

Stimuli: Online brand advocacy

According to (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999), in human studies advocacy is an inevitable part of evaluation, a belief in objectivity to honour the personal experiences and constructive knowledge. She proposes advocacy as an explicit value commitment. In Oxford dictionary, an advocate is a person who publicly supports or recommends a particular person, case or policy. The term "advocacy" is derived from the Latin word "advocare" which means to add a voice of support. Advocacy is poorly defined though, relative to the extensive literature on WOM. For most scholars the term of advocacy is used interchangeably with WOM Carroll, (1999) or willingness to recommend (Dang et al., 2020; Wang & Huang, 2018).

This study focuses on the unique characteristics of advocacy that distinguish it from WOM and willingness to recommend. First, advocacy can be initiated by the customer; customer advocacy, or by the organisation; organisational advocacy. In the latter case, organisations provide customers with objective advice to satisfy their needs and to represent their best interests. Whereas, customers advocacy is proactive form of positive WOM (Iglesias et al., 2020). Second, in terms of the strength of the message, advocacy is characterised by strongly expressed recommendations and praise. Third, advocacy is persuasive and forceful unlike positive WOM which lack the forceful manner (Dang et al., 2020). Finally, the concept of advocacy is an extreme form of WOM and recommendations that represent a strong

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relationship with the service provider and reflect a highly level of involvement. (Chu et al., 2020a), posit that the willingness of the customer to advocate the service of the provides is a true indication of the existence of strong customer relationship.

## **Research model and hypotheses development**

Online brand communities such as Facebook fan page follow the basic premises posited by (Alvarado-Herrera et al., 2017), defined brand community as a specialised, nongeographical bound community, based on a structured set of social relationships among admirers of a brand. A brand community is marked by shared consciousness, rituals and traditions and sense of responsibility. These qualities emerge through the engagement of customers in the sub-processes of collective sharing, learning, advocating and socialising (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999). An online brand community is a rich context for facilitating and creating brand experiences (A. B. Carroll, 1999) that enhance customer engagement not only with the brand but with other members (Dang et al., 2020; Wang & Huang, 2018). These communities can be either be initiated by the firm or by the consumers, but it is not essential that the firm will take part in its management. However, both virtual environments are easily built around the brand on any of the socialmedia platform. Social media-based communities allow the firm to keep in touch with customers, provide information and gather insights into brand cocreation. In the same vein, these communities allow customers to interact with and among other members sharing their passion, thoughts and experiences of their favourite brand (Iglesias et al., 2020).

Corporate social responsibility initiatives are communicated through social media and affect customer's perceptions and behaviours. The current study proposes that perceptions of CSR activities can provide emotional values to customers and build strong emotional attachment between them and the brand (brand love), and in turn, those customers are more likely to turn to brand advocates and defend, willingly recommend and post positive WOM about the brand (online brand advocacy) (figure 1).

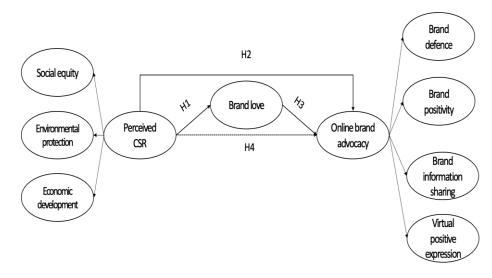


Figure 1: Conceptual model

Consequences of perceived corporate social responsibility

Brand love includes positive emotions, strong attachment, positive evaluation, passion and intimacy in response to the brand (Dang et al., 2020). Prior studies support that love can be predicted by perceived qualities (Chu et al., 2020a) of the brand such as product quality (Alvarado-Herrera et al., 2017), brand personality (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999) perceived functional and symbolic benefits Carroll, (1999), brand innovativeness, brand uniqueness, brand credibility (Dang et al., 2020; Wang & Huang, 2018), brand experience (Iglesias et al., 2020). Brand love is also influenced by product category (hedonic vs. utilitarian) (Dang et al., 2020) and brand gender (Chu et al., 2020a) Moreover, another group of studies suggests that customers love the brands that encourage them to express themselves (Alvarado-Herrera et al., 2017). Online brand communities contribute to the enhancement of customer engagement and reinforce the bonds between them and the brands (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999).

CSR means going beyond the interests of the firm to engage in activities that benefit the society. Companies represent CSR on their websites and use social media to communicate and promote their CSR activities Carroll, (1999). Studies have long supported that the implementation of CSR leads to favourable evaluations of companies, favourable brand attitude (Dang et al., 2020; Wang & Huang, 2018) and foster customer's behavioural responses such as purchasing decision and loyalty (Iglesias et al., 2020). CSR practices enhance customer's reposes at the psychological (Dang et al., 2020), cognitive,

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emotional and behavioural levels (Chu et al., 2020a). Earlier, (Alvarado-Herrera et al., 2017) proposed that several positive associations are stemming from the company's social initiatives that may diminish previously negative beliefs about the company.

