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Measuring the Impact of Auditing on Customer Confidence to Support the Brand under the Social Responsibility of the Consumer (Case study: Al-Rafidain Bank - Baghdad Branch)

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Abstract

The study aims to explain the effect of perceived responsible marketing on customer trust and brand patronage with the mediating role of consumer social responsibility in Al-Rafidain Bank, Baghdad Branch. The study was applied in terms of purpose and descriptive-correlational in terms of method and was conducted with a quantitative approach. The statistical population included customers of Al-Rafidain Bank in Baghdad, and given the unlimited nature of the population, the sample size was determined as 384 people based on the Cochran formula. The data collection tool was a standard questionnaire with a five-point Likert scale that measured the four main research constructs: perceived responsible marketing, consumer social responsibility, customer trust, and brand patronage. The validity and reliability of the tool were confirmed using Cronbach's alpha, composite reliability, and average variance extracted (AVE). The data were analyzed with Smart PLS version 4 software and structural equation modeling. The findings revealed that perceived responsible marketing has a positive and significant impact on both variables of customer trust and willingness to support the brand. From the point of view of Al-Rafidain Bank, which has faced long periods of bureaucracy and economic change, responsible marketing as a social capital-building approach is very important in establishing brand loyalty and legitimacy.

Keywords: Perceived responsible marketing; customer trust; willingness to support the brand; consumer sense of social responsibility.

Introduction

In recent decades, with the rise in awareness among people about the ethical and social implications of business activities, a new approach has been introduced in the marketing field, which is referred to as "perceived responsible marketing". This approach goes beyond ethical advertising and corporate social responsibility, as it involves consumers' perception of ethical behavior and brand response to stakeholders (Amoako et al, 2021. Today's consumers are not only concerned about the quality of the products or services, but also about how the brands are taking care of the environment, society, employees, and even future generations. Thus, from this point of view, responsible marketing perception is not only a key success factor, but it is also a must for the survival of the organizations in today's dynamic market. Responsible marketing perception is based on the perception of individual justice in market relations and leads to the development of lasting brand trust and favorable public image of the ethical identity of the organization (Chatzopoulou & de Kiewiet, 2021).

On the other hand, the desire to support a brand, as one of the valuable behavioral outcomes in consumer behavior, indicates the degree to which customers are willing to continue the relationship, recommend the brand to others, and defend it against criticism. This variable is directly related to the consumer's level of trust and moral feelings towards the brand. When a consumer perceives that the brand they like is engaging in fair, ethical, and social practices, a motivational platform is created for brand support over the long term. The motivation to support a brand is not just brand loyalty to a product or service; it also has an emotional and value dimension that is based on the brand's integrity.

Consumer social responsibility is a concept that deals with the ethical aspects of consumer behavior. This feeling arises when an individual is aware of the social and environmental consequences of their consumption choices and tries to support brands that act in accordance with their ethical and human values (Hosta & Zabkar, 2021). People with a high level of social responsibility usually pay more attention to the origin of products, the organization's treatment of employees, and the company's participation in social affairs. Such an attitude distinguishes brands that demonstrate genuine and responsible behaviors in the minds of customers and transforms the economic relationship into an ethical relationship (Hayat et al, 2022).

Despite the significant expansion of research on marketing ethics and social responsibility in recent years, there is still a significant gap in the literature; especially in the field of understanding how perceived responsible marketing affects consumer patronage

behaviors through psychological mediating variables. Many studies have focused on brand organizational behaviors and have less addressed the perception-emotion-behavior chain on the customer side. In this regard, examining the role of consumer social responsibility as a connecting link between ethical marketing and brand behavioral outcomes can provide a new understanding of the mechanism of trust and patronage formation (Falcão & Roseira, 2022).

The current competitive and sensitive environment has doubled the need to pay attention to responsible marketing dimensions and has turned the gap between the brand's claimed behavior and customers' mental perception into a serious challenge. At Al-Rafidain Bank in Baghdad, one of the main challenges in the field of marketing feeling and customer relationship management is the significant gap between customers' mental image of the bank's social responsibility and its actual performance.. From this challenge, the main research question is formulated as follows: What is the impact of perceived responsible marketing on customer trust and willingness to support the brand, and what role does the consumer's sense of social responsibility play as a mediator in this relationship?

