The Influence of Service Quality, Cause-related Marketing, Corporate Image on Purchase Intention: The Moderating Effects of Customer Trust

Long-Yi Lin*

Associate Professor, Department of Business Administration

Aletheia University, Taiwan, ROC

Abstract

The main objectives of this study were to investigate the influence of service quality, the social significance of cause-related marketing and corporate image on purchase intention, and to examine the moderating effects of customer trust in the influence of corporate image on purchase intention. The samples were chosen from consumers of 10 branches of E. Sun Bank in the Taipei metropolitan area. A total of 450 questionnaires were distributed, 419 effective questionnaires were collected, leading to an effective response rate of 93%. Regression analysis was used to test the hypotheses. The findings of study are the following: (1) Service quality has a significantly positive effect on corporate image. (2) High social significance of cause-related marketing has a more significantly positive effect on corporate image than that of low social significance of cause-related marketing. (3) Corporate image has a significantly positive effect on purchase intention. (4) The moderating effects of high customer trust in the influence of corporate image on consumers' purchase intention is greater than that of low customer trust.

Keywords: Service Quality, Cause-related Marketing, Corporate Image, Purchase Intention, Customer Trust.

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* corresponding author

1. Introduction

The financial service industry in Taiwan contributes a significant 11% to the GDP. In recent years, the number of domestic financial holding companies has exceeded more than 15 and the total number of bank branches has reached 3,393. These figures show the fierce competition in the banking industry. Moreover, given the various marketing strategies available, companies have to take more complete and comprehensive marketing concepts in place of traditional approaches to win against the competition. Kotler and Keller (2006) indicated that marketing managers have to introduce social and ethic issues into their marketing activities, and to satisfy the target market by balancing corporate earnings and fulfilling customer requirements and public benefits, along with making contributions to the society. Such a concept is quite different from past marketing strategies. Feng (1996) also proposed that the difference between brands has become smaller and this has led consumers to make purchases on the basis of brand image and social responsibility. Apart from the basic benefits of products, the consumer requirements also include social and environmental added values. In order to satisfy customer requirements in this aspect, companies should create win-win results through cause-related marketing.

As the service industry is a competitive environment, the provision of high-quality services becomes one of the key factors of successful operation. In this way, competitive advantages can be obtained accordingly (Wang and Sha, 2000). Elevating the service quality presented by banks to fulfill customer needs not only maintains existing customers but also enhances customer loyalty and attracts new customers (Hsiao and Bai, 2000). When customers have to choose from so many financial institutes offering the same services, they will focus on their identification with the corporate image. Therefore, financial institutes have to possess a sufficiently distinctive image to achieve the effect of product differentiation.

Based on the above background, it is necessary to survey and discuss how the banking industry strives to win new customers and maintain existing customers through service quality and cause-related marketing. Through a literature review, the strong or weak purchase intentions of customers toward certain companies have been found to be influenced by corporate image and the moderating effect of trust on that company. However, there have not been too many studies focusing on the relation between corporate image and trust, and its application in the banking industry. Although domestic enterprises carrying out cause-related marketing have been increasing in recent years, few have extended their research regarding this issue to include corporate image. Among these studies, even fewer take this issue as a significant starting point. Thus, it is necessary to further investigate this issue. This is the motivation of this current research.

The objectives of this study are as follows: (1) to research the influence of service quality on corporate image in the banking industry; (2) to study and compare the influence of social significance of cause-related marketing on corporate image in the banking industry; (3) to explore the influence of corporate image on purchase intention in the banking industry; and (4) to examine and compare the moderating effects of different levels of customer trust on the influence of corporate image on purchase intention in the banking industry.

2. Literature Review and Hypothesis Development

2.1 The Influence of Service Quality on Corporate Image

Service is a series of behaviors, processes, and performances (Zeithaml and Bitner, 1996). It possesses four characteristic, namely, intangibility, inseparability, variability, and perishability (Dickens, 1996). As to the measurement scope, Sasser et al. (1978) suggested that measurement of service quality should not only include the final result but also the way services are offered. Regarding intangible service, customers measure satisfaction with the attitude and competence of the service provider (Rust and Oliver, 1994).

Parasuraman, Zeithaml, and Berry (1985) defined service quality as the customers' perception of good or bad service; that is, comparing the gap between their expectation of service and their perception of the service rendered. They thought service quality was the service level presented through the interactions between service providers and customers. Lewis and Booms (1983) and Crosby (1979) had the same perspective. They defined service quality as the extent of how the service offered by a service provider meets customer expectation.

Concerning the conceptual model of service quality, many scholars have brought up related models. Among them, the most representative and widely applied was the PZB model proposed by Parasuraman et al. (1985). Therefore, this research also adopted the PZB model for the measurement of service quality. In accordance with the PZB model, five aspects, namely, tangibility, reliability, responsiveness, assurance, and empathy, were used to measure service quality. Parasuraman et al. (1988) developed SERVQUAL for service quality measurement. They used a six-point Likert scale to measure service quality. This measurement method has extensively used by many researchers. For example, Cronin Jr. and Taylor (1992) used a seven-point Likert scale to measure service quality provided by a tour agency. Lin and Chien (2004) used a five-point Likert scale to measure service quality provided by a mobile telecommunication company.