CSR activities allow the customers to perceive the company's value. Thereby, customers are more likely to reciprocate the benefits gained from the firm engaged in CSR, reward it for supporting social programs, and positively gauge the firm's behaviour as a good citizen (Alvarado-Herrera et al., 2017; A. B. Carroll, 1999). Some scholars suggested that customer's emotional responses including brand passion and brand attachment are evolved as they perceive the company is actively engaging in CSR activities Carroll, (1999). Based upon, the study predicts positive effects of customer's perceptions of CSR on brand love.

Moreover, this study is focusing on the sustainable development paradigm in customer perceptions of CSR. This approach defined three dimensions of CSR, they are social equity, environmental protection and economic development; thus, customer perceptions of CSR are discriminated in reflection to these aspects (Ferrell et al., 2019). Social equity dimension reflects customer expectations about the firm's social responsibility nature. Environmental protection refers to customer perception of socially responsible firms in relation to certain environmental practices. These two dimensions reflect what the firm does for others (Dang et al., 2020; Wang & Huang, 2018). Though, the economic development dimension measures perceptions of what the firm does for itself and is not much perceived by customers, it is an important measurement of CSR. Iglesias et al., (2020) noted that the company's sustained economic position, profitability and financial viability contribute as well to the welfare of the society even if it is undervalued by customers.

In prior literature, the varied responses of customers to the several dimensions of CSR are underdetermined. Ferrell et al., (2019) indicated that although CSR activities are more visible than ethical decision making; nevertheless, business ethics has more influence on brand attitudes. In the healthcare context, Limbu et al., (2019) examined the role of CSR initiatives in enhancing trust which in turn affect customer behaviour. In their study, they classified CSR activities subject to stakeholders and differentiated between hospitals CSR efforts directed either toward patients or society. CSR initiative toward society has more strong influence on customers responses than these directed towards patients. Similarly, Beniulyte et al., (2020) examined the impact of customer perceptions of CSR, which is categorised depending on stakeholders into three groups: customers, society and employees, on customer loyalty responses. Differential impact is found among the three categories.

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H1: Perceived corporate social responsibility (a. social equity, b. environmental protection and c. economic development) will have a positive effect on brand love.

On the other hand, this study focuses on online brand advocacy (OBA), which to a great extent mirrors offline brand advocacy in terms of its characteristics including brand defence, brand support, brand recommendations and positive brand mention. However, the online settings draw other unique online aspects that elaborate OBA, such as virtual positive expression. OBA is an elaborate, purposeful and impactful online statement in support of a brand (Chu et al., 2020a). Additionally, OBA stands up for the brand in online conversations; thus, globalises its reach and increases it permanence. The strength of OBA over offline brand advocacy is derived from the attributes of online environment; whereby differentiates it from e-WOM. OBA includes virtual verbal and non-verbal communication and visual aids such as emoticons and images (Dang et al., 2020; Wang & Huang, 2018).

CSR acts as a positive signal that build the company's reputation and image in the eyes of consumers. That is, the messages delivered convey information about the company's initiatives toward the society. Customers who perceive that the company has CSR activities which benefit them and the society are likely to get engaged in WOM (Iglesias et al., 2020). It is likely that customers willingly will praise the brand, recommend it to others and share this information on social media sites with their friends (Dang et al., 2020). Unfortunately, the effect of CSR on brand advocacy is not clearly clarified in prior literature. however, recently few attempts support that customer's perceptions of CSR enhance their eWOM (Chu et al., 2020a) and their engagement in CSR communication inn social media (Chu et al., 2020a). However, a handful of studies support the indirect relationship between CSR and brand advocacy in different settings, for example, food industry (Castro-González et al., 2019) and healthcare (Limbu et al., 2019).

This study depends on S-O-R theory to demonstrate that perceived CSR act as stimulus that induces online brand advocacy with its different forms including brand defence, brand positivity, brand information sharing and visual positive expression.

H2: Perceived corporate social responsibility (a. social equity, b. environmental protection and c. economic development) will have a positive effect on online brand advocacy.

The relationship between brand love and online brand advocacy

Advocates are confident customers in their own experiences and are comfort to recommend it to people. Praising the brand, positive word of mouth and recommendation all are derived from strong emotional attachment with the

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brand, reflected in the form of affective commitment towards the brand (Bhati & Verma, 2020). Customers who are engaged with the brand and offer brand recommendations to others, those who see themselves as brand advocates usually love the brand (Wallace et al., 2014). They love the brand to the extent to forgive its failures and wrongdoing (Hegner et al., 2017). Therefore, when customers love a brand, they buy it repeatedly, recommend it, defend it to others and perceive it as an extension of themselves (Coelho et al., 2019). The relationship between brand love and positive WOM (Bairrada et al., 2019; B. A. Carroll & Ahuvia, 2006; Hsu & Chen, 2018; Karjaluoto et al., 2016; Khan et al., 2020; P. Roy et al., 2016; S. K. Roy et al., 2013), and eWOM (Loureiro et al., 2017) is well demonstrated in prior studies. Sweeney et al., (2020) suggest that brand love is the interpersonal communication between the brand and the customer that drive brand advocacy. Further, the feelings of love encouraged a biased positive perception of the brand, and stronger ties facilitated accommodation for wrongdoing by the brand (Fournier, 1998, p.364). On social media, customers are able to demonstrate their love towards a band by defending and advocating it (Harrigan et al., 2020).