Research literature

1. Perceived responsible marketing

Perceived responsible marketing is a relatively new concept in the consumer behavior literature that refers to individuals' subjective perception of the extent to which companies adhere to ethical, social, and environmental principles in their marketing activities. This concept is defined from the customer's perspective and includes their perceptions about a brand's honesty, fairness, transparency, and accountability to society and stakeholders. Perceived responsible marketing is formed when consumers feel that the company's goal is not only to make a profit, but also that human and social values are taken into account in its marketing decisions (Camilleri, 2021). This perception is strengthened by observing the organization's behavior in honest advertising, transparency in communications, respect for customer rights, protection of the environment, and commitment to social justice. Theorists believe that such a perception leads to the formation of a positive moral image of the brand and deepens the emotional and cognitive bond between the brand and the consumer. In essence, perceived responsible marketing is a bridge between business ethics and consumers' subjective values, which is understood within the framework of concepts such as sustainable marketing, corporate social responsibility, and value-based marketing (Sheth &

Parvatiyar, 2021). The importance of this concept is that today's customers, especially in informed and network-oriented societies, are more sensitive to unethical behaviors of brands, and any contradiction between the company's words and behavior can undermine their trust. Therefore, companies that can create a positive perception of their responsibility in the minds of customers will enjoy an intangible but valuable capital - namely, social trust capital. Perceived responsible marketing is a multidimensional construct that includes ethical, social, and environmental dimensions and directly affects customer attitudes and behavior (Kumar et al, 2023).

2. Customer trust

Customer trust is one of the most fundamental concepts in relationship marketing theories and consumer psychology. Trust generally refers to an individual's willingness to rely on the behavior or intentions of the other party in situations of uncertainty. In the context of customer-brand relationships, trust is formed when the customer believes that the brand keeps its promises, considers his interests, and performs consistently and predictably. Customer trust is a combination of two cognitive and affective dimensions; the cognitive dimension focuses on evaluating the brand's expertise, and reliability, while the affective dimension is related to the customer's sense of security, intimacy, and benevolence of the brand. The formation of trust is a gradual and multi-stage relationship that requires repeated positive experiences and real interactions between the brand and the customer (Hidayat & Idrus, 2023). This process is also subject to factors such as communication transparency, service quality, message integrity, and ethical behavior of the company. In more recent theories, trust is introduced not only as a prerequisite for loyalty, but also as a central variable in the satisfaction-loyalty-support chain (Alam et al, 2021). From a social psychology perspective, trust is the result of the customer's subjective judgments of fairness, consideration, security, and predictability of brand behavior. When trust is established at a high level, the customer's psychological and perceptual costs in the decision-making process are reduced and their to repeat interactions with the brand increases. Therefore, it can be said that customer trust is one of the most important components of the organization's relational capital, which ensures the durability and sustainability of marketing communications and is the basis for many voluntary and supportive behaviors of consumers (Aldboush & Ferdous, 2023).

3. Desire to support the brand

Brand advocacy is a key behavioral and attitudinal outcome in the field of customer loyalty and brand equity. This concept refers to the conscious and emotional willingness of consumers to defend, recommend, and support a brand against competitors or criticism. Brand advocacy usually arises as a result of a positive experience, enduring trust, and value congruence between the customer and the brand (Thürridl et al, 2023). This behavior goes beyond repeat purchase and extends to emotional and social domains; that is, the customer not only uses the brand, but also defends it and considers it part of his or her personal identity. In brand-customer relationship theories, brand advocacy is considered a form of brand advocacy behavior or "Brand Advocacy" that is influenced by the belief in the brand's goodwill and honesty (Tajvidi et al, 2023). The stronger the customer's sense of the brand's responsibility and ethics, the stronger the chances of advocacy behaviors. The need to support the brand creates a social tie between the customer and the brand, which is founded on trust, belonging, and empathy with the brand's values. At the cognitive level, this need is the result of a fair assessment and satisfaction with the brand's performance; at the emotional level, it is the result of a sense of belonging, pride, and identification with the brand. Such a brand orientation can be considered a sign of the success of ethical marketing strategies, because the customer is only willing to support voluntarily if he or she perceives the brand as honest, benevolent, and committed. Therefore, the desire to support the brand acts as the ultimate indicator of the brand's social capital in the minds of customers, and its continuity over time indicates the sustainability of the relationship based on trust and value (Tajvidi et al, 2023).

4. Consumer's sense of social responsibility

Consumer social responsibility is a dimension of individual ethical behavior that refers to a person's awareness and attitude towards the social and environmental consequences of their consumption patterns. Consumers with a high sense of social responsibility, in addition to personal needs, also consider the effects of their choices on society, the environment, and other people in the purchase decision-making process. This feeling is, in fact, a reflection of moral conscience in the field of consumption, which is based on the individual's internal beliefs about justice, empathy, and civic responsibility. These consumers are likely to support brands that show their commitment to actions in the field of sustainability, the common good, and professional ethics (Hosta & Zabkar, 2021). The feeling of consumers'

social responsibility is based on their perception of the socio-cultural environment and their experience of dealing with committed brands. This feeling can be an important motivational factor for the development of supportive behavior towards brands, as the individual, while making a purchase, feels that they can create a positive change in society (Holiday et al, 2021). From a theoretical point of view, this concept is related to others such as "consumer citizenship," "consumer ethics," and "environmental awareness" and is one of the key factors in achieving the impact of responsible marketing through actual consumer behavior. The higher the level of social responsibility, the higher the moral sensitivity of the individual to the performance of the brand and the more consistent the individual's purchasing behavior will be with human values. Thus, understanding and enhancing this feeling is not only essential in establishing sustainable customer-brand relationships but can also result in the creation of ethical markets (Naeem & Ozuem, 2021).