Martineau (1960) proposed that corporate image referred to people's subjective recognition, feelings, and impressions of enterprises. Corporate image was the combination of functional expression and the customers' feelings. Glenn (1974) pointed out that corporate image is formed by the subjective attitude, feelings, and impressions that the public obtains according to the behavior of enterprises. Individuals would describe and recall corporate image by their personal and corporate factors. The image of an enterprise has multiple aspects. Yuille and Catchpole (1977) thought that corporate image referred to the opinions, feelings, and previous experiences regarding an enterprise. It was a mental concept converted from the results of a series of perceived processes. Levitt (1965) suggested that corporate image was the perception, reliability, reputation, and trust contributed by good or bad impressions regarding an enterprise. Most scholars thought that corporate image was a customer's general mental impression (Dichter, 1985; Finn, 1961; Barich and Kotler, 1991). Therefore, Nguyen and Lablanc (2001) proposed that corporate image was the overall representation of an enterprise to the public. Enterprises could reinforce customers' impression through the corporate image they built and take advantage of the corporate image as an effective communication strategy to enhance their position in the hearts of their customers.

Kennedy (1977) classified corporate image into functional image and affective image. Spector (1961) perceived that corporations possess personalities, and classified corporate image into six dimensions: dynamism, cooperation, business intelligence, character, success, and withdrawal. Waters (1978) classified corporate image into (1) institution image: corporate image and store image; (2) functional image: service image, promotional image, and price image; and (3) commodity image: product image, brand image, and brand-line image. Referring to Aaker and Keller (1998), Bye (2003) classified corporate image into four categories: product attribute/benefit/attitude, corporate trust, employer and customer relations, and corporate culture.

Keller (1993) adopted market leadership, awareness, profit, market share, company scale combined with perceived quality, innovation ability, expert skill, reliability, and acceptance by consumers as the ten indices for the measurement of corporate image. By referring to the three dimensions proposed by Walters (1978), Chen (2002) developed nine questions to measure corporate image, using a five-point Likert scale. Liu and Chen (2006) classified corporate image into brand loyalty, word-of-mouth, and advertising attractiveness for the measurement of corporate image, and used an open questionnaire to quantify the same.

Robertson and Gatignon (1986) stated that corporate image could increase customers' knowledge of companies' products and services and reduce customers' uncertainty while purchasing. As a result, corporate image could be regarded as the surface features when companies provide products or services. Huang (2001) found that service quality had a correlation with corporate image and proved that service quality of the banking industry had a positive effect on corporate image. Lin (2005) obtained the same result, showing that service quality had an effect on customer satisfaction and loyalty, as well as on corporate image. Huang (2003) pointed out that the service quality of the banking industry had significant effect on corporate image. The better the service quality, the better the corporate image would be. This means service quality is positively correlated with corporate image. Parasuraman et al. (1985) proposed reliability, tangibility, responsiveness, assurance, and empathy for the measurement of service quality. That means these five dimensions will have a positive correlation with corporate image. Based upon the above literature review, the first hypothesis for this paper was developed as follows:

H_1：Service quality has a significant and positive influence on corporate image.

$H_{1\text{-}1}$: Reliability of the service quality has a significant and positive influence on corporate image.

$H_{1\text{-}2}$: Tangible service quality has a significant and positive influence on corporate image.

$H_{1\text{-}3}$: Responsiveness of the service quality has a significant and positive influence on corporate image.

$H_{1\text{-}4}$: Assurance of the service quality has a significant and positive influence on corporate image.

$H_{1\text{-}5}$: Empathy of the service quality has a significant and positive influence on corporate image.

2.2 The Influence of Cause-related Marketing on Corporate Image

Varadarajan (1986) pointed out that cause-related marketing was a kind of horizontal cooperative and promotional activity that combines product brands and charitable organizations. Caesar (1986) defined cause-related marketing as the connection of enterprises with specific charity organizations. The enterprises would donate partial income to charities whenever customers used their service or purchased their products. Varadarajan and Menon (1988) re-interpreted the definition of cause-related marketing to that of a company donating a specific percentage of money to a specific cause and customers taking part in the transactions. It will satisfy the goal of both the organization and individual. Furthermore, Nichols (1990) stated that cause-related marketing was an approach that combined selling and charity to improve corporate image. From the viewpoint of public relations, Oldenburg (1992) revealed cause-related marketing to be a new media hybrid that helps an enterprise maintain good relationship with the public through publicity and public relations. Kotler (1998) demonstrated that cause-related marketing occurred when an enterprise cooperated with one or more non-profit organizations and made contributions to those organizations with the ultimate goal of improving sales or corporate image.

Andreasen (1996) divided cause-related marketing into three categories based on the means of cooperation between enterprises and non-profit organizations: (1) promotional activities based on transactions, (2) joint cause promotion, and (3) authorization. This paper concentrates on the first category; it studies and discusses promotional activities based on transactions when enterprises implement cause-related marketing. Unlike Andreasen (1996) who proposed only three categories, Kotler (1998) indicated four categories of cause-related marketing: (1) enterprise cause promotion, (2) promotional activities based on transactions, (3) joint cause promotion, and (4) authorization.

On the other hand, Cobb and Elder (1983) stated that the characteristic of social significance of the cause would influence the possibility of extending the cause. They classified cause-related marketing into five categories: (1) degree of specificity, (2) social significance, (3) temporal relevance, (4) complexity, and (5) categorical precedence. Because the most important part of the cause is its capability to bring about identification among the public, it is necessary to emphasize its social significance to achieve the effect of cause extension. Social significance has been defined as the situation where the public is influenced by the cause (Wasieleski, 2001). When enterprises promote marketing activities by combining it with a cause, they generate more attention. Suen (1997) proposed that social significance refers to the possibility of bringing about the public’s identification with certain social causes that an enterprise adopts or dominates. Varadarajan and Menon (1988) suggested that the causes an enterprise chooses should attract customers. When customers are presented with cause-related marketing that features higher social significance, it should be easy for them to identity with the causes. Consequently, customers would accept such a marketing approach, which quickly boosts cause extension (Lin and Wang, 2004). Thus, this research adopts cause significance for measurement.