H3: Brand love will have a positive effect on online brand advocacy.

The mediating role of brand love

Brand love acts as the emotional response that mediate the relationship between customer perceptions of CSR initiatives and online brand advocacy. It is well demonstrated in the literature that CSR practices affect customer's attitudes and behaviour based on their cognitive evaluations such as brand trust (Fatma et al., 2020; Iglesias et al., 2020; Limbu et al., 2019), brand attitude (Jeon et al., 2020). In consumer behaviour theories such as the experiential theory (Holbrook & Hirschman, 1982), it is believed that customers put great weight on the emotional aspects when making purchase decisions. As they seek the brand that intrigues them in an emotional way (Ebrahim et al., 2016).

Japutra et al., (2018) noted that among the outcome of CSR activities is a sense of attachment toward the brand, which in turn affects consumers behavioural response's such as loyalty. They support the importance of CSR beliefs in building a strong emotional bond between the customer and the brand. Similarly,(Hur et al., 2020) support the mediating role of brand attachment between CSR perception and customer citizenship and participation behaviours. In line with previous studies, Su et al., (2017) argued that CSR provides emotional values to customers in addition to cognitive and social values. They explored that perceived CSR activities can generate both positive and negative emotional; however, only positive emotions mediate the relationship with customer behaviour. However, Gilal et al., (2020) reported that customers support a responsible brand, for example, verbally through

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WOM and tend to engage with the brand if there is an emotional attachment with the brand per se.

CSR practices can influence customer advocacy behaviour indirectly through customer admiration for the company (Castro-González et al., 2019), or moral emotions (Xie et al., 2019). Therefore, the merits of CSR are capable of driving positive outcomes through emotional-laden process (Vlachos, 2012). Brand love is important in the brand-centric relationship developed through CSR.

H4: Brand love mediates the relationship between perceived CSR and online brand advocacy.

### Method

Sample and data collection

Egypt is one of the leading countries in Facebook usage; across different social media channels, Facebook is the highly used media channel on regular basis (Alexander Kunst, 2020). Furthermore, about 38 banks are registered with the Central Bank of Egypt and operating in Egypt (CBE, 2020) and have Facebook pages. It worth noting that, among these banks, Banque Misr awarded the best CSR bank in Egypt 2020 and has more than 4 million followers on its Facebook page. Whereas, National Bank of Egypt won the African Banking Award in 2019 for its outstanding efforts in CSR and has 1.4 followers on its Facebook page.

The target population is the customers of banks; thus, the population frame was not available. A survey was distributed to customers of a number of selected banks that are engaged in CSR and these initiatives are communicated on social media pages (Abu Zayyad et al., 2020; Chu et al., 2020b; Chu & Lin, 2013). Table 1, shows a list of selected banks that more than 1M followers and post regularly on Facebook pages. The original survey was in English and was translated into Arabic and then back-translated into English, this back-translation process was intended to ensure the equivalence of translation.

Accordingly, non-random convenience sampling technique with a total number of valid 311 responses was used. The respondents were selected based on a referral basis of being Facebook users and members of the online brand community. The sample is 44.7% male and 55.3% female and within the age group of 21-65.

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Table 1: Banks with 1M+ followers and communicating their CSR
practices on Facebook

Bank	No. followers	Example of CSR post
Banque Misr	4.3M	https://m.facebook.com/pg/BM
		FoundationOfficialPage/posts/
National Bank of Egypt	1.4M	https://www.facebook.com/banker.ne ws2/videos/601249127350617/
Banque Du Caire	1M	https://m.facebook.com/story.php?st ory_fbid=2411861825573825&id=22 44422412317768
Bank of Alexandria	3.5M	https://www.facebook.com/29824834 3688147/posts/1672583972921237/
Commercial International Bank (Egypt)	1M	https://www.facebook.com/watch/?v =191858525990068
Emirates National Bank of Dubai S.A.E.	1.1M	fb://photo/3563718290357174?set=a. 1965214576874228
Qatar National Bank Alahli S.A.E	4.1M	https://www.facebook.com/watch/?v =710719829604679
Abu Dhabi Islamic Bank - Egypt	1.5M	https://www.facebook.com/91165906 5540720/posts/3333767383329864/
Egyptian Gulf Bank	1.1M	https://www.facebook.com/16199090 81652290/posts/2468530196790170/
HSBC Bank Egypt S.A.E	2.8M	https://www.facebook.com/watch/?v =1353651788359825

### Measurement

At the beginning of the questionnaire, participants were provided with the definition of CSR and example of CSR practices conducted by banks and communicated through social media is provided (Chu et al., 2020b; Chu & Lin, 2013). A screening question asked the participant if he or she is a Facebook user and follows a bank page (Loureiro et al., 2017). All items were used based on existing measurement scales. Participants were asked to provide answers on a 7-point Likert scale that determined their level of agreement on each statement, ranging from 1 = strongly disagree to 7 = strongly disagree.