Explanation of assumptions and conceptual model

Perceived responsible marketing and customer trust

The relationship between perceived responsible marketing and customer trust is one of the most fundamental behavioral links in the field of brand-consumer relationships. When a customer feels that a brand is fair, transparent, and ethical, a positive image of its credibility and benevolent intentions is formed in their mind. Responsible marketing, through realistic messages, adherence to ethical principles, and respect for the rights of stakeholders, increases the customer's level of perception of brand trustworthiness. In fact, the perception of responsibility makes the customer confident that the brand does not rely only on its own interests and is honest in its marketing interactions. This feeling is the basis for the formation of lasting trust, because the customer feels less at risk of deception, abuse, or inequality when faced with an ethical brand. Therefore, the higher the customer's level of perception of the brand's responsible behavior, the greater the likelihood of strengthening the trust-based relationship (Saif et al, 2024).

Hypothesis 1: Perceived responsible marketing has a significant impact on customer trust.

Perceived responsible marketing and willingness to support the brand

A customer's perception of responsible marketing can directly affect their voluntary brand support behaviors. When a customer perceives a brand as ethical and socially committed, a kind of value empathy is formed in their mind towards it, which manifests itself in the form

of a desire to support, recommend, and defend the brand. Such a perception often places the brand in a position that goes beyond the level of economic interaction and becomes an emotional and value-based relationship. Customers feel a sense of pride and belonging when dealing with responsible brands, and this feeling turns them into voluntary brand ambassadors. Therefore, perceived responsible marketing directly affects customer support tendencies because they consider the brand's ethical values to reflect their personal conscience (Amoako et al, 2021).

Hypothesis 2: Perceived responsible marketing has a significant effect on the desire to support the brand.

Consumer social responsibility and customer trust

A consumer's sense of social responsibility indicates their level of moral and social maturity in purchasing decisions. This feeling causes people to not only pay attention to the brand's functional characteristics, but also to look at its moral and social aspects with a more conscious approach. When such a consumer recognizes that the brand behaves in line with his moral values, the process of trust formation is strengthened. From a psychological perspective, a consumer who considers himself responsible towards society reacts positively to brands with responsible behavior and evaluates them as more honest, compassionate and fair. Therefore, an individual's sense of social responsibility as a cognitive-emotional factor facilitates the process of trust formation towards value-based brands and leads to the formation of more stable relationships between the individual and the brand (Barlas et al, 2023).

Hypothesis 3: A consumer's sense of social responsibility has a significant effect on customer trust.

Consumer's sense of social responsibility and desire to support the brand

There is also a strong relationship between a consumer's sense of social responsibility and their patronage behavior. Consumers who feel that their purchases and patronage have a direct impact on the improvement of society are more likely to patronize brands that pursue similar values. This group of customers considers not only personal gain, but also collective and moral interests in their decisions. When the brand is aligned with such values, a sense of identity is formed between the individual and the brand, and as a result, the tendency to voluntarily patronize the brand increases. This behavior can be considered an external

manifestation of the individual's social responsibility, which appears in the form of moral loyalty and voluntary promotion for the brand. Therefore, people with a high sense of social responsibility are more likely to patronize ethical brands than others (Chatzopoulou & de Kiewiet, 2021). ***Hypothesis 4:*** *Consumers' sense of social responsibility has a significant effect on the tendency to patronize a brand.*

Perceived responsible marketing and customer trust (with the mediating role of consumer social responsibility)

The relationship between perceived responsible marketing and customer trust is not only a direct path, but can also be strengthened by activating a sense of social responsibility in the consumer's mind. When a brand exhibits significant social and ethical behavior, it creates a sense of moral participation in the customer and turns him into a kind of "value partner" in social responsibilities. This value alignment makes the customer consider the brand more honest, benevolent and trustworthy. In fact, responsible marketing awakens the consumer's moral perception and, through this, deepens the process of trust formation. The mediating role of the sense of social responsibility in this is the same psychological mechanism that links the brand's behavior to the customer's moral feelings (Nickerson et al, 2022).

Hypothesis 5: *Perceived responsible marketing has a significant effect on customer trust through the mediating role of the consumer's sense of social responsibility.*

Perceived responsible marketing and willingness to support the brand (with the mediating role of consumer social responsibility)

The impact of perceived responsible marketing on the willingness to support a brand can also be indirect and through the consumer's sense of social responsibility. When a brand conveys messages of social commitment, fairness, and ethics in its advertising and performance, a sense of duty towards society and ethical behavior is aroused in the consumer's mind. This feeling leads him to support brands that reflect the same values. From this perspective, responsible marketing not only causes cognitive influence, but also penetrates the emotional level of decision-making and encourages the customer to actively support the brand. As a result, the consumer's sense of social responsibility acts as an intermediary link between the perception of responsible marketing and the willingness to support the brand (Arachchi & Mendis, 2021). ***Hypothesis 6:*** *Perceived responsible*

marketing has a significant effect on the willingness to support the brand with the mediating role of the consumer's sense of social responsibility.

