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Strategic Communication of Corporate Social Responsibility Activities in Strengthening Customer Based-Organizational Reputation:Evidence from Jordanian Banks

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Abstract: Financial institutions have seen significant growth in the demand for corporate social responsibility activities, and banks are seeking to leverage customers' perceptions to build a sustainable competitive advantage. Consequently, the concepts of corporate social responsibility and organizationalreputation are of vital concern for academics and managers in terms of their potential impact on customers. This study contributes to the literature by examining the mediating role of customer trust on the relationship between corporate social responsibility activities and customer-based organizational reputation. The study also considers the role played by customer trust in a mediation effect. To achieve this aim, the study adopted signalling theory to provide a theoretical foundation. A cross-sectional survey was conducted on 374 bank customers in Amman, the major commercial city in Jordan. Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to test the research hypotheses and validate the proposed conceptual model. The findings indicated that both CSR and CT influenceCBOR, while CT was found to mediate the effect of CSR on CBOR. Therefore, all direct and indirect hypotheses in this study were supported. The study's results suggest that Jordan's banking sector shouldaggressively engage in CSR activities to strengthen the CBOR.

Keywords*: Customer-Based Organizational Reputation, Corporate Social Responsibility, Customer Trust, Signalling Theory*

I. INTRODUCTION

The concept of corporate social responsibility (CSR) in business institutions has experienced significant debate in academic circles over the years (Abugre& Anlesinya, 2020). It has become popular as the result of discussions regarding financial scandals (Esen, 2013). The rise in this popularity is evidenced by the fact that firms are spending millions of dollars on CSR activities (Fatma, Rahman, & Khan, 2015). Over time, discussions of management, public relations, and marketing, organizational reputation have been conducted (Walker, 2010). Recent findings have indicated that CSR is a promising tool to build reputation and restore customer trust (Kim & Kim, 2017).

Companies are aware of the impact that practising CSR has on how shareholders or investors perceive them (Alcaide González, De La Poza Plaza, & Guadalajara Olmeda, 2020). Empirical evidence can be found in Jadiyappa, Joseph, Sisodia, Krishanankutty, and Shrivatsava (2020) who argue that various stakeholders hold a firm with a high CSR rating a desirable partner. High CSR activity-oriented firms can attract greater loyalty from their customers and investors, leading to an increase in the value of their reputations (Jadiyappa et al., 2020). Because stakeholders confer an organisation's reputation, every organisation must understand how these activitiescan help them respond effectively to build and sustain strong reputation or prevent disruptions of organisational reputation among its stakeholders (Truong, Mazloomi, & Berrone, 2020). CSR offers the potential to have tremendous impacts on the economy, social growth and stakeholders making corporate social responsibility (CSR) essential to meet increasing global demands (Aramburu & Pescador,2019). CSR has been identified with organizational reputation as well as collaboration between stakeholders.

A positive reputation is critical for the banking industry. Studies have indicated that banks are more sensitive to reputational risks compared to other sectors (Fungáčová, Hasan, & Weill, 2017; Sawalha., Anchor, & Meaton, 2011), and a positive reputation is a necessity for a bank's survival in a highly competitive environment (Zaby & Pohl, 2019). A recent global survey of consumers found that banks face significant reputational challenges across the world (Deloitte, 2014). An AON Global Risk Management Survey in 2017 found that a loss of reputation was one of the most significant risks for business executives(AON,2017). This concern has led banks to place more focus on reputation management (Laurens, 2012). Additionally, many have acknowledged the pressing need for banks to improve their reputation, as this is a marker for their long-term success (Osakwe, Ruiz, Amegbe, Chinje, Cheah & Ramayah, 2020). Consequently, more and more banks have increasingly accepted the idea that their environmental and social obligations can be strengthened, and various stakeholders need to be focused on to improve their social and ecological achievement (Lentner, Tatay, Szegedi, & Chauduri, 2017) and enhance reputation and profitability (Lorena, 2018).

Although the relationship between CSR and organizational reputation has been studied extensively, literature gaps remain to be filledbecause only a few banking-related studies have been conducted (Hurley, Gong, & Waqar, 2014; Jalilvandet al., 2017; Trotta, Iannuzzi, Cavallaro, & Dell'Atti, 2011). Additional studies would provide new insights and create more understanding of the importance of reputation for the companies and might better reveal the antecedents and the outcomes on the company's reputation(Wang, 2020;Yu& Liang, 2020).Researchers have pointed out that the studies that examined company reputation from the clients' perspective are very few (Terblanche, 2014; Yusuf, Mustaffa, & Mohamad, 2018).Furthermore, studies on bank reputation have concentrated on the internal stakeholder perspectives such as managers and employees(Basu & Palazzo, 2008). However, they have neglected customer'sperspectives (Walsh& Beatty, 2007). Therefore, studying customer perspective is essential, particularly in the banking sector in no small measure becausea reputational bridge betweenof trust between banks and their customers positively impactsorganizational reputation (Yadav, Dash., Chakraborty, & Kumar, 2018).

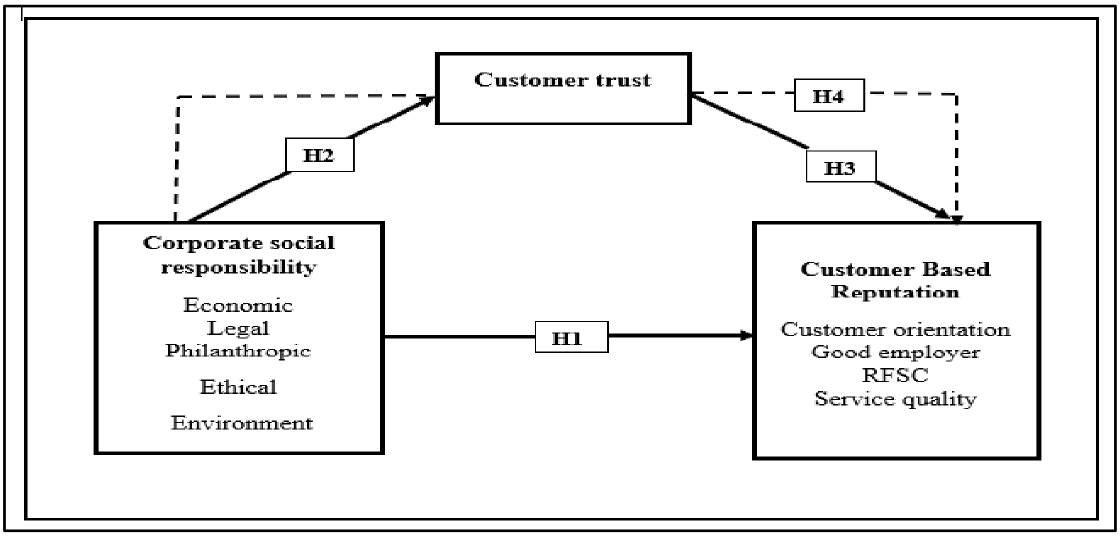
From a theoretical perspective, signalling theory would assert that signalers (financial firms) send signals (CSR) to receivers (customers) who subsequently utilise these signals to provide feedback to the signaler (Connelly, Certo., Ireland & Reutzel, 2011). Thus, failing to adequately address consumer perceptions may negatively influence a firm's reputation (Wang, 2020). Unfortunately, as Connelly et al. (2011) pointed out, few studies have been done to examine signalling theory's limitations and establish a more inclusive explanation for researchers to illustrate other variables that influence organisational outcomes.

Indeed, the existing evidence of the relationship between CSR and customer-based organizational reputation is inconclusive, particularly in a developing Arab economy like Jordan. To further understand the factors affecting the relationship between CSR and organizational reputation, the current study examines the relationship between CSR and organizational reputation with customer trust as a mediator.