Lin and Wang (2004) adopted social significance to measure cause-related marketing. They classified social significance into high and low level, and used a seven-point Likert scale for the measurement. Referring to Kotler (1998), Chen, Chang, and Chang (2004) adopted enterprise cause promotion, promotional activities based on transactions, joint cause promotion, and authorization for the measurement of cause-related marketing, using a six-point Likert scale.

Yechiam et al. (2003) proposed that companies could indirectly increase customers' positive attitudes via cause-related donation or popular activities accepted by the public. Nichols (1990) thought that cause-related marketing could contribute to the companies by establishing good reputation and improving their images. The execution of cause-related marketing will be good for elevating brand image and popularity (Caesar, 1986). Garrison (1990) also found that cause-related marketing could improve the popularity and be funding sources of non-profit organizations while improving the reputation of profit-making organizations. Polonsky and Speed (2001) suggested that if people considered cause-related events valuable, people would respond better to the sponsors. Henricks (1991) perceived that cause-related marketing could make the people in charge of the companies attain corporate reputation faster and project a positive public image. Some scholars have advocated that open cause-related marketing plans will influence the results of promotional activities and corporate images (Kotler and Andreasen, 1995; Varadarajan and Menon, 1988). Varadarajan and Menon (1988) further proposed that the benefits of cause-related marketing include: (1) increasing the visibility of enterprises, (2) strengthening the images of enterprises and brands, and (3) expanding customer groups. The importance of having a cause to customers influences customers' support of the cause. Thus, many companies are glad to introduce causes with social significance into their marketing activities (Nichols, 1990). Therefore, the second hypothesis of this study was developed as follows:

H_2: When companies carry out cause-related marketing and choose a cause with higher social significance, it will contribute to creating a better corporate image than a cause with lower social significance.

2.3 The Influence of Corporate Image on Purchase Intention

Purchase intention refers to an orientation which consumers may take for a product (Bagozzi and Burnkrant, 1999). Dodds et al. (1991) suggested that purchase intention was the possibility that customers would attempt to buy a product. Schiffman and Kanuk (2007) defined purchase intention as the decision-making process customers undergo for requiring, buying, evaluating, using, and disposing of a product or service to fulfill their needs. In consideration of customers' perceived value, Hsu (1987) pointed out that purchase intention was transactional deeds after customers make a general product evaluation and form their perceptual reaction to the targeted object – that is, the customers' evaluation or brand attitude toward a product. After considering external incentives, this reaction turns out to be the consumers' purchase intention. When customers have higher perceived value of certain products, they have stronger purchase intention (Dodds et al., 1991). Wang and Huang (2007) thought that, from the effectiveness viewpoint, customers pursue what they perceive to be most effective. There would be higher purchase intention when customers believe that the benefits of the product they purchased outweighed the financial cost.

In their study of the effect of service quality on consumer purchase intention, Parasuraman et al. (1988) adopted a five-point Likert scale to measure consumer purchase intention. Zeithaml (1988) suggested that companies can use the perceived value to measure consumer purchase intention by adopting a seven-point Likert scale. Biswas (1992) used a seven-point Likert scale, while Schiffman and Kanuk (2007) adopted a five-point Likert scale to measure consumer purchase intention.

If companies could build up a good and unique corporate image, it can increase customer purchase intention for their products or services and raise their profits and brand effect, thereby helping to meet the business's ultimate goal(Chen, 2002). Keller (1993) also indicated that companies with good reputation had significant influence on customers' buying decisions. Customers felt more positive about products when companies had good reputation. Robertson and Gatignon (1986) stated that corporate image could increase customers' knowledge on specific companies' products or services, and reduce uncertainty of customers when making buying decisions. It could also influence customers' inclination to transact these enterprises as their good reputations are translated into minimizing risks arising from consumptions. Fisk et al. (1993) pointed out that building a good corporate image could increase the intention of store visits and purchase behavior. Therefore, corporate image can help improve customers' purchase intention. Based upon the above literature review, the third hypothesis for this paper was developed as follows:

H_3: Corporate image has a significantly positive influence on purchase intentions.

2.4 The Moderating Effects of Customer Trust between the Influences of Corporate Images on Purchase Intention

Mohr and Spekman (1994) equated customer trust with the reliability of an enterprise, which does its best to fulfill its responsibility in the process of exchange. That is, customers, in the process of exchange with organizations, will experience this reliability and therefore have confidence in organizations. Customer trust can also be defined as customers' confidence in an organization that provides them with reasonable and sound products during transactions (Morgan and Hunt, 1994). Donney and Cannon (1997) defined consumer trust as the consumers' recognition of a company's degree of credibility and benevolence. David (2002) gave a more concrete description; he stated that the trust from customers would be based on their belief that the enterprises were capable, kind, and honest, such that customers rely on them. If what the customers trust is an organization, this trust could be defined as customers' trust in the service quality and reliability offered by the organization (Garbarino and Johnson, 1999).

In order to maintain long-term relationships with customers, the enterprises have to build up good customer trust. When trust is highly established, both parties will do their best to obtain the greatest benefits for their relationships. Therefore, competitive advantages can be increased and the transactional cost brought about by opportunistic behavior can be reduced (Doney and Cannon, 1997).

Sirdeshmukh et al. (2002) proposed competence and benevolence as two requirements. Garbarino and Johnson (1999) suggested that quality and reliability were two good dimensions for measuring the degree of customer trust. May, Davis, and Schoorman (1995) suggested ability, benevolence, and integrity as parameters to measure customer trust. In studying relationship marketing, many researchers have classified customer trust as having both credibility and benevolence (Ganesan, 1994; Morgan and Hunt, 1994; Doney and Cannon, 1997).