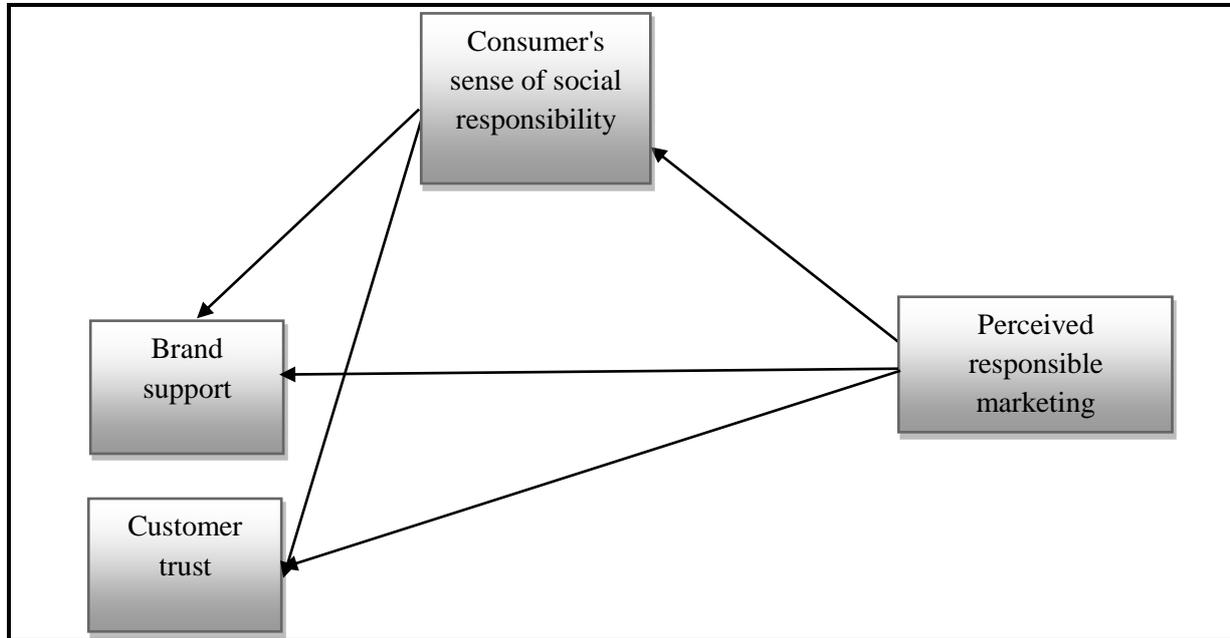Thus, the conceptual model of the research is as shown in Figure 1:

Fig.1: Conceptual model

Research methodology

The methodology of this research is based on a quantitative, descriptive-correlational and applied approach, because the main goal is to understand the relationships between the variables of perceived responsible marketing, customer trust, brand support and consumer social responsibility and to analyze the mediating mechanisms between them. Data collection is carried out in a survey and field manner, and the main measurement tool is a standard and valid questionnaire that is adapted from reliable scientific sources according to the nature of each variable and is based on a five-point Likert scale (from "strongly disagree" to "strongly agree"). In this study, for the variable of perceived responsible marketing, a scale adapted from the works of Pivato, Misani and Tencati (2008) and a modified version by He and Lai (2014) is used, which measures the key dimensions of fairness, honesty, transparency and social benevolence of the brand. For customer trust, the standard questionnaire of Morgan and Hunt (1994) is used with modifications made in the research of Chaudhuri and Holbrook (2001), which assesses two dimensions of "cognitive trust" and "affective trust". The variable of brand advocacy uses the validated tool of van

Doorn et al. (2010) and the generalized version by Khan and Fatma (2019), which includes three behavioral domains including recounting positive experiences, defending the brand against criticism, and recommending to others. Finally, for consumer social responsibility, the validated scale of Mohr and Webb (2005) and the revised version of Öberseder, Schlegelmilch, and Murphy (2013) is used, which emphasizes awareness, ethical sensitivity, and the desire for correct social behavior during consumption.

The final questionnaire is structured in four sections: the first section includes demographic characteristics (gender, age, education, brand interaction history), and the next three sections are related to the items of each main variable. Before the final distribution, the content validity of the questionnaire is confirmed by the opinion of five professors in the field of marketing and consumer behavior, and then in a preliminary study with 30 respondents, the internal reliability is examined through Cronbach's alpha, the value of which is obtained for all constructs above 0.7.

The statistical population of the study is an unlimited collection of customers of Al-Rafideen Bank in Baghdad who use the banking services of this brand's branches. Given the unlimited nature of the population and based on the Cochran formula for unlimited sample size at a confidence level of 95% and a permissible error of 5%, the sample size was determined to be 384 people. The convenience sampling method was chosen to collect data from real customers in banking and service environments.