II. LITERATURE REVIEW AND CONCEPTUAL DEVELOPMENT

This study investigates the effects of CSR on customer-based organizational reputation from the consumers' perspective. Figure 1 below shows the research model of the CSR activities, customer trust and customer-based organizational reputation. The following sections discuss the research model adopted in this paper.

Figure 1
Research model



2.1 Organizational Reputation

Reputation is an intangible asset that plays a vital role for an organisation, and it has been noted that a strong reputation offers essential economic and social opportunities (Hurley et al., 2014; Raithel & Schwaiger, 2015). The concept of reputation is increasingly being viewed strategically as providing a competitive advantage for a company. That is because anorganizational reputation can distinguish a company from its competitors.

Thus, companies are paying increased intention to develop policies that include all their stakeholders and the current environment's competitive conditions (Altinok, 2016). In this context, some scholars have supported the notion that anorganizational reputation can become a strategic corporate asset (Adeosun & Ganiyu, 2013).

Reputation management is a method to build and sustain an organisation's good name to achieve strategical and financial goals. Still, it is unclear from the current research how companies can manage their reputation from a traditional commercial standpoint (Carvalho, 2004). Additionally, several scholars have noted that the definition of reputation is unclear or inconsistent in the literature. Because of the complex nature of the concept and the various definitions that different authors have offered, the literature is sometimes viewed as chaotic (Fombrun, Van Riel,1997).

Confusion exists in the conceptual landscape in determining what reputation comprises. Researchers often use the terms identity and organisational image to define organizational reputation dealing with identity, reputation and organisational image as if they were the same (Fediuk, Buddenhage, Mason, & Botero, 2008). Some authors use image, identity, and reputation interchangeable, whereas others have suggested they are separate though inextricably linked (Esen, 2013; Walsh et al., 2009). For instance, corporate identity can represent workers' opinions on company activities (Van Riel, 2013; Walsh et al., 2009). As Esen(2013) and Walker (2010) have pointed out, corporate image is what members believe of their companies. Thus, scholars do not concur on one definition of reputation.

Reputation has been defined in several ways that demonstrate the diverse uses of the term in the assorted literature. Some researchers view reputation based on a company's behaviour towards multi-stakeholders and consider customers' perceptions and expectations based on their ability to meet their needs (Brown, Dacin, Pratt, & Whetten, 2006). Fombrun (1997) described reputation as a "perceptual representation of a company's past actions and prospects that describe the firm's overall appeal to all of its key constituents when compared with other leading competitors" (p. 205). Later, Fombrun et al. (2000) said that reputation was "a collective construct that describes the aggregate perceptions of multiple stakeholders about a company's performance" (p. 242).Organizational reputation has also been used to signify expectations of a firm's future actions and the manners in which stakeholders expect to behave towards a firm (Feldman, Bahamonde, & Velasquez Bellido, 2014). Further, reputation has been used as opinions or impressions of a firm that the interactions, expertise and anticipations of a company create (Saeidi, Sofian,Saeidi, Saeidi, & Saaeidi,2015). Ismail, Mustapa, and Mustapa (2006) called it is a set of perceptions and beliefs, and Fombrun, Gardberg, and Sever (2000) identified reputation as a ''a collective assessment of a company's ability to provide valued outcomes to a representative group or stakeholders" (p. 243).

Adding to this inconsistency, various disciplines have their perspectives on reputation. From the standpoint of economics, Clark and Montgomery (1998) described organizational reputation as an assessment of past corporate actions indicating its real characteristics. This particular definition has its roots in signalling theory or perhaps in the resource-based view. Rayner (2004) defined reputation from collective stakeholders as "a collection of perceptions and beliefs, both past and present, which reside in the consciousness of an organisation's stakeholders" (p. 1). Furthermore, various definitions have involved the multiple-stakeholder view. One complication of the notion of reputation entails considering all parties that the company may influence or be affected by. From the viewpoint of strategic leadership, reputation is seen as a set of organisational expectations about a company from multi-stakeholders. Strategic management assumes that the shape of information exchange and the various social factors influence stakeholders' impressions (Deephouse, 2000). In sociology, reputation is seen as a consensus on the importance of what stakeholders know about an organisation. These characteristics and attributes are due to a representative based on previous procedures (Camic, 1992).

The varied concepts mentioned above show that the literature does not have a universally accepted interpretation of reputation (Shamma, 2012). This study follows Walsh and Beatty's (2007) views thatorganizational reputation comprises a company's perceptions and evaluations, and customer expectations about a company's goods and services provided to its customers.

2.2 Customer-Based Organizational Reputation

Once reputation was viewed as an immeasurable concept, butan increased effort has been put into measuring reputation, and additional models for reputation measurement have been developed and subsequently utilised (Esen, 2013). In the 1980s, companyreputation was examined in various academic fields (e.g., governance, accounting, strategy, economics, psychology, organisational development and corporate communication. Different organizational reputations have established without a theoretical basis (Wepener & Boshoff, 2015). For example, *Fortune Magazine* made an effort in 1982 to address reputation in the first annuallisting of America's Most Admired Companies, which has continued to the present.

Notwithstanding academics' attempts to evaluate the reputation of companies from various theoretical bases, Smith, Smith, and Wang (2010) have noted, "no one has yet created a universally accepted measure of brand image or corporate reputation" (p. 206). Although previous studies have attempted to measure reputation, they have frequently tended to be simplistic, creating difficulties in comparing the reputations of different companies or comparing the views of different stakeholders about a company's reputation (Chun, 2005). Measuring reputation has remained fragmented because of various metrics, which has led to a divergence in opinion between researchers and the practitioners (Walker, 2010).

The assessment of customer-based organizational reputation has received limited research attention and has had various metrics (Walsh & Beatty, 2007), adding to the confusion. AsPuncheva-Michelotti and Michelotti (2010) asserted, the overall perception of reputation may vary based on the multi-stakeholder perspective. In that regard, Shamma (2012) has stressed that many stakeholder opinions should be considered when considering corporate reputation (e.g., a reputation perspective from standpoint customers, investors and employees). Walsh et al. (2009) claimed that few studies had been conducted on corporate reputation from customers' viewpoint.

The dimensions of corporate reputation vary considerably according to multiple perspectives. While reconsidering and validating theCBOR scale of Walsh et al. (2009), Terblanche (2014) used the scale for supermarket customers in a developing country. The results did not support the dimensions of the original reputation scale. Only two of Walsh et al.'s (2009) five dimensions were supported: customer orientation and firm competitiveness. Considering the large variances in this study's results and those of Walsh et al. (2007, 2009), Terblanche (2014) argued that further studies must be carried out in other countries with different views from companies and consumers. Studies of various services, cultural backgrounds and subcultures might provide more insight on how reputation affects the views of customers (Terblanche, 2014).

Similarly, Groenland (2002) asserted that studies of CBOR should examine cultural differences. Thus, the CBOR scale should be more widely evaluated among consumers in emerging markets from different service sectors. In other words, the dimensions of organizational reputation may vary depending on industries perspectives and stakeholder perspectives. Therefore, each multi-stakeholder group may make assessments of reputation, and the concept of a reputation for each group may have different dimensions.

Wepener and Boshoff (2015) also reviewed current CBOR measures. They established a scale for testing the reputation of big service companies. The scale comprised five dimensions: emotional appeal, good employer, corporate performance, service points, and social engagement. However, they used marketing tools that did not prove the endeavour's validity because these tools could lead to invalid findings andimpaired decision-making.

Shamma and Hassan (2009) also stated that consumers were one of the leading players and the most important for a company in the intense competition in the business environment. Their perceptions of a company affected an organisation's reputation toa large extent. Consequently, it is crucial for an organisation'sreputation and its ability to thrive in a competitive environment to recognise and promote long-term relations with consumers (Shamma & Hassan, 2009). As a result, some authors have proposed that, while reputation remains a significant term, it is only applicable to specific publics or audiences and that no general metrics for reputation can be applicable for all stakeholders and perceptions could be different depending on stakeholders (Hutton, Goodman, Alexander& Genest, 2001).