Referring to Sirdeshmukh, Singh, and Sabol (2002), Chong (2004) developed eight questions adopted a seven-point Likert scale to measure customer trust. Likewise, Tsay and Shieh (2005) used a seven-point Likert scale for the measurement of customer trust. Suen and Tsay (2006) developed 11 questions to measure customer trust using a five-point Likert scale.

Mohr and Spekman (1994) indicated that if both parties in a transaction had a relationship with better trust and commitments, it would be helpful to increase cooperation with each other, and ease the functional conflict of both parties, thereby decreasing the likelihood of withdrawal or termination of relationships due to uncertainty. Gifford (1999) revealed that enterprises could build deeper trust and relationships with customers by making donations to non-profit organizations. It would not only increase corporate image but also help gain profits eventually. In addition to obtaining customers' trust and good opinion, companies with good images can also enhance customers' purchase intention for their products or services. If companies establish better customer trust, they would convey messages showing positive corporate reputation and products with guaranteed attributes and functions (Dodds et al., 1991). Grewal et al. (1998) discovered that customers' perception of product quality was positively correlated with corporate image. Such correlation presented significant effects of customer trust on a product provider. Notwithstanding good corporate image, customers with high or low trust toward a company play an increased or decreased role, respectively, when they make purchase decisions. Therefore, customer trust would have a moderating effect towards the effect of corporate image on purchase intention. Based upon the above literature review, the fourth hypothesis for this study was developed as follows:

H_4: The influence of corporate image on consumers' purchase intention in high customer trust situations is greater than that in low customer trust situations.

3. Methodology

3.1 Conceptual Structure

The main objectives of this study were to investigate the influence of service quality, the social significance of cause-related marketing and corporate image on purchase intention, and to examine the moderating effects of customer trust in the influence of trust on consumer purchase intention. Referring to Parasuraman et al. (1985), this study chose reliability, tangibility, responsiveness, assurance, and empathy as the dimensions for the measurement of service quality. For cause-related marketing, the idea proposed by Cobb and Elder (1983) was adopted; we classified the cause into high and low level of social significance for measurement. A company that possesses good corporate image will attract consumers' purchase intention (Fisk et al., 1993; Keller, 1993; Shapiro, 1982).

From the literature review, we found that few researchers had concentrated on the moderating effect of customer trust in the influence of corporate image on purchase intention. Customer trust was a key factor when consumers make the purchase decision in practice. Therefore, this paper chose customer trust as a moderating variable to explore the moderating effect of customer trust contributing to the effect of corporate image on purchase intention in the banking industry.

By referring to the above literature, the conceptual structure of this study was developed as shown in Figure 1.

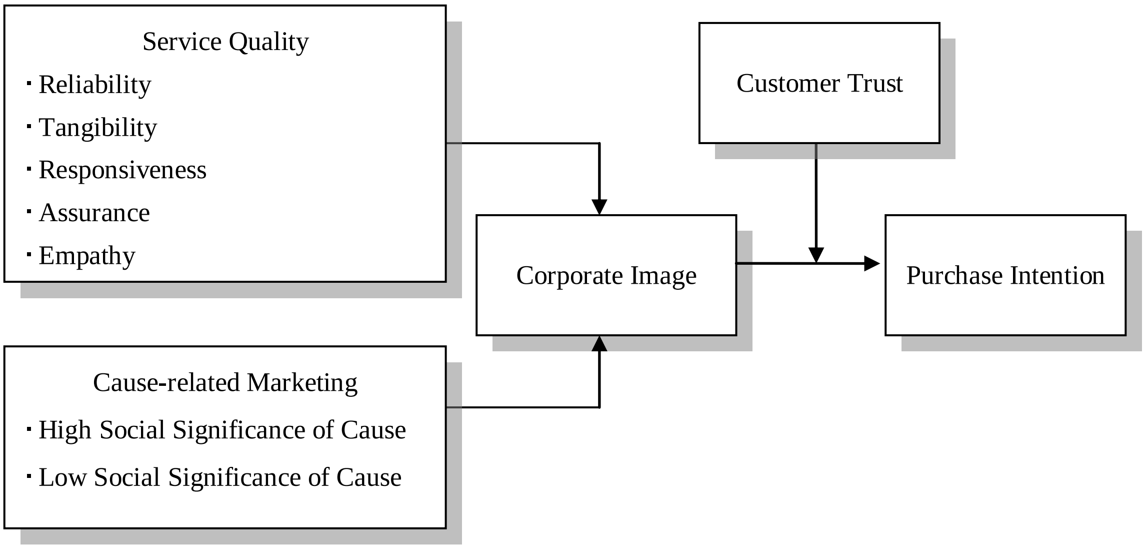
Service Quality
· Reliability
· Tangibility
· Responsiveness
· Assurance
· Empathy
Customer Trust
Corporate Image
Purchase Intention
Cause-related Marketing
· High Social Significance of Cause
· Low Social Significance of Cause

Figure 1. Conceptual Structure

3.2 Definition and Measurement of Variables

This study refers to the idea proposed by Sasser et al. (1978), Rust and Oliver (1994), and Parasuraman et al. (1988) regarding the five aspects for measuring service quality. Service quality was defined as customers' cognition after receiving services. It refers to the use of the difference between customers' perception of and expectation for service to measure the service received and perceived. The operational definitions of dimension used in this study are as follows: (1) Tangibility: refers to the degree of general presentation of tangible service equipment, tools, and service staff; (2) Reliability: refers to the degree of ability possessed by a company to reliably and accurately provide the services committed; (3) Responsiveness: refers to the level of the service staff's ability to assist customers and willingness to provide services to customers; (4) Assurance: refers to the level of service staff's professional knowledge, ability to keep customers' transactions safe and confidential, politeness, and ability to win customer trust; and (5) Empathy: refers to the degree of provision of customer and individual care by an enterprise and the ability to keep close contact with customers.