For data analysis, Smart PLS version 4 software is used, as it has a high ability to analyze complex causal models with non-normal distributions and medium samples. Data analysis is performed in two parts: first, the measurement model is tested to measure composite reliability (CR), Cronbach's alpha, convergent validity (AVE) and divergent validity (Fornell-Larker criterion and HTMT); then, the structural model is examined to examine path coefficients, 2R value, 2Q prediction index, and overall fit.

Since this methodology uses internationally valid tools and scales and is implemented with a sufficient sample size in a broad statistical community, it can provide an accurate and reliable picture of how perceived responsible marketing affects customer trust and willingness to support the brand, and also reveal the mediating role of consumer social responsibility with high statistical accuracy.

Table 1 examines the characteristics of the audience group, including gender, age, level of education, and work experience.

Table 1: Characteristics of the study sample

	Description of features	frequency	percentage
Gender	Male	198	51.6
	Female	186	48.4
Ege	Under 30 years old	65	16.9
	31-40	137	35.7
	41-50	88	22.9
	Over 50 years old	94	24.5
Literacy	Diploma and less	77	20.1
	Bachelor's	141	36.7
	Master's	91	23.7
	Ph.D	75	19.5
History of using bank services	Less than 1 years	68	17.7
	2-6	89	23.2
	7-10	96	25.0
	Over 10 years	131	34.1

Table 2 presents descriptive statistics related to the research variables.

Table 2: Descriptive statistics of research variables

	Min	Max	Mean	SD	Kolmogorov-Smirnov test	Sig.
Perceived responsible marketing	1.500	5	3.738	0.814	0.087	0.000
Customer trust	1.000	5	3.918	0.801	0.135	0.000
Brand support	1.667	5	3.640	0.780	0.166	0.000
Consumer's sense of social responsibility	1.000	5	4.584	0.743	0.153	0.000

Based on the results obtained from the Kolmogorov-Smirnov test presented in Table 2, the research variables are not normal, therefore, the partial least squares method using SmartPLS3 software was used to examine the research hypotheses.

Research findings

To confirm the validity of the measurement tool, content validity, construct validity, convergent validity, and divergent validity were examined. Content validity is established by ensuring the consistency between the measurement indicators and the existing literature, this validity was achieved by a survey of professors. Construct validity is to examine the accuracy and significance of the selected indicators, which shows whether the indicators provide appropriate factor structures for measuring the studied constructs in the research model. To examine this issue, t-values are used, which if greater than 1.96, at a 95% confidence level, the indicators provide appropriate factor structures for measuring the studied dimensions in the research model. Convergent validity refers to the principle that the indicators of each construct have a moderate correlation with each other. According to Fornell and Larker (1981), the criterion for convergent validity is that the average output variance (AVE) is greater than 0.5. Also, in this study, Cronbach's alpha coefficient and composite reliability (CR) were used to determine the reliability of the questionnaire. Values above 0.7 of these coefficients indicate the reliability of the questionnaire. Table 3

shows the results of the reliability and validity of the measurement tool in full.   (All
items are based on a five-point Likert scale: from "strongly disagree" to "strongly agree").

Table 3: Reliability and validity of the measurement tool

Variables	scale item	Factor Loading	T-Value	Ave.	CR	Cronbach's alpha
Perceived responsible marketing	The brand always uses true and accurate claims in its advertising.	0.741	20.279	0.613	0.833	0.772
	The brand adheres to ethical principles and social values in its marketing practices.	0.679	15.128			
	The brand behaves fairly and transparently in its relationship with customers.	0.835	31.952			
	The company participates in charitable and social activities.	0.817	28.525			
	The brand presents product and service information honestly and without	0.876	39.438			

	concealment.					
	The brand's marketing decisions are made in a way that does not harm customers or society.	0.738	19.547			
	In my opinion, the marketing policies of this brand are responsible and responsive.	0.727	20.529			
	I think this brand is honest in fulfilling its commitment.	0.831	43.016			
Customer trust	I trust the brand's words and commitment.	0.812	31.763	0.551	0.829	0.748
	Even if there is a problem, the brand will treat me fairly.	0.848	35.601			
	The brand always acts in the best interest of the customer.	0.788	20.766			

	The brand has enough knowledge and ability to provide good service.	0.758	22.729			
	I think that the intentions of the brand are good.	0.638	12.887			
	I share my positive experiences with this brand with others.	0.568	7.500			
Brand support	If someone criticizes this brand, I defend the brand.	0.686	21.085	0.526	0.800	0.713
	I recommend the brand to my friends and acquaintances.	0.841	32.653			
	I praise the service and quality of the brand on social media.	0.756	27.912			
	Compared to other brands of the same kind, I prefer to support	0.718	18.171			

	this brand.					
	I think that my loyalty to the brand is a moral support for the brand.	0.609	15.399			
	When shopping, I consider the social consequences of my actions.	0.723	20.407			
Consumer's sense of social responsibility	I think that my purchases can have consequences for society.	0.884	36.907	0.590	0.831	0.765
	I try to support brands that behave in an ethical way.	0.671	19.728			
	I feel resentful and guilty if I consume unethical products.	0.895	35.485			
	I feel resentful and guilty about consuming unethical products.	0.845	32.192			