A reputation can be measured, but measurements may differ considerably depending on the dimensions and perspectives. Furthermore, although a large number of different scales have emerged, few studies are seen as being composed of both cognitive and emotional dimensions (Welsh & Betty, 2007). Most research, particularly in service sectors, has abandoned the reputation of companies. As such, studies use a different approach to measure organizational reputation. Some studies that had examined and measured reputation from the standpoint of the clients have accepted the reputation concept as uni-dimensional and evaluated organizationalreputation through a couple of items (e.g., Jeng, 2011; Hsu, 2012). These studies have tried to present a general perception or evaluation of a company's reputation from a customer perspective. However, single-dimensional measurement approaches toward organizational reputation is insufficient in explaining why an organisation has a positive reputation or a negative reputation or has a strong or weak reputation (Chun, 2005). As such, the use of one measurement alone restricts an organisation's ability to ascertain the precise essentials of a company that bring about a positive reputation or certain factors contributing to a bad reputation. Thus, researchers realised that using a single measure of reputation did not include exact metrics through which stakeholders formed their general understanding of reputation. Therefore, a series of metrics have been proposed for organizational reputation through a multidisciplinary approach (Shamma, 2007).

A customer-based organizationalreputation evaluation has received a restricted scope of research. Walsh and Beatty (2007) revealed that empirical research had investigated only a few antecedents of CBOR, including critical news and negative incidents. They claimed that the research investigating such antecedents did not address the various dimensions of the reputation of companies. Walsh, Beatty, and Bugg (2015) mentioned that researchers needed additional investigations for CBOR antecedents in different environmental situations and service contexts and cultural backgrounds.

Organizational reputation represents an introduction to the company's customer-related achievements and activities that allow companies to deliver multi-stakeholder high-value results (Walsh et al., 2009). With a focus on customer evaluation, Walsh and Beatty (2007) defined CBOR; as “the overall rating of perceptions of customers and their reactions to the achievements, activities, performance and operations of the company with its representatives” (p. 129). Thus the CBOR contains five dimensions from the customer's perspective: orientation, customer quality work, financial strength, product quality, service, service and social responsibility. Walsh and Betty (2007) illustrated these dimensions of customer anticipations about an organisation'spotential and employees to meet its customers' needs. Paying customers look at an organisationin terms of its competitiveness and ability to achieve productivity and prosperity, how a company deals with its employees and the use of specialist employees to provide high-quality services to its customers, and the perceptions of customers and their awareness that a company is socially and environmentally responsible. Successfully combining these factors creates a favourable reputation in customers' minds (Walsh & Betty, 2007). Wepener and Boshoff (2015) noted that many criticisms had been made regarding Walsh and Betty’s (2007) CBSR scale. Nonetheless, many studies use Walsh and Beatty (2007) scale dimensions. Cintamür and Yüksel (2018) extended Walsh and Beatty’s (2007) scale to eight dimensions by adding three dimensions. The study also showed the validity and reliability of the CBOR scale. This present study follows Walsh and Beatty’s (2007) and conceptualises CBOR as a multi-dimensional construct. Consequently, the currentstudy investigated the impact of CSR on CBOR in the scope of the Jordanian banking industry.

2.3 Corporate social responsibility (CSR)

CSR has gained importance since the 1960s, as companies were forced to become more responsive to the community and diverse stakeholders such as customers. Since then, recognition of CSR has increased among academics and practitioners worldwide (Wang, Tong, Takeuchi, & George, 2016). Scholars and firms are concentrating more on CSR activities and consumer'sresponses to these activities (Öberseder, Schlegelmilch, & Murphy, 2013). Although CSR has had a long history, no consensus has been developed among the academics or other interested parties about the concept of CSR and finding a universal conceptual framework remains challenging (Kim& Kim,2016; Öberseder et al., 2013; Turker, 2009). Carroll (1999) has argued that finding a conceptual framework for CSR was recognised as one of the literature's major issues. It appears that CSR is not a singular concept (Sheehy,2015).

CSR can be viewed as a strategy to strengthen reputation and support its legitimacy (Ihlen, 2011). CSR generally refers to the ethical, economic, philanthropic and legal concerns that agreements between an organisationand the community enforce (Carroll, 1979). Carroll and Shabana (2010) said that “the social responsibility of business encompasses the economic, legal, ethical, and discretionary expectations that society has of organisations at a given point in time” (p. 89). More recently, Carroll scrutinised his CSR model again, concluding that this definition remains very relevant (Carroll, 2016). Besides, McWilliams et al. (2006) have suggested that CSR “should be considered as a form of strategic investment which can be viewed as a form of reputation building or maintenance” (p. 4). Besides, Yadav et al. (2018) indicated that organisations should participate in socially responsible behaviour. In this context, organisations have used CSR as a mechanism for responding and preserving their reputation to the demands of the various stakeholders (Lai, Chiu, Yang, & Pai, 2010).

Nonetheless, despite numerous attempts to generate a transparent and equitable definition of CSR, confusion remains about defining sustainable CSR (Dahlsrud, 2008; Santana., Morales-Sánchez, & Pasamar, 2020). Stakeholder involvement is one major component of CSR. The stakeholder's perspective has become fashionable in the research because it helps ascertain whom corporations are responsible (Upadhye, Das, & Varshneya, 2019). That is because CSR is considered to bea method by which a reputation can be strengthened to play a crucial role in a social system (Esen, 2013). In the current study, the term CSR was used as company activities purposed to achieve long-term economic, ethical, environment, legal, and philanthropic attention that a company undertakes through various channels to attract and gain a broad range of stakeholders the community that lead to building a reputation.

The purpose of CSR is to increase the benefit and value of a business, satisfy societal expectations and retain stakeholders' interest with the law (Carroll, 1991; Wang,2020). Progressively, globalisation, high competitiveness and market controversies between companies have pushed enterprises into a situation in which CSR is seen as a corporate responsibility, as a form of corporate citizenship and as a strategy to optimise the shareholder value (Newman, Rand, Tarp, & Trifkovic, 2020). Thus, scholars have paid more attention to CSR research. They have shifted from investigating the relationship between CSR and financial performance (Galbreath & Shum, 2012) to examining the relationship between CSR activities and its role in restoring and building organizational reputation, corporate image and consumer trust (Green & Peloza, 2014; Wu., Tsai, &Tai, 2016). As such, Wang (2020) stated that CSR influences significantly not only business performance, but the effort to develop a solid reputation, image and attitude to consumers, in a competitive environment.

CSR is typically measured as a single-dimension construct (Marin & Ruiz, 2007), and few studies have measured social responsibility from a multi-dimensional theoretical perspective (Maignan, 2001; Sallyanne-Decker, 2004). Maignan and Ferrell (2000) said that a single-dimension construct does not reflect economic, legal, ethical and human dimensions of social responsibility for companies and represents only one dimension. Academics have often used the pyramid framework of Carroll as a conceptual framework to measure CSR to resolve this problem (Carroll, 1991). This model ranks the roles of companies in the continuum from economic to legal, ethical and philanthropic, putting the fundamental activities at the bottom of the pyramid and preventing harming and enhancing productivity at the top. However, some researchers have found this perspective deficient (Turker, 2009). Some believe that social responsibility differs according to stakeholders' perspectives and is based on particular environments and industries (Sallyanne-Decker, 2004). Researchers have argued that studies that adopt Carroll's model often lacked aspects that reflected environmental factors as a core component of the notion of CSR (Carroll, 2015; Xiao et al., 2017). To help resolve this issue, Boronat-Navarro (2019) examined legal, ethical, economic, philanthropic, and environmental dimensions of CSR on consumers' support for organizational reputation to provide a more balanced perspective.