Perceived corporate social responsibility was measured using the eighteen items scale adopted from Alvarado-Herrera et al., (2017) that classified customer's perceptions of CSR into three dimensions (social equity, environmental protection and economic development) and each of these

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dimensions was measured by six items. Brand love was measured using a sixitem scale based on (Loureiro et al., 2017). Online brand advocacy was assessed byWilk et al., (2019)a newly developed multidimensional scale which has a total eighteen items measuring four dimensions.

#### Common method bias

According to (Podsakoff et al., 2003), common method variance is a source of method biasness. To eliminate the risk of common method bias Harman's single factor was performed by loading all the items used to measure each variable in the study onto a single-factor and examine the unrotated factor solution of exploratory factor analysis. The results of principle component analysis gave no evidence of common method bias, because the single factor merely explains 40% of the variance. Therefore, common method variance in the sample is not considered a problem.

### Factor analysis

Both perceived CSR and OBA are second-order constructs and were subject to exploratory factor analysis through Varimax rotation and using SPSS v.27. Perceived CSR was reflected by three factors explaining about 80% of the total variance; while OBA was reflected by four factors that explain 78.5% of the total variance (see Appendix). The dimensionality of both constructs was validated; thus, included as multidimensional constructs in the model for hypotheses testing.

## Scale reliability and construct validity

To assess the construct reliability of each construct used, first Cronbach's alpha was employed and the values of coefficient alpha were above 0.9. Then, both composite reliability (CR) and average variance extracted (AVE) were assessed. The results as shown in table, 2 indicate adequate reliabilities for all the constructs, all the values of CR were above 0.7 and the values of AVE were above 0.5 (range from 0.64 to 087). Moreover, all the items have high standardised loading above the threshold of 0.5 (between 0.57 and 0.957); thus, it suggests that all constructs established convergent validity. The three dimensions of perceived CSR were loaded successfully with values exceeding 0.5. However, only two dimensions (brand defence and brand positivity) of the four aspects used to measure OBA were loaded with standardised estimates above 0.5. Brand information sharing and visual positive expressions had unacceptable standardised loading on OBA with values less than 0.5; therefore, they were subject to elimination.

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Construct	Standardi sed	Cronbac h alpha	CR	AVE
	loading			
Perceived Corporate Social Responsibility		0.966	0.970	0.648
Social equity	0.916	0.950	0.961	0.805
Trying to sponsor educational	0.931			
programmes				
Trying to sponsor public health	0.937			
programmes				
Trying to be highly committed to well-	0.939			
defined ethical principles				
Trying to sponsor cultural programmes	0.743			
Trying to make financial donations to	0.93			
social causes				
Trying to help to improve quality of life in	0.888			
the local community				
Environmental practices	0.932	0.971	0.976	0.874
Trying to sponsor pro-environmental	0.934			
programmes				
Trying to allocate resources to offer	0.931			
services compatible with the environment				
Trying to carry out programmes to	0.935			
reduce pollution				
Trying to protect the environment	0.938			
Trying to recycle its waste materials	0.941			
properly				
Trying to use only the necessary natural	0.93			
resources				
Economic development	0.862	0.906	0.930	0.697
Trying to maximise profits in order to	0.894			
guarantee its continuity				
Trying to build solid relations with its	0.949			
customers to assure its long-term				
economic success				
Trying to continuously improve the	0.957			
quality of the services that they offer				
Trying to have a competitive pricing	0.944			
policy				
Trying to always improve its financial	0.571			
performance				
Trying to do its best to be more	0.593			
productive				
Brand Love		0.943	0.955	0.778
This brand says something true and deep	0.892			
about who I am as person				

Table 2: Scale reliability and construct validity

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Construct	Standardi sed loading	Cronbac h alpha	CR	AVE
I feel myself desiring this brand	0.877			
I feel emotionally connected to this brand	0.889			
I will be following for a long time this brand on Facebook	0.89			
If this brand would delete its Facebook account, I will feel anxiety about it	0.899			
My overall evaluation toward this brand is positive	0.843			
Online brand advocacy		0.948	0.955	0.658
Brand defence	0.918	0.961	0.968	0.837
Defend the brand when others talk it down	0.926			
Stand up for the brand when others talk negatively about it	0.915			
Talk up the brand when others talk negatively about it	0.935			
Defend the brand if I hear someone speaking poorly about it	0.937			
Try to convince others to buy the brand	0.884			
Talk about the good points of this brand	0.89			
Brand positivity	0.859	0.947	0.959	0.826
Say positive things about the brand	0.911			
Mention I am happy with its performance	0.92			
Talk about the brand favorably	0.905			
Say the brand is great	0.938			
Express my fondness for the brand	0.869			

## **Discriminant validity**

PLS provides two measures of discriminant validity, the Fornell and Larcker criterion and the HTMT (Heterotrait-monotrait). The results shown in table 3 support the discriminant validity of the constructs as the square root of the AVEs (the bold off-diagonal values) was higher than the correlations among the construct (Fornell & Larcker, 1981).