	I consider it a moral duty to support responsible brands.	0.641	18.922			
	I also consider the interests of society when making purchasing decisions.	0.645	15.681			
	I prefer to buy from companies that are actively involved in social activities.	0.801	34.404			
	I take my personal responsibility towards society and the environment seriously.	0.710	19.429			

Finally, divergent validity is the third criterion for measuring validity in the PLS method. In this study, the method of Fornell and Larker (1981) was used to examine divergent validity. Acceptable divergent validity indicates that a construct in the model interacts more with its indicators than with other constructs. Fornell and Larker state that divergent validity is acceptable when the AVE for each construct is greater than the shared variance between that construct and other constructs, or in other words, the square root of the AVE is greater than the correlation coefficients. This matrix is shown in Table 4. This model has acceptable

divergent validity if the numbers in the main diagonal (square root of the AVE) are greater than the values below it:

Table 4: Discriminant validity analysis

	Perceived responsible marketing	Customer trust	Brand support	Consumer's sense of social responsibility
Perceived responsible marketing	0.783			
Customer trust	0.563	0.743		
Brand support	0.670	0.557	0.726	
Consumer's sense of social responsibility	0.762	0.665	0.660	0.768

According to the above matrix, since the AVE root value for each construct is greater than the correlation values between them, it can be said that the model constructs interact more with their indicators than with other constructs. In other words, the divergent validity of the model is at an appropriate level. According to the results of Tables 3 and 4, it can be concluded that the measurement tools have appropriate validity (content, convergent, divergent structure) and reliability (Cronbach's alpha coefficient and composite reliability).

Goodness of fit

Figures 2 and 3 of the research model are related to the research hypotheses. The coefficients in these graphs are divided into two categories. The first category is the relationship between the latent variables (ellipses) and the manifest variables (rectangles), which are called factor loadings, and the second category is the relationship between the latent and latent variables, which are called path coefficients and are used to test the

hypotheses. All coefficients are tested using the t-statistic. This statistic (t-value) is significant when its absolute value is greater than 1.96.
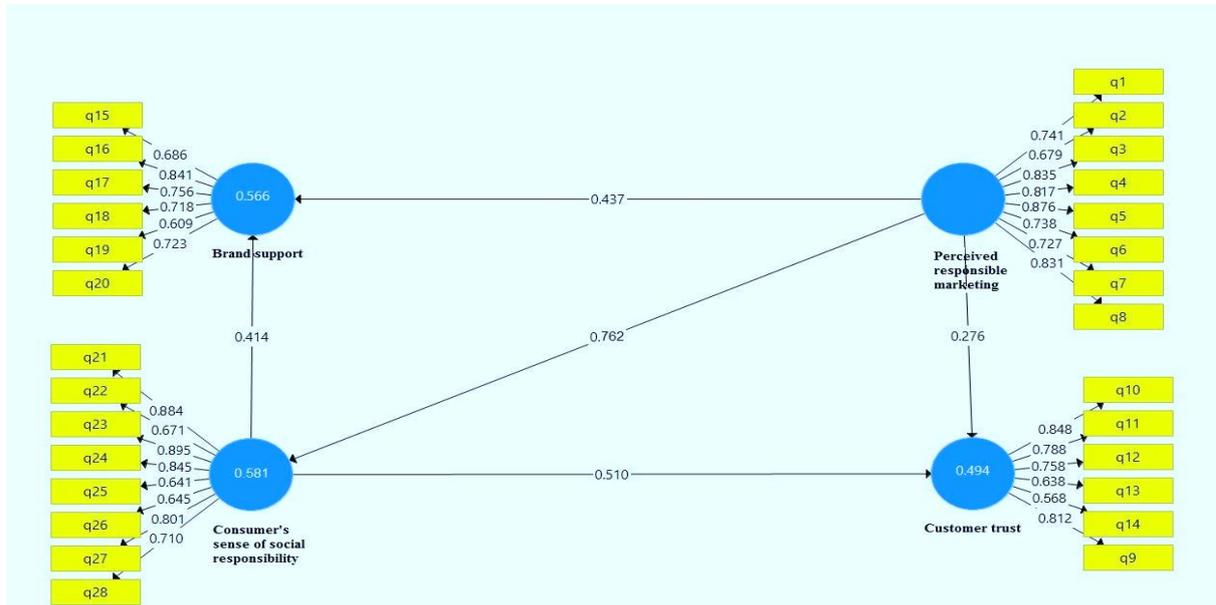