The most appropriate for the current research was to use such a balance to evaluate CSR activities by the multi-dimensional scope of CSR, including environmental aspects.

2.4 Customer Trust

Trust is a broad term in the literature. For several decades, trust has been studied widely in much literature, having gained the attention of management, sociologists, psychologists and economists' scholars (Ennew& Sekhon, 2007). However, every school of thought has a different view of trust (Yee & Yeung, 2010). Consequently, the definition of trust encompasses a set of specific fields, especially in theoretical studies and organisational management, to understand the social interaction and the need for social order (Möllering, 2006). Trust has also been studied confidence from the point of view of security and obligations to individuals, as part of the social capital and in the context of social welfare and democracy (Valentini & Kruckeberg, 2011). It has been debated in trust in financial services (Ennew& Sekhon, 2007). A substantial number of sociologists have examined trust, especially in the public sector pertaining to the development of public institutions and relationships with citizens.

Trust is a relational term, and the existence of trust or mistrust affects the interpersonal relations of stakeholders and relations with organisations (Morgan & Hunt, 1994). Research and approaches to the concept of trust indicate that some critical problems in the concept of trust have been identified as an essential strategic framework for stakeholder relationship marketing. Castelfranchi and Falcone (2010) noted trust as a decision to rely on others, trust as a mental position, and confidence as a deliberate act had been studied. Moreover, Cowles (1997) noted that scholars have not agreed on a single model and definition of trust that they can apply in many different contexts. Many studies have linked the concept of trust to charity and honesty as important parts of trust (Geyskens, Steenkamp & Kumar, 1998). Kantsberger and Kunz (2010) endorsed the idea that sincerity, loyalty, efficiency, consistency, integrity and benevolence were the most prominent features associated with client confidence. Therefore, the definition of trust should be based on relational relationships that were mutually beneficial between and among stakeholders (Shim., Serido, & Tang, 2013).

Customer trust seems related to a cognitive process when stakeholders decide whether they trust or not, which is usually related to a customer's expectations towards an organisation(Castelfranchi & Falcone, 2010). Moreover, Grayson, Johnson, and Chen (2008) considered trust as faith that a mutual partner was charitable and truthful. In turn, Shim et al. (2013) emphasised that trust involves an individual's belief that companies will respect regulations, operate well and fulfil the common interest. In the banking industry, trust has been interpreted as a sense of safety by which consumers are assured that a company will take care of them (Kumra & Mittal, 2004).

Consumer confidence in banks relies on a consumer's experiences. This confidence is related tobanks' capability to comply with regulations and legislation, work well, and serve customer interests. It is critical that a bank keeps its promises and is honest and faithful to its commitments (Casielles, Álvarez, & Martín, 2005). Additionally, trust between banking stakeholders is an essential concept andis often used in news reports and political speech and business leaders' comments (Castelfranchi&Falconi, 2010). Trust is intangible and is often the result of asymmetric information about an organisation. Stakeholders usually view companies that disclose their activities and pledge to fulfil their promises as reliable (Harrison, 2003).

A succession of worldwide financial crises has impacted consumer trust. Gritten (2011) argued that the paradigm has shifted towards consumers worldwide due to these financial crises. In addition, Shim et al. (2013) confirmed the crucial role of trust in banks and financial services after a crisis. As a result, scholars are paying more attention to relationships between customers and companies because they play a crucial role in a highly competitive environment. Despite its importance, the literature has suffered from a lack of studies on customer confidence in the banking sector, which has grown only recently (Hurley et al., 2014).

Scant research has examined the relationships between consumer confidence and organisations. In this regard, most previous studies have moved towards an organisational perspective and neglected customers' view towards companies; in other words, most empirical research has focused on trust in business relations between companies (Yee & Yeung,2010). Some studies have focused on confidence in the marketing channels (Geyskens et al., 1998). Thus, a more thorough understanding of trust between companies and customers is needed because this understanding differs from the perspective of corporate trust (Anneli Järvinen, 2014).

Some empirical studies have examined trust in banking contexts (Dos Santos & Basso,2012; Shim et al.,2013; Sunikka et al.,2010). For example, Dimitriadis and Kyrezis (2008) focused on technology-based channels such as ATMs, the Internet and phone banking, and Kantsberger and Kunz (2010) developed a conceptual model using two functional dimensions, which were credibility and benevolence.Sunikka et al. (2010) found that trust was related to competence, integrity, and benevolence. Also, dos Santos and Basso (2012) found that stronger client-company associations may reduce the impact of service and recovery failures on customer loyalty and trust. Finally, Shim et al. (2013) noted that banks' charitable activities increase customer confidence in the bank.

In reviewing the previous studies, the importance of trust as a strategic tool for corporate survival is evident. However, further studies are needed to understand confidence building from a customer's perspective towards the banking sector. For example, Shim et al. (2013) claimed that few studies have examined the relationships between customers and companies. Consequently, the present study fills this gap by focusing on customer trust, particularly in the Jordanian banking industry.

2.5 CSR and Customer-Based Organizational Reputation (CBOR)

The assumption is often made that CSR offers businesses a favourable way of promoting their reputation (Yadav & Singh, 2016). Empirical evidence has demonstrated a positive link in CSR and CBOR. Nonetheless, the dynamics behind this interaction are little known. The consequences of a company not practicing CSR have gained limited recognition to date (Lin-Hi & Blumberg, 2018). As McWilliams et al. (2006) noted, “CSR should be considered a form of strategic investment" which could be considered "a form of reputation building or maintenance" (p. 4). Fombrun and Van Riel (1997) suggested that involvement in CSR activities can improve reputable companies and are external motivators for companies.

Signalling theory indicates that CSR can greatly affect a reputation. The idea is that if a business demonstrates socially responsible activities, a consumer review of that company will be positive and, therefore, help create a strong reputation for business (Jalilvand et al., 2017). Unfortunately, the circumscribed understanding of the cause-and-effect relationships in CSR and organizational reputation remains a critical research gap (Lin-Hi & Blumberg, 2018). CSR has a major role in improving and developing a company's reputation by addressing key customer rights issues, responding to their needs through innovation in processes and products, providing the best services, ensuring product safety and quality and dealing with develop environmental sustainability (Kang, Stein, Heo, & Lee, 2012). Weber (2008) pointed out that one key outcome of CSR was its positive impact on a CBOR. Thus, CSR is a conclusive factor in building and maintaining a favourable reputation from organisations that can be a competitive advantage.

Researchers have asserted the importance of CSR and its effects on optimising organizational reputation. For instance, Park et al. (2014) investigated customer viewpoints and concluded that a company's involvement in CSR activities had a clear and positive impact on South Korea's organizational reputations. Taghian et al. (2015) observed a positive relationship in Australia with both CSR and CBOR. In this regard, Lai et al. (2010) found that CSR buyers' preferences gave rise to more positive feelings regarding Taiwanese small- and medium-sized companies' reputation. The empirical findings of Fatmaet al. (2015) research indicated that CSR programs positively affect the reputation of firms. Bendixen and Abratt (2007) studied the relationships between suppliers and consumers in multinational corporations in South Africa. They demonstrated that the belief of consumers that their suppliers had adopted ethical practices was a foundation for organizational reputation. In addition, Hsu (2012) emphasised this relationship by showing that CSR activities led to the building of organizational reputation. Thus, CSR and a company’s reputation are associated positively (Yusuf et al., 2018). Therefore, the following hypothesis is posited:

Hypothesis 1: CSR activities are positively related to CBORin the Jordanian banking sector.