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	1	2	3	4	5	6	Mean	SD
1. Social equity	0.897						4.18	1.65
2. Environmental practices	0.779	0.935					4.4	1.69
3. Economic development	0.683	0.706	0.835				4.2	1.40
4. Brand love	0.641	0.766	0.590	0.882			4.2	1.56
5. Brand defence	0.458	0.482	0.471	0.352	0.915		4.3	1.71
6. Brand positivity	0.179	0.205	0.231	0.117	0.576	0.90 9	4.3	1.34

Table 3: Discriminant validity (Fornell and Larcker), Mean and standard deviation

#### **Data analysis**

The above results indicate the fit of the measurement model, to test the hypothesised relationships in the proposed model, SmartPLS v3.3 was used. PLS can estimate the latent scores for formative and reflective constructs (Hair et al., 2019). The latent factors of the second-order constructs were treated as first-order indicators to test the effect of perceived CSR on online brand advocacy mediated by brand love. The structure model was examined using R2, F2 and O2.

The predictive power of the structural model is measured by the coefficient of determination (R2 value), which entails the degree of variance in the endogenous variables explained by the identified exogenous variables. Chin, (1998) suggests that results above the threshold of 0.67, 0.33 and 0.19 are described as high, moderate and low respectively. The results show that 21% of the variance in online brand advocacy is explained by brand love and perceived CSR, which is considered weak. Whereas, 74% of the variance in brand love is explained, which is considered high. The F2 coefficient measures the R2 change effect; which means how large a proportion of unexplained variance is accounted for by R2 change (Hair et al., 2014, p.177). Following Chin, (1998), 0.3 value is a above moderate F2 effect size; thus, the effect of dropping perceived CSR from the model is high (Garson, 2016). In addition, Q2 was used to determine the predicative accuracy of the model. After running the blindfolding procedure, the results show that the average cross validated community is acceptable; above the threshold of 0.3 (Tenenhaus et al., 2005).

Results and hypotheses testing

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The hypotheses were examined by measuring the significance of the path coefficient. According to the results, shown in table 4 and figure 2, customer's perceptions of CSR have positive significant impact on brand love ( $\beta = 0.862$ , t = 54.020, p < 0.001), thus supporting H1. Furthermore, the dimensions of PCSR: social equity ( $\beta = 0.393$ , t = 6.902, p < 0.001), environmental protection ( $\beta = 0.391$ , t = 7.389, p < 0.001) and economic development ( $\beta = 0.202$ , t = 3.939, p < 0.001) significantly influenced brand love and therefore supporting H1a, H1b and H1c. PCSR has a positive effect on online brand advocacy ( $\beta = 0.284$ , t = 2.765, p < 0.001); whereas the effects of the dimensions are not proven to be all significant. The direct effect of economic development on OBA is significant ( $\beta = 0.079$ , t = 2.908, p < 0.05). While, the direct effects of social equity ( $\beta = 0.107$ , t = 1.191, n.s.) and environmental protection ( $\beta = -0.113$ , t = 1.371, n.s.) on OBA are insignificant, therefore only H2c is supported. H3 is supported, brand love has a positive direct effect on OBA ( $\beta = 0.198$ , t = 55.495, p < 0.001).

	Std Beta	Std Error	t-value	p- value	Decision
	Mode	el 1			I
PCSR $\rightarrow$ Brand love	0.862	0.016	54.010	0.000	Supported
PCSR $\rightarrow$ Brand advocacy	0.284	0.101	2.765	0.009	Supported
Brand love $\rightarrow$ Brand advocacy	0.198	0.103	55.495	0.040	Supported
Model 2 (disent	tangled PC	SR, dimen	sions effect	ts)	
Social equity $\rightarrow$ Brand love	0.393	0.058	6.902	0.000	Supported
Environmental practices → Brand love	0.391	0.053	7.389	0.000	Supported
Economic development → Brand love	0.202	0.052	3.939	0.000	Supported
Social equity → Brand advocacy	0.107	0.090	1.191	0.234	Unsupport ed
Environmental practices → Brand advocacy	-0.113	0.084	1.371	0.171	Unsupport ed
Economic development → Brand advocacy	0.231	0.079	2.908	0.004	Supported

Table 4: Results of	hypotheses testing
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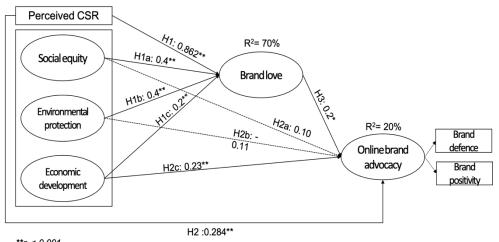
#### Figure 2: Hypotheses results