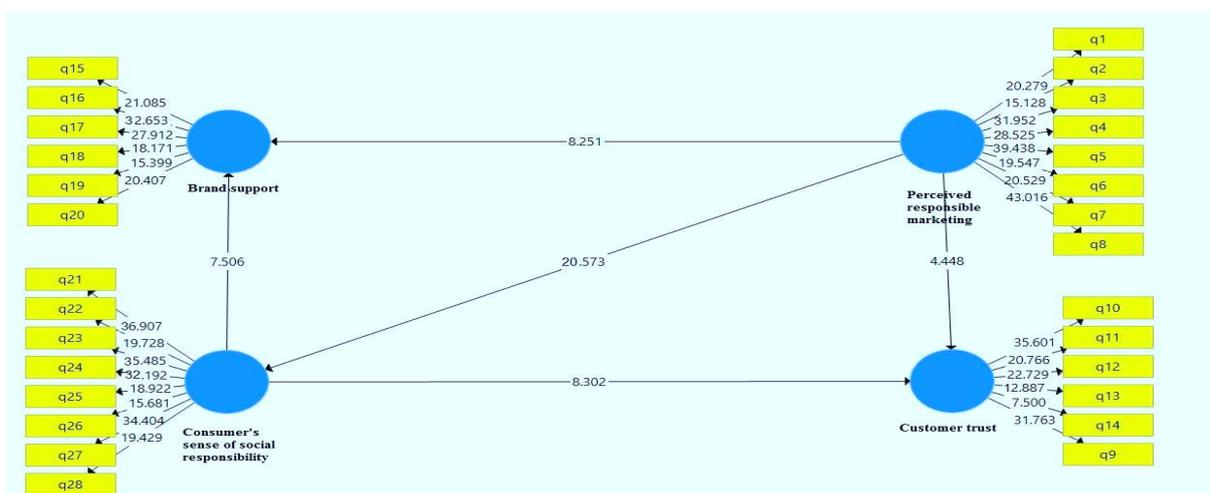**Fig. 2: Factor coefficients and path coefficient of the research model**

Fig. 3: Significance of the path coefficients of the research model

According to the data analysis algorithm in the PLS method, after fitting the measurement models, the structural model fit of the research is examined. The purpose of model fit is to determine to what extent the model is consistent and agrees with the relevant

data. In structural equation analysis, after estimating the parameters and before interpreting them, the model fit must be ensured. For this purpose, the coefficient of determination (R2), the Stone-Geisser criterion (Q2) and the goodness of fit test (Gof) have been used.

The predictive power of the designed model is analyzed using the explained variance (R2) value for the dependent variables. Coefficient of determination analysis helps to understand how much of the variance of the dependent variable can be determined by a set of predictors (Sekaran, 2007) (three values of 0.19, 0.33 and 0.67 are used as criteria for the coefficient of determination values, which indicate a weak, moderate and strong coefficient of determination, respectively. (Chin, 2003). Another criterion for the predictive power of the model is the Q2 criterion. If the Q2 value for an endogenous construct (dependent variable) obtains three values of 0.02, 0.15 and 0.35, it indicates a weak, moderate and strong predictive power of the exogenous construct or constructs related to it, respectively.

Table 5: Model fit indices

	R^2	Q^2
Customer trust	0.494	0.212
Brand support	0.566	0.217
Consumer's sense of social responsibility	0.581	0.236

According to the results obtained in Table 5, the suitability of the structural model is confirmed.

The overall measure of goodness of fit that encompasses both the measurement and structural model components is called (Gof). The goodness of fit value is obtained from the following formula:

$$GOF = \sqrt{\overline{AVE} * \overline{R^2}}$$

In this relation (AVE)‾ means the average of the extracted variance and (R^2)‾ is the average coefficient of determination.

$$GOF=\sqrt{0.543 * 0.547} = 0.545$$

Considering the values of 0.01, 0.25, and 0.36 as weak, medium, and strong values, the value of 0.545 indicates a strong fit of the overall model.

Results from the hypotheses

In this section, the effect of independent variables on the dependent variable is examined. The significant effect of each of the independent variables on the dependent variables is determined using the T-statistic. If the absolute value of this statistic is greater than 1.96, the hypothesis is confirmed.

Table 6: Examining the relationships between research variables

Paths	Beta	Std. error	t	Sige
Hypothesis 1: Perceived responsible marketing has a significant effect on customer trust.	0.276	0.062	4.448	acceptance
Hypothesis 2: Perceived responsible marketing has a significant effect on brand patronage.	0.437	0.053	8.251	acceptance
Hypothesis 3: Consumer social responsibility has a significant effect on customer trust.	0.510	0.061	8.302	acceptance
Hypothesis 4: Consumer social responsibility has a significant effect on brand patronage.	0.414	0.055	7.506	acceptance
Hypothesis 5: Perceived responsible marketing has a significant effect on customer trust with the mediating role of consumer social responsibility.	0.389	0.055	7.036	acceptance

Hypothesis 6: Perceived responsible marketing has a significant effect on brand patronage with the mediating role of consumer social responsibility.	0.315	0.046	6.820	acceptance

According to Table 6, it can be stated that the result of the first hypothesis test with a path coefficient of 0.276 and a T statistic of 4.448 shows that perceived responsible marketing has a significant positive effect on customer trust. In the second hypothesis test with a path coefficient of 0.437 and a T statistic of 251.8, it was concluded that perceived responsible marketing has a significant positive effect on the desire to support the brand. In the third hypothesis test with a path coefficient of 0.510 and a T statistic of 302.8, it was concluded that the consumer's sense of social responsibility has a significant positive effect on customer trust. In the fourth hypothesis test with a path coefficient of 0.414 and a T statistic of 506.7, it was concluded that the consumer's sense of social responsibility has a significant positive effect on the desire to support the brand.