This study refers to the SERVQUAL proposed by Parasuraman et al. (1988), and refers to Chen et al. (2004) and Lin and Chien (2004) for the measurement of service quality. After modifying and integrating the questions based on the literature review, a seven-point Likert scale method was adopted to measure respondents' opinion, where 1 represents absolute disagreement and 7 means absolute agreement.

As to the social significance of cause-related marketing, the operational definition in this study was based on the idea proposed by Cobb and Elder (1983), Suen (1997), and Lin and Wang (2004). It refers to the respondent's average degree of care for different causes. A seven-point Likert scale was adopted to measure respondents' opinion, where 1 represents absolute disagreement and 7 means absolute agreement.

Based on the viewpoints proposed by Nguyen and Lablanc (2001), Martineau (1960), and Glenn (1974), this paper defined corporate image as customers' subjective cognition, perception, and comprehensive impression. The questions for measuring corporate image were based on the study conducted by Kennedy (1977) and Walters (1978). Related modifications were made before measuring corporate image as recognized by customers. A seven-point Likert scale was adopted to measure respondents' opinion, where 1 represents absolute disagreement and 7 means absolute agreement.

Based on the ideas presented by Dodds et al. (1991) and Schiffman and Kanuk （2007), purchase intention was defined as the orientation to a product or service by a customer who has consumption behavior. The measuring questions for purchase intention were modified and integrated by referring to Zeithaml (1988), Biswas (1992), and Fan et al.(2006). A seven-point Likert scale was adopted to measure respondents' opinion, where 1 represents absolute disagreement and 7 means absolute agreement.

Based on the literature presented by Mohr and Spekman (1994), Morgan and Hunt (1994), and Doney and Cannon (1997), customer trust was defined as customers' confidence in believing that a product or service involved in a transaction was reliable, customer caring, and honest. The measuring questions for customer trust were modified and integrated by referring to Fang et al. (2003) and Chong (2004). A seven-point Likert scale was adopted to measure respondents' opinion, where 1 represents absolute disagreement and 7 means absolute agreement.

3.3 Sample Size and Sampling Method

Referring to the principle of the sampling method proposed by Roscoe (1975), and the sample size decision suggested by Yan (1996), a total of 450 samples were required for this study.

There were 116 branches of E. Sun Bank in Taiwan, and 58 branches were located in the Taipei metropolitan area. Among these 58 branches, 10 branches were also involved in the security business. They were the biggest and representative branches of the bank. This study selected the customers of the 10 biggest branches for investigation. A total of 45 questionnaires were distributed at each branch for a total of 450 questionnaires.

Finally, this study selected customers over 18 years of age as research objects. Convenience sampling method was used to collect primary data.

3.4 Data Collection and Analysis Methods

The samples were chosen from the consumers of 10 branches of E. Sun Bank in the Taipei metropolitan area. This study conducted a questionnaire survey for the general consumers. The samples selected by this study for the questionnaire survey have their own representation meaning. Taking sampling convenience and the timeliness of receiving questionnaire responses into consideration, the questionnaire survey used the researcher guidance method, in which researchers conducted face-to-face interviews and collected the valid questionnaires on the spot. In this way, interviewers could pose any questions they have on the spot, which helped enhance the questionnaire response rate and accuracy.

The test design concerning cause significance mainly referred to Lin and Wang (2004) and Cobb and Elder (1983). The main purpose of this test was to find out the subjective concern of the respondents regarding the type of causes selected by the sponsoring banks. The results obtained from the test would be the basis for selecting the activities suitable for the banks. The categories of causes sponsored by the banks were based on Lin and Wang (2004)'s categories, namely, sports activities, charities, social welfare, academics, environmental protection, arts and culture, community services, and medical care.

In a pre-test, the highest and lowest scored causes were selected represent high and low social significance, respectively, based on how much the customers cared about them. Forty-four valid samples were collected. Statistical t-test was applied to test the significance of the sample. The category of charities gained the highest average score at 5.90. The category of arts and culture obtained the lowest average score at 4.54. Both categories reached a statistical significance at 95% confidence level. Therefore, we chose charities as a cause with higher social significance, while arts and culture as a cause with lower social significance.

4. Results

4.1 Sample Description

A total of 450 questionnaires were distributed, 419 effective questionnaires were collected, and the effective response rate was 93%. According to the results of the questionnaire analysis, there were more male respondents (53.5%) than female (46.5%) respondents. The respondents' ages were mainly between 19-30 years old (54.9%), and their education levels were mainly at college level (58.7%). The majority of career backgrounds was in the service industry (17.7%), and their personal average monthly income was less than NT$ 20,000 (25.8%). More than 38.2% of respondents go to the bank three to five times in one month.

4.2 Reliability and Validity Analysis

This study adopted Cronbach's α value as a tool for reliability examination. Based on the suggestion proposed by Guielford (1965), the bigger the Cronbach's α value, the higher the internal consistency. If the α value is bigger than 0.70, the reliability of measurement is fairly high. The examination result of this study shows that, whether during the pre-test or the formal investigation, Cronbach's α value in every variable and dimension was higher than 0.8, which means high reliability for the questionnaire (Table 1).