#### Testing the mediating effect of brand love

To examine the mediating effect of brand love in the relationship between perceived CSR and OBA, first the latent variable scores were used. Results show the significant indirect effect of perceived CSR on OBA through brand love ( $\beta$ indirect effect = 0.179, t = 2.198, p < 0.05). therefore, brand love acts as mediator between perceived CSR and OBA. Moreover, the indirect effects of social equity ( $\beta$ indirect effect = 0.092, t = 2.452, p < 0.001) and environmental protection ( $\beta$ indirect effect = 0.095, t = 2.011, p < 0.05) on OBA through brand love are significant. Thus, the full mediation of brand love in the relationship between social equity and environmental protection and OBA is supported. However, the insignificance of the indirect effect of economic development ( $\beta$ indirect effect = 0.049, n.s.) on OBA does not support the mediating effect of brand love. The results are shown in the table below.

Path	Path coefficient	t-value	Significance	Decision
PCSR → brand love → brand advocacy	0.179	2.198	0.028	Supported
Social equity → brand love → brand advocacy	0.092	2.452	0.015	Supported

Table 5: Mediation analysis



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\*\*p < 0.001 \* P < 0.05

Dotted lines - insignificant impact

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Environmental practices → brand love → brand advocacy	0.095	2.011	0.045	Supported
Economic development → brand love → brand advocacy	0.049	1.855	0.064	Unsupported

## **Discussion and implications**

This paper aims to investigate the relationship between customer's perceptions of corporate social responsibility and online brand advocacy through the mediating effect of brand love. In this study, perceived CSR was used as a second-order construct reflecting social equity, environmental protection and economic development dimensions. The findings of the empirical study revealed the significance of the direct effects of perceived CSR on brand love. This result support the role of corporate responsibility in stimulating customer's emotional responses demonstrated in previous studies (Japutra et al., 2018; Kim et al., 2020; Vlachos, 2012).

Moreover, the results support the multidimensionality of perceived CSR and that every dimension contributes to the customer overall perception toward CSR. In this regard, in the relationship between perceived CSR and brand love, social equity and environmental protection had higher factor loading than economic development. These results exhibit that customer's positive emotional evaluation and attachment toward the brand is influenced more by the companies social and environmental practices than its profitability. These results were supported in the literature, for example the study of Fatma et al., (2020) have shown that the environmental dimension is most influential than the dimensions in evaluating CSR practices.

In this essence, Ferrell et al., (2019) denoted that the social and environmental practices of the company are more noticeable by the customers and affect the brand attitude. Limbu et al., (2019) support the importance of the company's social activities enhance customer perceptions of its responsive reliable role toward the society.

Additionally, the direct effect of perceived CSR on online brand advocacy is supported in accordance to prior studies in the offline context, for example Castro-González et al., (2019) and Limbu et al., (2019) and online (social media communities) (Chu et al., 2020b). Surprisingly, the social equity and environmental protection have insignificant effects on online brand advocacy. This result contributed to the extant literature and suggest the importance of the company financial performance than other CSR activities. Therefore, this result came in line with the study of Peloza et al., (2013) who revealed that brand

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performance elicits positive responses and appeal to customers than brand ethical attributes.

However, the findings support that customer's perceptions of the company's social and environmental practices indirectly drive behavioural responses through the mediating role of brand love. This study implies the importance of the emotional bond instigated by the company's acts with the society and the environment in amplifying customer behavioural responses and willingness to act as an advocate. The importance of this process is highlighted in the previous studies of (Gilal et al., 2020; Hur et al., 2020; Su et al., 2017). Consistently, the company economic performance is evaluated by customer cognition (Peloza et al., 2013).

#### **Theoretical implications**

Customer responses are important indicators of the company success, and CSR is an important aspect. Many companies are increasingly aware of this fact; thus, the topic of CSR in consumer behaviour will remain a main research theme. This study contributed to our understanding of the role of customer perceptions of CSR in building emotional ties with the brand and in eliciting customers behavioural online responses. The study enriches the extant literature in enriching in twofold. First, it bridges the research gap by examining the mediating role of brand love in the relationship between perceived CSR and online brand advocacy. It provides an empirical support for the usefulness of the brand love construct for considering differences customer perceptions of CSR initiatives to defend and powerfully recommend the brand. Second, it disentangles the importance of customer perceptions to the different aspects constituting perceived CSR. validates the multidimensionality of perceived CSR based on the approach of sustainable development and it differentiate between the importance of its aspect in triggering customer's emotional and behavioural responses. Third, the study validates the measurement scale of online brand advocacy reflected by brand defence and brand positivity.

#### **Managerial implications**

For marketing managers, this study denotes the importance of communicating the company's CSR activities on social media channels. When effectively communicated, CSR actions strengthen customer responses such as advocacy, defence, or positive word mouth. The study supports the meaningful role of brand love in the desirability of customers to declare it by acting as advocates. Therefore, brand managers can use brand love as a criterion to measure it strategic objective that echoes and extends recent practitioner thinking about the importance of developing emotional relationships with consumers.