2.6 Corporate Social Responsibility and Customer Trust

In line with signalling theory (Spence 1974), CSR activities suggest that an organisation sends out messages minimising theconfusion that can adversely affect a customer's buying decision. The theory argues that companies produce different types of signals related to their abilities or ethical values. Based on these signals, customers will decide if the company in question shares their interpretations of the exchange rules if the company means to be true to its word, and if the proposed exchange is fair and lasting (Swaen & Chumpitaz, 2008). The literature shows that consumer trust is affected by a company's shared beliefs with its clients. These beliefs include common opinions on the appropriateness, positive or critical views of actions, objectives and policies (Morgan & Hunt, 1994). CSR activities may create optimistic impressions of the organisation by giving consumers favourable messages of the values and value of a business. Good signs, in effect, help increase consumer trust. Companies who engage in CSR are more likely to be considered trustworthy by stakeholders, including customers (Yadav et al., 2018). This ultimately rebuilds a firm's reputation.

In addition, pertinent studies of CSR and consumer trust have demonstrated that CSR is a crucial indicator of consumer trust (Kim & Kim, 2017; Pivato., Misani, & Tencati, 2008). Past studies have investigated the direct influence of CSR on the organizational reputation of a firm while devoting a few attentions to those predictors that would support further explication of these impacts (Jalilvand et al., 2017; Park, 2014). Moreover, Raza., Bhutta., Iqbal and Faraz. (2018) asserted that CSR has a significant impact on trust and that CSR initiatives provide information about a company's character. These activities are useful for increasing trust in organisations. Therefore, trust in a financial service is substantially tied to perceptions of a service provider's honesty and ethics (Coulter & Coulter, 2002). Moreover, Choi and La. (2013) indicated that conformity with social responsibility criteria provides a basis for trust, leads to the creation of a reputation and encourages the delivery of professional services. Similarly, corporate responsibility displayed by businesses affects a customer's confidence in a product dramatically (Sergio, 2003). CSR activities will help a company boost its reputation and increase customer confidence (Jalilvand et al., 2017).

Some have researched the interaction. Choi and La. (2013), for example, concluded that CSR affects trust. Jalilvand et al. (2017) observed that CSR specifically and substantially influenced consumer trust and CBOR. At the same time, Nikbin, Hyun, Iranmanesh, Maghsoudi, and Jeong. (2016) indicated that perceptions of airline passengers in Malaysia regarding CSR activities affected their trust and loyalty. Vlachos., Tsamakos, Vrechopoulos, and Avramidis (2009) asserted that the main consequence of an organisation's CSR activities was trust by an organisation's stakeholders. In an empirical public relations study, Hong and Rim (2010) demonstrated a close linkage between CSR and trust. Kim and Ham (2016) revealed that stakeholders' perceptions of a restaurant's CSR activities in reporting nutritional information positively influenced trust in the restaurant. Again, Yadav and Singh (2016) indicated that CSR positively influenced trust. In another study, Yadav et al. (2018) revealed that CSR led to trust improvement, which can, in effect, create a good reputation for a company. In this regard, CSR has been positively associated with trust (Kim & Kim, 2017; Pivato et al., 2008). Nguyen., Leclerc, and LeBlanc.(2013) maintained that consumer trust in socially responsible companies was high. If clients have trust in their companies, they will generally optimistically evaluateproducts and services, which, in turn, strengthensorganizational reputation (Van Der Merwe & Puth, 2014). Therefore, the result is compatible with previous research that revealed a positive relationship betweenCSR activities and trust. For instance, Pivato et al. (2008) confirmed that CSR activities influenced consumer trust. Thus, CSR activities are considered a promising tool to strengthen trust between clients.

Accordingly, organisations that adopt social responsibility activities as a strategic tool will highlight their value and characteristics and build trust among customers (Ismail& Ibrahim 2009). In addition, Pivato et al. (2008) pointed out that building customer trust through ethical, environmental, and legal responsibility activities was primary outcome and seen as improving the welfare of the community. This focus alsoprotected company's sustainability and, thereby, build trust (Nguyen et al., 2013)). Su and Swanson (2019) found that organisations perceived as a socially responsible entity were seen as more trustworthy.CSR activities that a company undertakes for a long time could be led to the development of trust by customers (Swaen& Chumpitaz, 2008). Consequently, building trust creates credibility and legitimacy, which boosts feeling of trust among stakeholders. The expectation is that when corporations becomemore responsible and ethical, the greater the likelihood that they will generate trust between customers. Hence, this current study proposes that CSR has a positive impact on customer trust. Therefore, the following hypothesis is posted:

Hypothesis 2: CSR activities are positively related to customer trust in the Jordanian banking sector

2.7 Trust and Customer-Based Organizational Reputation

Trust is a crucial component of relationships. Storbacka and Lehtinen (2002) have claimed that trust is essential in maintaining long-term relations and decreasing the risk of perceived opportunism. Trust and reputation are central principles for understanding relations with key stakeholder groups among organisations. In the past, these concepts have always been examined separately (Da Silva& Gonçalves,2013). Furthermore, trust plays a crucial role in promoting loyalty, building a reputation, and retainingcustomers andhas an association with an organisation'sability to meet the anticipations of its customers and its commitment to implementing its promises (Khan., Ferguson & Pérez, 2015). Although evidence exists that CBOR affects customer trust, examining the effects of customer trust on CBOR requires further study (Yasin & Bozbay, 2011).Some literature has proposed that CBOR among stakeholders precedes and then creates trust between customers and organisations (Keh & Xie, 2009). In this regard, Yadav et al. (2018) indicated that perceived CSR of an organisation might develop a sense of trust among organisation's employees and showed that trust had a constructive and robust association with CBOR. In other words, improved customer trust leads to increased company reputation among consumers and stronger customer-organisation relationships.

According to Walsh et al. (2009), satisfaction and trust positively affect reputation and have a favourable interaction between company and customer loyalty. Shenfan and Dongdong (2018) conducted a survey in China gathering data from 17 separate supermarkets in 7 districts. The findings indicated that consumer trust had a good relationship with CBOR. As such, the correlations between the company's reputation and trust seem unclear, as a result. Keh and Xie(2009) asserted that trust in a firm is the product of a good reputation, whereas reputation is a result of trust (Walsh et al., 2009; Yoon, Gürhan-Canl, & Schwarz., 2006; Park& Kim, 2014). On the other hand, Yadav et al. (2018) found that CSR activities helped improve reputation.
Little research has been conducted on stakeholder trust in financial services (Hurley et al. 2014). Few empirical works have explored trust's effect in creating a reputation for firms (Fatma et al., 2015). A literature review reveals that current trust and organizational reputation literature has been oriented towards outside partners or consumers. Some experiments have found that when a customer trusts a product, this leads to a favourable reputation (Yadav et al., 2018; Walsh et al., 2009). Park et al. (2014) found that economic and legal practices had a major and direct effect on an organisation's reputation in four CSR categories, while ethical and philanthropic CSR procedures had no meaningful and significant impact on a company's reputation. In other words, legal and philanthropic activities contribute to business reputation by managing customer trust (Park et al., 2014). An organisation's credibility is a mind-set, and attitudes towards things rely on the strength of personal beliefs and the appraisal dimensions of those beliefs (Lai et al., 2010).

More precisely, trust is a belief and expectation and the feeling toward another partner. A company should build trust and pay attention to stakeholders to ensure its survival. Therefore, confidence plays a crucial and positive strategic role in customers' feelings and assessment regarding their companies' reputation (Walsh et al., 2009). Thus, the following hypothesis is posited:
Hypothesis 3: Customer trust is positively related to CBOR *in the Jordanian banking sector*

2.8 The Mediating Role of Trust

Mediation happens where a third variable, called a mediator, affects an outcome variable (Baron & Kenny 1986). In this case, trust as a mediating variable has been identified in many disciplines, including marketing, sociology, psychology and management (Fatma et al., 2015). The literature has made a great attempt to describe confidence. From the consumers' point of view, a customer's assumption that the company performs reliably in meeting standards has been seen as trust (Fatma & Rahman 2016). Morgan and Hunt (1994) noted that trust continues to be a critical factor in maintaining a long-term consumer and organisational relationship. Improved reputation has been shown to have positive effects (Fatma & Rahman, 2016).