Table 1. Reliability of questionnaire of formal investigation

Variables		Cronbach's α value
		Dimensions
Service Quality	Reliability	0.844
	Tangibility	0.846
	Responsiveness	0.881
	Assurance	0.832
	Empathy	0.858
Social Significance of Cause	High Social Significance of Cause	0.842

	Low Social Significance of Cause	0.906
Corporate Image		0.949
Purchase Intention		0.782
Customer Trust		0.938

Validity means that the measuring tool can measure the level of the intended-to-measure object. Content validity and construct validity were used in this study to examine the validity of the questionnaire. Content validity was performed based on the researcher’s professional ability to subjectively judge if the selected scale can correctly measure the researcher’s intended-to-measure feature. The dimensions and items explored in this study were based on relevant literature review. This inventory or measuring item has been used by many scholars, both locally and globally. In addition, we conducted a pre-test and did some revisions before setting out the questionnaire. Therefore, the questionnaire used as a measuring tool in this study meets the requirements of content validity. This study applied further confirmatory factor analysis to examine the construct validity of this questionnaire. The results are shown in Table 2. According to Chiou’s (2003) suggestion, when the explained variation is higher than 50%, the factor loadings of measuring questions in a research are all higher than 0.5, and the eigenvalue is higher than 1, which means the overall questionnaire quality is good and has a better construct validity. According to the data shown in Table 2, the explained variation was higher than 50%, factor loading of every question was higher than 0.5, and the eigenvalue of each dimension was higher than 1. This means that the questionnaire used in this study had a better construct validity.

Table 2. Validity analysis of formal questionnaire

Variables		Questions	Factor loading	Eigenvalue	Explained Variation（%）
Service Quality	Reliability	12	0.745	1.66	77.481
		13	0.740		
		14	0.747		
	Tangibility	9	0.689	1.51	77.052
		10	0.709		
		11	0.727		
	Responsiveness	15	0.737	1.47	80.937
		16	0.698		
		17	0.666		
	Assurance	18	0.645	1.31	75.368
		19	0.699		
		20	0.638		
	Empathy	21	0.766	1.09	87.573
		22	0.710		
Social Significance of Cause	High Social Significance of Cause	1	0.734	2.55	68.046
		2	0.853		
		3	0.789		
		4	0.815		
	Low Social Significance of Cause	5	0.828	2.94	78.090
		6	0.882		
		7	0.851		
		8	0.865		
Corporate Image		23	0.655	6.77	64.300
		24	0.524		
		25	0.742		
		26	0.813		

	27	0.755		
	28	0.838		
	29	0.822		
	30	0.825		
	31	0.815		
	32	0.819		
	33	0.716		
	34	0.612		
Purchase Intention	35	0.592	1.82	69.988
	36	0.839		
	37	0.875		
Customer Trust	38	0.853	3.07	84.505
	39	0.854		
	40	0.898		
	41	0.898		

4.3 Correlation Analysis

In order to examine the correlation of each variable and dimension, Pearson’s correlation coefficient analysis was adopted and its results are shown in Table 3. According to the figures shown in Table 3, it is obvious that the variables and dimensions in this study show a highly positive correlation.

Table 3. Correlation coefficient of variables and dimensions

Variables	Service Quality	Social Significance of Cause	Corporation Image	Purchase Intention	Customer Trust
Service Quality	1.00				
Social Significance of	0.526***	1.00			

Cause					
Corporate Image	0.713***	0.486***	1.00		
Purchase Intention	0.514***	0.378***	0.632***	1.00	
Customer Trust	0.688***	0.460***	0.783***	0.631***	1.00

Note: *: p≦0.10; **: p≦0.05; ***: p≦0.01

4.4 Hypothesis Testing

Regression analysis was adopted to test the hypotheses. The results show that the D-W values for Model 1 to Model 4 are within the range of 1.5-2.5. It shows that those values reach a statistical significance under 1% of the significance level, thus there was no autocorrelation existing between residual items (Chiou, 2003).

4.4.1 The Influence of Service Quality on Corporation Image

The results of the regression analysis for the influence of service quality on corporate image are shown in Table 4. The test results indicate that the service quality could interpret 69.1% of variance towards corporate image. This represents that Model 1 was equipped with explanatory capacity where F=188.032, p=0.000, showing that it has reached a statistical significance.

Furthermore, with β=0.388, t=7.839, p=0.000 for reliability, β=0.117, t=2.809, p=0.005 for tangibles, β=0.125, t=2.339, p=0.02 for responsiveness, β=0.122, t=2.472, p=0.014 for assurance, and β=0.211, t=4.349, p=0.000 for empathy, the hypotheses 1-1, 1-2, 1-3, 1-4, and 1-5 in this study were all supported. Therefore Hypothesis 1 was supported.

Table 4. Regression analysis for the influence of service quality on corporate image

Independent Variables	Service Quality	Regression Coefficient（β）	t value	p value
Corporation Image	Reliability	0.388	7.839	0.000***
	Tangibles	0.117	2.809	0.005**
	Responsiveness	0.125	2.339	0.020*
	Assurance	0.122	2.472	0.014*
	Empathy	0.211	4.349	0.000***
R^2 =0.695；$\overline{R}^2$ =0.691；D-W=1.927；N=419；F=188.032；p=0.000***				

Note: *: p≦0.10; **: p≦0.05; ***: p≦0.01

4.4.2 The Influence of the Social Significance of Cause-related Marketing on Corporate Image

The results of regression analysis for the influence of the social significance of cause-related marketing on corporate image are shown in Table 5. The data indicate 23.8% of explanatory variance for the social significance of cause-related marketing towards corporate image. It illustrates that the overall model was equipped with explanatory capacity, where F=66.293 and p=0.000, showing that it has reached statistical significance. Also, given that the D-W=1.968, it shows that no self-correlation exists between residual items.

Furthermore, with β=0.349, t=5.564, p=0.000, and β=0.175, t=2.798, p=0.005, the influence of high and low social significance of the chosen cause of the cause-related marketing on corporate image has reached a statistical significance, which represents that the high and low social significance of the chosen cause of the cause-related marketing has significant and positive influence on corporate image.