In the banking sector, the economic role of banks is important as suggested by Carroll, (1999) and cannot be ignored as an aspect of the

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company's CSR or overwhelmed when compared with social and environmental dimensions. The main role entitled to the banks is the economic development and it is suggested that the financial performance of banks is more visible to customers comparing to social activities. However, social and environmental aspects are important drivers of brand love, this emotional tie can stand against cynicism toward the brand.

## Limitations and recommendations for future research

Among the limitations of this research is that it ignores the moderation impact of the type of branks (private or national) and the type of messages communicated through social media. Therefore, it recommends that future research should test moderators that may affect the strength of relationships. it is important to test the dimensionality of OBA since in the data analysis dimensions were eliminated. This study is limited to the context of banking sector in Egypt. To generalise the results the model should be examined in different settings. Finally, comparing between customer cognitions and emotional paths in the relationship between perceived CSR and online brand advocacy will provide additional insights.

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## Appendix A

Table 1: List of banks and Facebook page address

Table 1. List of	banks and Facebook page address	
Banks	Facebook page	No. of followers
Banque Misr	https://www.facebook.com/BanqueMisr.19 20/	4,375,394
National Bank of Egypt	https://www.facebook.com/NBE1898/	1,488,843
Egyptian Arab Land Bank	https://www.facebook.com/egyptianarabla ndbank/	18,776
Agricultural Bank of Egypt	https://www.facebook.com/pages/category /Government-Organization/Agricultural- Bank-Of-Egypt-112282153632438/	946
Industrial Development Bank	https://www.facebook.com/pages/category /Industrial-Company/Industrial- Development-Bank-2000130176667232/	128
Banque Du Caire	https://www.facebook.com/BDCEgypt/	1,050,964
The United Bank	https://www.facebook.com/TheUnitedBan kofEgypt/	41,591
Bank of Alexandria	https://www.facebook.com/ALEXBANKO FFICIAL/	3,592,852
MIDBank S.A.E	https://www.facebook.com/MISR-IRAN- Development-BANK-142458195822547/	9,817
Commercial International Bank (Egypt)	https://www.facebook.com/CIBEgypt/	1,030,818
Attijariwafa bank Egypt S.A.E	https://www.facebook.com/attijariwafaba nkegypt/	40,331
Societe Arabe Internationale de Banque	https://www.facebook.com/pages/category /Local-Business/A-Societe-Arabe- Internationale-De-Banque-SAIB- 436828876648215/	1 person
Blom Bank - Egypt	https://www.facebook.com/BLOMBANK Egypt/	172,628
Credit Agricole Egypt S.A.E	https://www.facebook.com/CreditAgricole EG/	805,494
Emirates National Bank of Dubai S.A.E.	https://en-gb.facebook.com/EmiratesNBD/	1,153,903
Suez Canal Bank	https://www.facebook.com/pages/category /Bank/Suez-Canal-Bank- 255544708388270/	25
Qatar National Bank Alahli S.A.E	https://www.facebook.com/QNBGroup/	4,114,610

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Banks	Easshoalt page	No. of
Banks	Facebook page	followers
Arab Investment	https://www.facebook.com/pages/Arab-	0
Bank	Investment-Bank/100259651887043	Ũ
AL Ahli Bank of	https://www.facebook.com/ABKEgypt/	60,572
Kuwait - Egypt	https://www.neebook.com/ADKEgypu	00,012
Bank Audi S.A.E	https://en-	419K
	gb.facebook.com/pg/BankAudiEgypt/abou	
	t/?ref=page_internal	
Ahli United Bank -	https://www.facebook.com/egyptaub/	
Egypt		5,884
Faisal Islamic Bank	https://www.facebook.com/FisalIslamicBa	55,167
of Egypt	nkOfEgypt/	
Housing and	https://www.facebook.com/pg/Housing-	0
Development Bank	and-Development-Bank-	
	129546933803372/community/?mt_nav=0	
	&msite_tab_async=0	
Al Baraka Bank of	https://www.facebook.com/AlBarakaBank	142K
Egypt S.A.E.	Eg/	
National Bank of	https://www.facebook.com/NBKEgypt/	115,950
Kuwait - Egypt		,
(NBK)		
Abu Dhabi Islamic	https://www.facebook.com/ADIBEgypt/	1,598,990
Bank - Egypt		
ABU DHABI	https://www.facebook.com/ADCBEgypt/	4,161
COMMERCIAL BANK ECVDT		
BANK EGYPT Egyptian Gulf Bank	https://www.fooshook.com/aghonkagynt/	1,148,349
Arab African	https://www.facebook.com/egbankegypt/	1,148,349 1.4M
International Bank	https://www.facebook.com/aaibofficial/	1.4111
HSBC Bank Egypt	https://www.facebook.com/HSBCEG	2,865,908
S.A.E	https://www.iacebook.com/fisheedo	2,005,700
Arab Banking	https://www.facebook.com/BankABCGro	3,545
Corporation –	up/	,
Egypt S.A.E	- <b>r</b> -	
Export	https://www.facebook.com/EBEofficial198	277K
Development Bank	3/	
of Egypt		
Arab International	https://www.facebook.com/ArabInternatio	65,814
Bank	nalBank/	
First Abu Dhabi	https://m.facebook.com/First-Abu-Dhabi-	4
Bank	Bank-102176025080497/	
Citi Bank N A /	https://www.facebook.com/citi/	1,203,424
Egypt		
Arab Bank PLC	https://www.facebook.com/ArabBank/	557,012