In previous research, trust has been examined from a unidimensional perspective (Pivato et al., 2008; Castaldo., Perrini., Misani., & Tencati, 2009). A company needs to build trust in customers' minds; hence, the practice of social responsibility activities as a source of real concern has become a threat to corporate survival, corporate sustainability, credibility, and reputation (Yoon et al., 2006). As a result, companies have focused on their customers in response to the activities of social responsibility, As Kim and Kim (2016) found, customer responses to the practices of social responsibility are complicated, and customers may interact negatively, leading to challenging the motivations and goals behind these activities. For example, Godfrey (2005) argued that the execution of social responsibility initiatives negatively impacted a company's reputation, although the main goal was public service. Therefore, the response and customers trust in their company's impacted their response. In this regard, Hillenbrand, Money, and Pavelin (2012) confirmed that social responsibility efforts could improve a business's credibility when it is credible and truthful. In addition, when implementing social responsibility initiatives, an organisationshould build confidence in its customers' minds and behave in integrity (Park et al., 2014; Yadav et al., 2018). However, trust has been described as a key mediator between customers, and trust has been established to mediate the interaction between CSR activities and organizational reputation. Therefore, the following hypothesis is posited:
Hypothesis 4: Customer trust mediates the positive relationship between CSR and Customer-Based OrganizationalReputation in the Jordanian banking sector.

III. METHODOLOGY

3.1. Sample and data collection

This study used a survey instrument targeting customers of the Arab Bank in Amman Jordan. The Arab Bank was chosen for two reasons. First, the bank has been implementing initiatives and programs to achieve long-term and sustainable activities to benefit the community. Second, it is the largest banking organization in Jordan and the 28th largest in the MENA region (ABJ,2018).

This study's population was a convenience sample of customers aged 22 years and above with existing accounts for at least six months at the Arab Bank to ensure that customers were aware of fits CSR activities. The questionnaires were administered by hand (Sekaran & Bougie, 2016). Before the survey was administered, the human resources department gave permission for conducting the study at a branch of the bank in Amman. After permission was received, the researcher and a team of four trained assistants began distributing the questionnaires during the first week of April 2019. Later, bank employees distributed the surveys in the customer waiting room. Screening questions were asked of each potential respondent. These included whether they were at least 22 years of age, had a bank account, whether they had had that account for at least six months, and whether they had any perceptions about the bank social responsibility activities. If they answered no to any of these questions, they were excluded from the study sample. Of the 550 questionnaires distributed to customers, 398 were returned. The initial response rate was 72.3%. After removing incomplete questionnaires, the final sample size was 374, with an effective response rate of 68%. The sample size met the necessary sample size for running Partial Least Squares Structural Equation Modelling (PLS-SEM).

The demographic characteristics are as follows. Of the 374 respondents, 251 (67.1%) were males while the remaining 123 (32.9%) were females. Of the 374 participants in the study, 233 (62.3%) were between 26 and 35 years, and 93 (24.9%) were between 22 and 25 years. Thirty respondents (8%) were between 36 and 45, and 4.8% (18) were 46 or more. Regarding educational qualifications, most respondents held either a master's degree 233 (63.4%) or a first-degree 85 (22.7%) followed by Diploma 45 (12%) and Doctorate 7 (1.9%). Regarding the length of their relationship with Arab Bank, 178 (47.6%)of the respondents had used Arab Bank services from two to five years, 140 respondents (37.4%) had between six to nine years of Arab Bank customer experience, 38 respondents (10.2%) had between six months to one year of bank customer experience, and 18 (4.8%) respondents had at least ten years of customer representing 4.8%. In terms of occupation, 246 (65.8%) belonged to the Non-Executive category, followed by the Middle Managerial Level group with 82 respondents (21.9%), while 46 (12.3%) of the respondents were in the Executive category.

IV. MEASURES OF CONSTRUCTS

All items were measured with a 5-point, multiple-item Likert scales, with responses ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). All items were reworded to suit the context of the banking industry. The measurement of CBOR, which captures many facets of customer orientation, used24 items adapted from Walsh and Beatty (2007).Boronat-Navarro and Pérez-Aranda's (2019) scale measuring corporate social responsibility which captures the many facets of economic, legal, ethical, philanthropic, environment responsibilities with 33 items was used. Customer trust was measured using a 13-item scale Ennew and Sekhon (2007) developed. Social, environmental responsibility wasomitted because this dimension reflects aspects of CSRdimension.

To ensure the reliability of the scales, a pilot study was conducted using a convenience sample of 65 bank customers. Reliabilities of all the scales using Cronbach's alpha were above the recommended cut-off of .70, suggesting acceptable reliabilities. Based on the pilot study results, minor revisions were made to question wording. Then, four managers at bank human resources and three academicians who were familiar with the topic reviewed the questionnaire. Modifications were made based on their suggestions.

The questionnaire was initially drafted in English and then translated into Arabic using the back-translation technique to ensure its validity. It was then back-translated into English by another translator. Finally, the two English documents were compared, and differences were resolved by a third person who was proficient in both languages to verify that both versions appear to have the same concise, brief, comprehensible and similar definitions.

V. ANALYSIS AND RESULTS

Both SPSS and PLS-SEM were employed to analyses the data collected for this study. SPSS was used for the preliminary analysis, including descriptive statistics, normality, outliers and multicollinearity. Subsequently, the PLS-SEM using SmartPLS3 was employed to assess the measurement model and the structural model, as presented in the following subsections.

5.1 Descriptive Statistics of All the Latent Constructs

This section identifies all descriptive statistics of latent constructed elements, minimum, maximum and standard deviations. All the variables were measured bya 5-point Likert scale, and possible answers ranged from 1= very strongly disagree to 5= strongly agree. The means ranged from 3.4383 to 4.0541. See Table1.

Table 1

Results of the Descriptive Statistics of all the Latent Constructs (n=374)

Latent Constructs	Items	Minimum	Maximum	Mean	Std. Deviation
CT	13	1.62	5.00	3.7849	0.74220
CBOR _CO	6	1.67	4.67	3.4383	0.61972
CBOR _GE	7	2.00	5.00	3.9554	0.58398
CBOR _RFSC	7	1.71	5.00	3.6420	0.63020
CBOR _SQ	4	1.00	5.00	3.7399	1.09237
CSR_ER	5	1.60	5.00	4.0541	0.67608
CSR_LR	4	1.00	5.00	4.0528	0.84827
CSR_ETR	6	2.17	5.00	4.0136	0.66336
CSR_PR	8	1.38	5.00	3.8939	0.86992
CSR_ENR	10	1.30	4.90	3.7604	0.70697

Note: Customer Trust (CT), Customer-Based OrganizationalReputationDimensions (CO=Customer Orientation, GE=Good Employer,RFSC=Reliable and Financially Strong Company,SQ=Service Quality), Corporate Social Responsibility Dimensions (ER =Economic Responsibility, LR =Legal Responsibility, ETR = Ethical Responsibility,PR= Philanthropic Responsibility, ENR =Environment Responsibility)

VI. PLS-SEM RESULTS

6.1 Assessment of Reflective and Formative Measurement Model

Assessing the measurement model in this study encompasses the reflective measurement models and formative measurement models. To evaluate the measurement model, both reliability and validity were verified. Reliability was measured through composite reliability, and validity was assessed by convergent and discriminant validity. CFA was conducted to determine internal consistency (e.g., composite reliability), convergent validity (e.g. average variance extracted) and discriminant validity (i.e., cross-loadings and Fornell-Larcker criterion) of the instruments. These were conducted to confirm that the measurements were reliable and valid before assessing the relationships in the structural model. In this procedure, all item loadings for reflective construct were tested to exceed a cut-off value of 0.5, as Hair., Hult., Ringle and Sarstedt. (2017) recommended. As shown in Table 2, the latent construct's CR coefficients were greater than 0.70. They ranged from 0.86 to 0.94, which showed the internal consistency of the measurements used. In addition, the AVE values were 0.573 to 0.834, which demonstrated high levels of convergent validity for all the constructs studied. Table 2 shows loadings, AVE, and reliabilities.