In examining the effect of consumer social responsibility on the relationship between perceived responsible marketing and customer trust, based on the Bootstrapping method, the path coefficient is 0.389 and the t-statistic is 7.036. It was concluded that perceived responsible marketing has a significant effect on customer trust with the mediating role of consumer social responsibility. In other words, the indirect effect of perceived responsible marketing on customer trust is significant. Therefore, the fifth hypothesis of the study is accepted.

To examine the effect of the mediating variable, the VAF (variance-affected factor) index is used. If its value is less than 0.2, the mediation effect is weak, if it is between 0.2 and 0.8, the mediation effect is partial, and if it is more than 0.8, the mediation will be complete.

$$VAF = \frac{\text{Direct effect value}}{\text{Direct effect value} + \text{Direct effect}} = \frac{0.389}{0.389 + 0.276} = 0.585$$

Given that the variance inclusion value is 0.585, it is less than 0.8, resulting in partial mediation.

In examining the effect of consumer social responsibility on the relationship between perceived responsible marketing and the desire to support the brand, based on the Bootstrapping method, the path coefficient is 0.315 and the t-statistic is 6.820. It was concluded that perceived responsible marketing has a significant effect on the desire to support the brand with the mediating role of consumer social responsibility. In other words, the indirect effect of perceived responsible marketing on the desire to support the brand is significant. Therefore, the sixth hypothesis of the study is accepted.

$$VAF = \frac{\text{Direct effect value}}{\text{Direct effect value} + \text{Direct effect}} = \frac{0.315}{0.315 + 0.437} = 0.418$$

Given that the variance inclusion value is 0.418, which is less than 0.8, it is a partial mediation.

Table 7: Indirect impact in the research model

Paths	Direct path coefficient	Indirect path coefficient	Total path coefficient
Perceived Responsible Marketing on Customer Trust	0.276	0.389	0.665
Perceived Responsible Marketing on Brand Patronage	0.437	0.315	0.752

Research Conclusion

The findings of the study show that perceived responsible marketing has a direct and significant impact on customer trust and brand support in Al-Rafidain Bank. This suggests that customers feel more confident about the bank in the face of transparent, ethical, and honest marketing activities. Therefore, they would be more willing to defend, recommend, and support the bank. In the Baghdad banking industry, which has been struggling with a lack of public trust, bureaucracy, and competition in recent years, the importance of responsible marketing is becoming more critical for the bank since customers perceive ethical responsibility as synonymous with organizational competence and benevolence. The

results revealed that consumers' social responsibility directly and indirectly influenced the relationship between the perception of responsible marketing and brand trust/support. This suggests that the more the customer feels that the bank is aligned with their social and ethical values, the more they will be committed to supporting these types of brands.

Theoretically, this research demonstrated that Al-Rafidain is able to rebuild its lost social capital via the route of customer moral meaning-making. The meaning of "trust" in the Iraqi banking environment is not merely associated with financial success or profitability but rather with trust in the intentions and fairness of the bank. Hence, responsible marketing is not only a means of improving brand image but also a way of rebuilding institutional legitimacy in the perception of public opinion. The results confirmed that customers are ready to defend Al-Rafidain if they are assured of the honesty of marketing communications and the integrity of the bank's social actions. In other words, "brand advocacy" of Al-Rafidain is the result of customer belief in the bank's "moral responsibility," not merely satisfaction with services.

In managerial reflection, the results of study have several important lessons for the managers of Al-Rafidain Bank. First, investment in marketing activities should not be exclusively based on service performance indicators, but should instead institutionalize ethical and social values in the design and implementation of marketing activities. Second, the institutionalization of formal systems for the transparent reporting of social activities is itself a form of motivation for improving public trust. Third, training employees in responsible communication behavior, such as complaint handling, ethical accountability, and avoiding advertising exaggerations, can provide an effective bridge between brand commitments and the actual experience of customers. This approach will, in the long run, help Al-Rafidain Bank to change from being a state-owned bank to a trusted and value-driven institution in the minds of customers.

In conclusion, it can be said that the full acceptance of the hypotheses confirms that: perceived responsible marketing is the foundation for trust and patronage behavior of customers, and the consumer's sense of social responsibility is the deep motivational force that transforms this relationship into actual behavior. For Al-Rafidain Bank, the path to sustainable competition is only possible through this ethical understanding and social empathy; a path that transforms the voluntary patronage of customers back into a competitive advantage.

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