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Banks	Facebook page	No. of followers
Mashreq Bank	https://www.facebook.com/Mashreqbank/	768,099
National Bank of Greece	https://www.facebook.com/pages/category /Financial-Service/National-Bank-of-	296
	Greece-158259051039144/	

## Appendix B Ouestionnaire

Questionnaire		-	
Construct	Code	Reference	
Perceived Corporate Social Responsibility (18 items)	PCSR	(Loureiro et al., 2017)	
Social equity			
This bank is trying to sponsor educational programmes	SE1		
Trying to sponsor public health programmes	SE2		
Trying to be highly committed to well-defined ethical principles	SE3		
Trying to sponsor cultural programmes	SE4		
Trying to make financial donations to social causes	SE5		
Trying to help to improve quality of life in the local community	SE6		
Environmental practices			
This bank is trying to sponsor pro-environmental programmes	EP1		
Trying to allocate resources to offer services compatIble with the environment	EP2		
Trying to carry out programmes to reduce pollution	EP3		
Trying to protect the environment	EP4		
Trying to recycle its waste materials properly	EP5		
Trying to use only the necessary natural resources	EP6		
Economic development			
This bank is trying to maximise profits in order to guarantee its continuity	ED1		
Trying to build solid relations with its customers to assure its long-term economic success	ED2		
Trying to continuously improve the quality of the services that they offer	ED3		
Trying to have a competitive pricing policy	ED4		
Trying to always improve its financial performance	ED5		
Trying to do its best to be more productive	ED6		

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Construct	Code	Reference
Brand Love (6 items)	BL	(Loureiro et al., 2017)
This brand says something true and deep about	BL1	
who I am as person		
I feel myself desiring this brand	BL2	
I feel emotionally connected to this brand	BL3	
I will be following for a long time this brand on	BL4	
Facebook		
If this brand would delete its Facebook account, I	BL5	
will feel anxiety about it		
My overall evaluation toward this brand is	BL6	
positive		
Online brand advocacy (18 items)	OBA	(Wilk et al., 2019)
Brand defence		
Defend the brand when others talk it down	BD1	
Stand up for the brand when others talk	BD2	
negatively about it		
Talk up the brand when others talk negatively	BD3	
about it	<b>DD</b> 4	
Defend the brand if I hear someone speaking	BD4	
poorly about it	DD <i>5</i>	
Try to convince others to buy the brand	BD5 BD6	
Talk about the good points of this brand	DD0	
Brand positivity	DD1	
Say positive things about the brand	BP1	
Mention I am happy with its performance	BP2	
Talk about the brand favorably	BP3	
Say the brand is great	BP4	
Express my fondness for the brand	BP5	
Brand information sharing Provide details about upcoming promotions and	BIS1	
available discounts for the brand	DISI	
Provide extra details about the brand (e.g. price,	BIS2	
store locations, availability of discounts or a link	D152	
to a website)		
Share information about available or upcoming	BIS3	
promotions (discounts) for the brand		
Provide lengthy explanations as to why the brand	BIS4	
is better than other brand.		
Virtual positive expression		
Use emoticons or emojis, such as smileys or	VPE1	
winks		
Use smileys [© ]	VPE2	
Use visual symbols (e.g., emoticon, emoji,	VPE3	
exclamation or capital lettering)		

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## Appendix C Exploratory factor analysis – perceived CSR

	Factor 1	Factor 2	Factor 3	
SE1		.798		
SE2		.808		
SE3		.781		
SE4		.720		
SE5		.817		
SE6		.768		
EP1	.819			
EP2	.825			
EP3	.792			
EP4	.826			
EP5	.817			
EP6	.815			
ED1			.626	
ED2			.683	
ED3			.701	
ED4			.655	
ED5			.729	
ED6			.779	
	Varimax	rotation	•	

## **Exploratory factor analysis – OBA**

	Factor 1	Factor 2	Factor 3	Factor 4
BD1	.890			
BD2	.872			
BD3	.906			
BD4	.900			
BD5	.841			
BD6	.841			
BP1		.860		
BP2		.870		
BP3		.856		
BP4		.894		
BP5		.827		
BIS1			.838	

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	Factor 1	Factor 2	Factor 3	Factor 4
BIS2			.895	
BIS3			.901	
BIS4			.849	
VPE1				.775
VPE2				.856
VPE3				.759
	V	arimax rotatio	)n	

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