Table 2
Loadings, (AVE) and Reliabilities

Construct	Item	Loading	Cronbach's alpha	CR	AVE
CBOR_CO	CO2	0.747	0.798	0.868	0.623
	CO3	0.768			
	CO4	0.826			
	CO5	0.814			
CBOR_GE	GE1	0.813	0.907	0.931	0.729
	GE2	0.887			
	GE3	0.856			
	GE4	0.894			
	GE5	0.816			
CBOR_RFSC	RFSC1	0.847	0.756	0.86	0.673
	RFSC2	0.850			
	RFSC6	0.762			
CBOR _SQ	SQ2	0.936	0.90	0.938	0.834
	SQ3	0.935			
	SQ4	0.868			
CT	CT10	0.835	0.931	0.941	0.573
	CT11	0.821			

	CT12	0.823			
	CT13	0.819			
	CT2	0.673			
	CT	0.706			
	CT4	0.757			
	CT5	0.666			
	CT6	0.615			
	CT7	0.826			
	CT8	0.699			
	CT9	0.802			
CSR_ER	ER1	0.820	0.869	0.911	0.718
	ER2	0.864			
	ER3	0.819			
	ER5	0.885			
CSR_LR	LR1	0.853	0.885	0.92	0.743
	LR2	0.856			
	LR3	0.872			
	LR4	0.865			
CSR_ETR	ETR3	0.825	0.905	0.934	0.78
	ETR4	0.910			
	ETR5	0.920			
	ETR6	0.875			
CSR_PR	PR1	0.843	0.913	0.931	0.635
	PR2	0.861			
	PR3	0.820			
	PR4	0.876			
	PR5	0.851			
	PR6	0.879			
	PR7	0.612			
	PR8	0.562			
CSR_ENR	ENR1	0.84	0.904	0.923	0.599
	ENR2	0.797			
	ENR3	0.779			
	ENR4	0.701			
	ENR5	0.791			
	ENR6	0.775			
	ENR7	0.750			
	ENR8	0.749			

The second step was evaluating reflective measurement model for discriminant validity. Table 3 presents the discriminant validity (Fornell-Larcker) for the variables. The table indicates that the values of all the AVE values were larger than other correlation values between the variables, showing that variables utilised in this model were connected with discrete entities.

Table 3

Discriminant Validity (Fornell-Larcker)

Construct		CO	CT	ENR	ER	ETR	GE	LR	PR	RFSC	SQ
CO		0.789									
CT		0.700	0.757								
ENR		0.637	0.749	0.774							
ER		0.535	0.483	0.421	0.847						
ETR		0.430	0.399	0.303	0.705	0.883					
GE		0.640	0.657	0.584	0.450	0.463	0.854				
LR		0.582	0.577	0.454	0.606	0.611	0.516	0.862			
PR		0.653	0.588	0.608	0.556	0.519	0.549	0.628	0.797		
RFSC		0.690	0.553	0.529	0.348	0.303	0.497	0.475	0.516	0.820	
SQ		0.753	0.688	0.609	0.49	0.335	0.574	0.453	0.55	0.443	0.913

Note: Note: Customer Trust (CT), (CO=Customer Orientation, GE= Good Employer, RFSC= Reliable and Financially Strong Company, SQ=Service Quality), (ER = Economic Responsibility, LR = Legal Responsibility, ETR = Ethical Responsibility, PR= Philanthropic Responsibility, ENR =Environment Responsibility)

The cross-loadings of the items were then evaluated. Each item's factor loading was higher than its cross-loadings, sothere was adequate discriminant validity, indicating no cross-loading among indicators.

6.2 Establishing and Assessment Higher-Order Constructs

The main reason to establish a higher-order construct is to reduce the number of relationships in the structural model (Hair et al., 2017). Because the model was multi-dimensional, it is possible to avoid or correct multicollinearity issues to achieve discriminant validity (Ringle, Sarstedt, & Straub 2012). HCM (hierarchical component model) analysis can be used in cases of high correlation of formative constructs (Hair et al., 2017). PLS also allows multi-dimensional instruments to be incorporated using the repeated use of manifest variables, usually known as a repeated indicator approach. A latent variable (second-order variable) is specified representing all the manifest variables of the first-order construct and incorporate a higher-order construct.

The literature specifies three HCM approaches. These are the repeated approach to the indicator, the sequential approach of latent variables and the hybrid approach in instances in which a reflective-formative type hierarchical model is adopted. The second approach was most appropriate for this study (Becker, Klein, & Wetzels, 2012). According to Becker et al. (2012), the second approach offers the advantage of estimating a more parsimonious structural model at a higher analysis level without combining a lower order construct (LOC). Similarly, in an endogenous position of forming latent hierarchical variable model, Ringle, Sarstedt, and Straub (2012) suggested using the second approach. To be assessed, two conditions underlie the higher-order construct (CBOR). The first assessment is based on the variance inflation factor (VIF) in the collinearity of a second-order formative construct. The second aspect is to estimate the model to assess the statistical significance of each formative indicator.

CSR and CBOR were conceptualised as second-order constructs in this research. The type 1 reflective-reflective indicators of the CSR are therefore available (Becker et al., 2012). The evaluation criteria with reflective indicators were assessed as a reflective-formative higher-order construct. The constructs of the second orderwere evaluatedwith the repeated indicator approach, in which all of the constructs of the first order were taken together as a reflective measure of the second order. In addition, in the CSR second order, the five first-order constructs were well illustrated with R squares of 0.603, 0.641, 0.53, 0.771 and 0.575. (See Table 4). All path coefficients were significant at $p<0.01$ from CSR to its dimensions. Accordingly, the second-order construct procedure measures all five dimensions of CSR.

The (CBOR) was conceptualised as second-order formative constructs with four reflective first-order constructs. Such a model is referred to as a type II model of a reflective-formative type II model (Becker et al., 2012). All path coefficients were significant at $p < 0.01$ (see Table 4) from the dimensions of CBOR to CBOR. The second-order weight of the CBOR was 0.156 (CBOR CO), 0.468(GE), 0.251 (CBOR RFSC), and 0.298 (CBOR SQ) with a mean $p < 0.01$. In addition, the VIF values for the four CBOR constructs were less than 5. The significance of the outer weight and VIF for formative indicators are shown in Table 5. The outer weight indicated a significant indicator ratio in the formative construct. The formative indicators of the customer-based reputation are reliable and valid depending on the significance of the outer weight and associated t statistics ($p<0.001$) and VIF values. The values were below the threshold indicated. The results showed the goodness of measure of the second-order formative. See Table 5.