Furthermore, we conducted a t-test for the degree of influence of different levels of social significance of cause-related marketing on corporate image. The results show that the average of higher cause-related marketing was 5.162, and the average of lower cause-related marketing was 4.807, p=0.000. Therefore, Hypothesis 2 was supported.

Table 5. Regression analysis for the influence of the social significance of cause-related marketing on corporate image

Independent Variables	Social significance of cause-related marketing	Regression Coefficient （β）	t value	p value
Corporate image	High Social Significance of Cause	0.349	5.564	0.000***
	Low Social Significance of Cause	0.175	2.798	0.005***
R^2 =0.242；$\overline{R}^2$ =0.238；D-W=1.968；N=419；F=66.293；p=0.000***				

Note: *: p≦0.10; **: p≦0.05; ***: p≦0.01

4.4.3 The Influence of Corporate Image on Purchase Intention

Regression analysis for the influence of corporation image on purchase intention is shown in Table 6. The data indicate 39.7% of explanatory variance for corporate image towards purchase intention, where F=276.72 and p=0.000, showing that it has reached statistical significance. Also, given that the D-W value=2.081, it shows that no self-correlation exists between residual items.

The results of the test, β=0.632, t=16.635, and p=0.000, show that the influence of corporate image on purchase intention has reached a statistical significance, which represents that corporate image has a significantly and positive influence on purchase intention. Therefore Hypothesis 3 was supported.

Table 6. Regression analysis for the influence of corporate image on purchase intention

Independent Variables	Variables	Regression Coefficient （β）	t value	p value
Purchase Intention	Corporation Image	0.632	16.635	0.000***
R^2 =0.399；$\overline{R}^2$ =0.397；D-W=2.081；N=419；F=276.72；p=0.000***				

Note: *: p≦0.10; **: p≦0.05; ***: p≦0.01

4.4.4 The Moderating Effects of Customer Trust in the Influence of Corporate Image on Purchase Intention

Regression analysis of the moderating effects of customer trust in the influence of corporate image on purchase intention is shown in Table 7. The data show that the model has 42.9% explanatory capacity to the variance with F=157.977, p=0.000, and has reached a statistical significance. Regarding the moderating effects of customer trust in the influence of corporate image on purchase intention, the test results β=0.486, t=4.897, p=0.000 reached a statistical significance. With β=0.486, it means that there is a positive moderating effect.

Furthermore, the univariate t-test was adopted to examine the moderating effects between corporate image and purchase intention under different levels of customer trust. As shown in Figure 2, with the moderating effects brought by better customer trust, the effect of corporate image on purchase intention was greater than that with less customer trust. Therefore, Hypothesis 4 was supported.

Table 7. Regression analysis for the moderating effects of Customer Trust between the influences of Corporate Image on Purchase Intention

Independent Variables	Variables	Regression Coefficient （β）	t value	p value
Purchase Intention	Corporate Image	0.180	1.818	0.070*
	Corporate Image × Customer Trust	0.486	4.897	0.000***
R^2 =0.432；$\overline{R}^2$ =0.429；D-W=2.063；N=419；F=157.977；p=0.000***				

Note: *: p≦0.10; **: p≦0.05; ***: p≦0.01

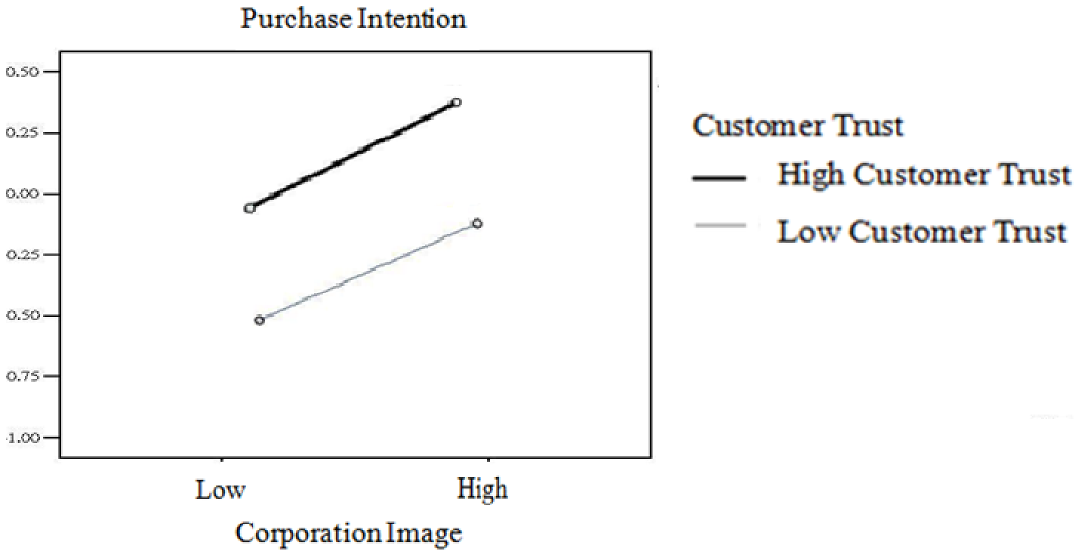

Figure 2. Comparison of the moderating effect of high and low customer trust

5. Conclusions

5.1 Conclusions

As a result of the empirical analysis, this study has come up with the following four conclusions: (1) Service quality has a significantly positive effect on corporate image; (2) High social significance of cause-related marketing has greater significantly positive effect on corporate image than that of low social significance of cause-related marketing; (3) Corporate image has a significantly positive effect on purchase intentions; and (4) The moderating effect of high customer trust in the influence of corporate image on purchase intention is greater than that of low customer trust.

5.2 Management Implications

1. The study verified that service quality was an important influential factor of corporate image.

Service quality has a significantly positive influence on corporate image, as verified by this study. This finding corresponds with and supports the conclusion made by Robertson and Gatignon (1986), who stated that all characteristics of products or services will be reflected in corporate image. Service product was an intangible and experiential product. Banks provide service for customers, thus service quality was a key predictor of corporate image.

2. The study emphasized the critical role of the high social significance of cause-related marketing.

Many studies have established that cause-related marketing helps companies improve and increase their reputation. Yechiam et al. (2003), Nichols (1990), Caesar (1986), Barnes and Fitzgibbons (1992), and Henricks (1991), have the same perception in their studies. As to the factor influence on corporate image, this study found that the high social significance of cause-related marketing had higher influence than that of low social significance of cause-related marketing. This result reveals the critical role of high social significance of cause-related marketing.

3. The study revealed the moderating effects of customer trust.

In addition to finding that corporate image has a positive influence on purchase intention, this study further found the moderating effects of customer trust on the influence of corporate image on purchase intentions. This important result makes the integrated model of purchase intention more thorough, enriches a part of literature, and provides a valuable academic reference.

5.3 Practical Implications

1. The importance of service quality for the banking industry must be examined.

Service quality is an influential factor of corporate image, which banks can easily control by improving tangible equipment and by conducting training activities (Dickens, 1996). This study perceived corporate image to have a mediating role between service quality and purchase intention. Indeed, banking is a service industry that needs to improve the relationship between service quality and corporate image in order to increase its positive corporate image and impart its good reputation to customers through word-of-mouth or advertising.

2. Good corporate image helps to develop competitive advantage.

The levels of difference between brands and companies have become smaller in the competitive environment, which more often induce consumers to make their purchase decision depending on a company's corporate image. It will be helpful for banks choose causes with high social significance and conduct cause-related marketing if they expect to gain and retain customers and develop sustainable competitive advantage.

5.4 Limitations

This study has some limitations. First, it only focused on customers of several branches of E. Sun Bank as research objects, thus the results obtained may lack external validity. Further evaluation is required if the conclusions of this study are to be extended to other banks, cooperatives, farmers' associations, or other industries. Second, the samples interviewed were selected customers from 10 branches of E. Sun Bank in the Taipei metropolitan area. Therefore, the samples do not reflect the general behavior of consumption. Third, this study focused on the variables regarding cause-related marketing activities on an exchange basis. However, cause-related marketing activities cover many other activities, thus one kind of cause-related marketing activities does not necessarily reflect the wide scope of cause-related marketing. Finally, to obtain complete data required by the questionnaire, individual guide approach was used to interview the samples. Most respondents were at work during our sampling and some of them were quite conservative when responding to some of the questions regarding their use of the bank. Though they were guided, some respondents filled in the questionnaire in a negligent manner. We tried our best to make the research perfect by eliminating insufficient and invalid copies of questionnaire but there could still be existing bias.

5.5 Suggestions

5.5.1 Suggestions to Banks

1. Managers should value service quality to enhance corporate image.

In this study it was proven that service quality creates a positive effect on corporate image, and corporate image also creates a positive effect on purchase intention. This means that when banks provide good service quality, corporate image will be improved and ultimately lead to higher purchase intention. Contrarily, poor service quality destroys the general corporate image and further causes poorer purchase intention. Corporate image serves as the impression customers have on a product or brand produced or sold by an enterprise and the overall impression of the corporate name and slogan. Such impression is abstract and without a solid presence. Corporate image is intangible, while service quality is tangible and can be improved at any time. Therefore, it is suggested that the banking industry should pay more attention to provide better service quality so as to build better corporate image.

2. It is better for an enterprise to choose a cause with higher social significance for its cause-related marketing.

Managers may achieve better effect on corporate image if they choose causes with higher social significance in their cause-related marketing activities. If an enterprise tends to use cause-related marketing to increase consumers' positive attitude, it is more beneficial to choose a cause with higher social significance.

3. There is value in building corporate image.

This study found that the purchase intention of customers for a product or service will be reinforced if an enterprise is able to establish a good corporate image. In such a case, the enterprise can further increase its operational revenue and ultimately achieve its business goals. It is suggested that the banking industry should pay more attention to build up their corporate image in order to gain c positive attitude and strengthen their purchase intention of their customers for related products. Banks can establish a closer relationship with customers and strengthen their purchase intention through good corporate image by holding related marketing activities.

4. Use customer trust to strengthen the positive attitude of corporate image toward purchase intention.

Customers who trust an enterprise are the best promoters of corporate image. It was proven that the effect of corporate image with higher customer trust on purchase intention was greater than that of corporate image with lower customer trust. Good corporate image creates positive purchase intention; however, good corporate image will not be as high without the support of a high level of customer trust. If an enterprise enjoys customer trust at a higher level, the messages or impressions delivered help build the reputation of that enterprise. The product attributes and functions provided by the enterprise may represent a strengthened corporate image recognized by customers and influence stronger purchase intention. Therefore, it is suggested that an enterprise should establish good customer trust to work with other promotional and communication strategies.

5.5.2 Future Research Suggestion

1. Improve external validity and expand sampling.

Different brands or different industries may carry different attributes. It is suggested that researchers doing future investigation should cover other banks or brands in other industries for further discussion. The samples collected by this study only focused on the customers having relationships with 10 branches of E. Sun Bank in the Taipei metropolitan area, thus the sample was limited. It is suggested that subsequent researches should expand sampling.

2. Increase the scope of study and change the independent variables.

This study only covered cause-related marketing activities based on transactions. It is suggested that researchers should target other types of cause-related marketing. Many independent variables may have effects on purchase intention. Each variable involves different criteria. Therefore, it is suggested that researchers conducting follow-up studies should cover other variables and aspects; for example, brand equity, customer loyalty, and others, in order to make further, more comprehensive study.

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