Table 4

Second order of CSR, and CBOR *Construct*

Second-Order Construct	First Order Construct	R^2	Beta	t-value
CSR	ER	0.603	0.777	P<0.01
	LR	0.641	0.801	P<0.01
	ETR	0.53	0.729	P<0.01
	PR	0.771	0.879	P<0.01
	ENR	0.575	0.759	P<0.01
		R^2	Weight	t-value
CBOR		1.000	-	-
	CO	-	0.156	P<0.01
	GE	-	0.468	P<0.01
	RFSC	-	0.251	P<0.01
	SQ	-	0.298	P<0.01

Table 5

Assessment of the Formative Second-Order Construct

Construct	Indicators	Weight	T statistics	p-value	VIF
CBOR	CO	0.156	2.119	0.018	4.447
	GE	0.468	12.093	.000	1.815
	RFSC	0.251	4.905	.000	2.432
	SQ	0.298	5.093	.000	2.809

6.3 Assessment of the Structural Model

Hair et al.'s (2017) suggestions were followed to test the proposed hypotheses, utilising the bootstrap procedure's partial least squares structural equation model. As indicated in Table 6, the analysis indicated CSR is significantly related to CBOR (β=0,376, t=9,977, p<0, 00001), thereby supporting the first hypothesis. Additionally, the second hypothesis that predicted the relationship between CSR and CT was also supported (β = 0.729, t = 30.351, p < 0.00001). Similarly, the third hypothesis, which predicted that CT would be positively related to CBOR, was also supported ((β=0.556, t=17,296, p<0.00001). From the results, all the three formulated hypotheses were supported empirically. Bootstrapping findings are presented in Table 6.

Table 6

Results of Direct Relationship

Hypotheses	Relationship	Beta	SE	t-value	p-value	Decision
H1	CSR ->CBOR	0.376	0.038	9.977	0.000	**Supported**
H2	CSR -> CT	0.729	0.024	30.351	0.000	**Supported**
H3	CT ->CBOR	0.556	0.032	17.296	0.000	**Supported**

This study used the bootstrapping (re-sampling) procedure to generate the paths coefficients for the mediation test. This is because Smart-PLS utilises path analysis and can simultaneously account for direct and indirect effects. In fact, some scholars viewed PLS-SEM technique as the most suitable technique method for a mediation test (Hair, Ringle, & Sarstedt, 2012; Hayes & Preacher, 2010). The test was carried out with 500 bootstrapping in Smart-PLS 3.0 as Chin recommended (1998) to generate the path coefficients. For the mediation, the hypothesised relationship was based on path coefficient and the t values. However, to account for the mediating relationship, zero should not be present (i.e., a situation where the lower limit has a negative and the upper limit has a positive sign) between the lower limit (LL) and the upper limit (UL) of the confidence interval (Hair, Tomas, Ringle, Sarstedt, & Hult,2014). Table 7 shows the indirect effect for customer trust (β = 0.405, t = 14.563; LL = -0.361, UL = 0.452), and customer trust significantly mediated and explained the association of CSR and CBOR.

As indicated in Table 7, there was no presence of zero between the LL and UL on the hypothesised relationship on the mediating effect of customer trust between CSR and CBOR; hence, the hypothesis was supported empirically.

Table 7
Result of Mediating Effect of Customer Trust

H	Relationship	Beta value	Standard Error	t Value	p-value	L.L	U.L	Decision
H4	CSR->CT-> CBOR	0.405	0.028	14.563	0.000	0.361	0.452	Supported

VII. DISCUSSION AND IMPLICATIONS

This study was conducted to assess the mediation effects of customer trust on the Jordanian banking sector's relation to both (CSR) and (CBOR). Four hypotheses were developed, which represent the relationships between the constructs. All direct hypotheses were empirically supported. CSR was found to contribute to consumer trust and CBOR significantly. Regarding the indirect hypotheses, the mediation tests, following Hayes and Preacher (2010) and Preacher and Hayes (2004, 2008), revealed that customer trust mediated the linking between CSR and CBOR. Overall, this study was successful in comprehending customer perspectives toward the banking sector reputation. Thetheoretical and practical implications from the findings are presented in the following subsections.

7.1 Theoretical Implications

This study makes several contributions to theory. This investigation provides academics with an initial framework for more research in Jordan byexpanding upon signalling theory. The results showed that CSR activities have a crucial impact on CBOR. Thus, CSR activities could be seen as strategic indicators that create a good reputation. While previous research has examined the effect of CSR on the organizational reputation, the impact of these CSR activities on CBOR has not been investigated. In previous studies, profitability, marketing, corporate size, ownership and welfare were investigated as antecedents of a company's reputation (Bhatti,2018). Few studies have examined CSR as an antecedent of CBOR precisely in the banking sector (Hurley, Gong, & Waqar, 2014; Jalilvand et al., 2017; Trotta, Iannuzzi, Cavallaro, & Dell'Atti, 2011). This research offersa greater understanding through the integration of CSR activities in a single CBOR research framework. Therefore, this research contributes to CSR literature in various aspects, includingCSR's impact on CBOR.

The findings from this study contribute empirically by incorporating additional variables to extend the literature of CBOR in the context of Jordan. Most studies in organizational reputation have been carried out at the organisational level and mostly in developed economies. Consequently, examining these variables in a developing context like Jordan has further enriched the CBOR literature. The study provides further empirical evidence to explain the relationship both with CSR and CBOR. The study also established that consumer trust mediates these relationships. Finally, this study contributes to public relations literature by incorporating CRS dimensions to explain CBOR in Jordan, which has had scant empirical studies in public relations.

7.2 Practical Implications

This study has practical implications for reputation in the banking scenario in Jordan. First, the present research findings show that CSR activities are a substantial component of organizational reputation. As such, Jordan's banking sector can develop its reputation by ensuring mutual trust with customers. Second, this study also revealed that the Jordanian banking sector would benefit greatly if it could work to increase the trust of customers in their bank through CSR activities because when customers perceive their banks socially responsibility through environmental, ethical and legal actions. If their perceptions are positive, their trust will increase, and the bank's reputation will be improved. Third, most businesses can strengthen their reputations through CSR activities because the implementation of CSR activities can boost consumer confidence. Also, the banks must be aware of building trust to establish their reputation. Fourth, managers should optimise CSR activities to reduce mistrust. Furthermore, although the banks are often involved in CSR activities, sometimes, customers are unaware of these activities. Consequently, banks should expend every effort to make CSR activities apparent to customers. Once customers see that a company is intensively involved in CSR activities, their perceptions of the bank will be positive. Such signals will minimise distrust and, ultimately, help a bank enhance its reputation among its customers. Finally, companies should pay close attention to CSR activities to build a sustainable organizational reputation to maintain their customers. These include charitable contributions, social assistance and public services.

At present, banks are considered susceptible to crises. The results have shown that companies' CSR activities enable banks to enhance their reputation with a wide range of clients. Banks that behave ethically and contribute to society through social activities will build trust. Banks should also act in a socially responsible way and consider customers. They should also regularly anticipate customers' needs and engage in sound economic, ethical, social and environmental activities. Doing so will develop trust among customers. Thus, executives must understand and adopt the mechanisms and practices that maintain and boost organizational reputation in customers' minds, which will help maintain sustainability and increase profits.

VIII. LIMITATIONS AND RECOMMENDATION FOR FUTURE RESEARCH

Despite the important contributions discussed above, this research has several limitations that must be accounted for. First, this research was bound by the nature of its design. It was a cross-sectional survey approach that was limited to one point in time. Such a cross-sectional nature offers a fixed viewpoint on the relationships between the variables. The use of a longitudinal survey would providea broader perspective in CSR activities on organizational reputation. The second limitation pertains to generalizability. This is because the study focused only on one segment of the Jordanian banking sector in one town. Future studies may improve the generalisation ability by considering the entire banking sector (e.g., Islamic and foreign banks in Jordan) and other regions of the country. Lastly, this research examined the mediation influence of customer confidence in relation to both CSR activities and CBOR. Future studies may identify other potential mediators to get a full mediation result.

IX. CONCLUSION

The study's ultimate objective was to examine the relationship between the banking industry's CSR and CBOR activities. This research sought to explain why CSR and CBOR mediation result in consumer trust in Jordan's banking relationships. The research found that CSR activities significantly explained organizational reputation. The study also demonstrated that customer trust was as an important mediator linking CSR activities and CBOR. The findings suggest that it is essential for the banking sector to look into customer trust as an important predictor to enhance bank reputation by implementing CSR activities.

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