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Customer Loyalty Modeling Based on Social Marketing in the Banking Industry

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Abstract

One of the most important concerns for banks in achieving maximum efficiency is customer loyalty. On the other hand, social marketing, as the newest marketing philosophy emphasizing individual and societal benefits alongside the interests of banks, represents a valuable approach for motivating customers and altering their attitudes toward the bank. The aim of this study is to develop a model for enhancing customer loyalty in the banking industry using social marketing. This study is qualitative in method and developmental in purpose. It is based on in-depth interviews with experts in the banking industry and branch managers of banks in Tehran. A purposive sampling method was employed. Data collection was carried out through library research and in-depth interviews with 14 experts. For data analysis, after reviewing the existing literature and prior research, the MAXQDA software and coding methodology were used to analyze the interview data. The findings of the study indicate that the dimensions of social marketing are related to customer loyalty. Through selective coding results, it was shown that trust, commitment, price, tools and customer expectations, causal conditions, employee behavior, staff training, facilities and technology, contextual conditions, bank characteristics, society and customer, intervening conditions, loyalty, satisfaction, and the sense of value represent core conditions, while cultural development, facilitative regulations, government support, and advertising constitute the strategic conditions that form the proposed model.

Keywords: Social Marketing, Loyalty, Banking Industry.

1. Introduction

In today's highly competitive financial landscape, the ability of banks to cultivate and sustain customer loyalty has become a decisive factor in their long-term success and profitability. As technological innovation, evolving customer expectations, and regulatory complexity continue to reshape the banking sector, it is increasingly clear that traditional marketing strategies are insufficient to address these challenges. Within this context, social marketing has emerged as a pivotal tool, not only for promoting ethical and customer-centric banking practices but also for reinforcing long-term emotional and behavioral commitment from customers. Social marketing, with its focus on advancing both individual and societal well-being, serves as a strategic approach to achieving sustainable customer loyalty in banking environments (Andreasen, 2002; Kotler & Armstrong, 2000).

Customer loyalty, defined as a consumer's predisposition to consistently prefer a specific brand or service over competitors, is especially critical in industries where product differentiation is minimal, such as banking (Kim, 2010; Srinivasan et al., 2002). In such settings, loyalty is often driven less by product attributes and more by trust, perceived value, service quality, emotional connection, and ethical alignment between the customer and the institution (Makudza, 2021; Simon & Sullivan, 1993). The transition from transactional to relational and socially responsible banking has, therefore, prompted scholars and practitioners alike to re-examine the frameworks used to conceptualize loyalty and explore how social marketing can serve as an effective antecedent to its development (Mohammadi et al., 2021; Shabanlou Dehnavi & Mahrokh, 2022).

Social marketing, distinct from commercial marketing, prioritizes behavioral change and societal benefits over mere financial gain (French & Blair-Stevens, 2005; Shams & Rashidian, 2006). Within the banking industry, this approach involves integrating principles of transparency, equity, community support, and environmental responsibility into customer engagement strategies. It reshapes how value is created and perceived, aligning brand promises with socially beneficial outcomes (Tizfahm Fard et al., 2023). Recent research highlights how banks that embed social marketing values into their operations foster not only positive customer perceptions but also higher levels of satisfaction and emotional attachment, which are key drivers of loyalty (Álvarez-González & Otero-Neira, 2023; Cui et al., 2023).

The relevance of this approach is particularly pronounced in the Iranian banking sector, where traditional state-dominated structures coexist with emerging customer expectations shaped by globalization and digital transformation (Pirouzmand et al., 2020; Rajabpour & Alizadeh, 2024). Amid increasing demand for ethical financial practices and responsive customer service, adopting a social marketing orientation becomes not merely desirable but essential. However, despite its theoretical appeal, there remains a lack of empirically grounded models tailored to the specific institutional, cultural, and economic context of banking in Iran. This study seeks to bridge that gap by developing a loyalty model based on social marketing through grounded theory, offering a structured framework for integrating social values into banking operations.

Grounded theory offers a robust methodology for theory building in emerging or underexplored domains, making it ideal for investigating complex, socially embedded constructs like customer loyalty (Alizadeh et al., 2024). By using in-depth interviews with industry experts and branch managers, this study uncovers the latent categories, themes, and relationships that underlie loyalty formation within the social marketing paradigm. The findings not only capture customer expectations—such as service speed, pricing fairness, and transparency—but also contextual and structural factors including organizational behavior, digital infrastructure, and state policies (Hoseini Moghaddam, 2021; Mehrani et al., 2022).

Customer expectations constitute a key intervening condition in the loyalty-building process. In the digital banking age, consumers demand seamless, personalized, and omnichannel experiences. Tools such as mobile apps, online platforms, and automated service features are no longer differentiators but prerequisites (Jeon & Jeong, 2017; Zhang et al., 2017). When such technological enablers are aligned with a brand's social responsibility efforts—such as support for environmental initiatives, education, or community development—they form a powerful basis for emotional loyalty. These expectations, however, are also shaped by broader macroeconomic and cultural variables including inflation, media exposure, and evolving social norms (Berraies et al., 2019; Sánchez-Torres et al., 2019).

Trust is another pivotal component in the proposed model. As evidenced in prior studies, trust in banks extends beyond the reliability of services to encompass ethical conduct, accountability, and perceived alignment with customer interests (Akbari et al., 2019; Goli & Yazdani, 2019). It involves both "hardware trust"—confidence in the bank's technological and financial infrastructure—and "software trust"—emotional reassurance derived from respectful interactions, cultural sensitivity, and transparent communication (Kim, 2010). In environments where banking systems are often viewed as bureaucratic or politically influenced, building trust through social marketing becomes even more imperative (Alizadeh & Nazarpour Kashani, 2022; Mohammadi et al., 2021).

One of the significant contributions of this research lies in its contextualization of loyalty drivers within the Iranian banking sector. For instance, while global models emphasize branding and personalization, this study underscores the role of culturally resonant values—such as religious motivations for ethical investments, localized service offerings, and community-based marketing—in shaping perceptions of value (Tizfahm Fard et al., 2023). Additionally, institutional factors such as limited market competition, bureaucratic inertia, and inconsistent regulatory oversight act as constraints on strategy implementation and must be acknowledged in loyalty modeling (Rajabpour & Alizadeh, 2024; Sánchez-Torres et al., 2019).

Strategically, this study proposes that social marketing in banking should be operationalized through a set of integrated initiatives including cultural education, regulatory facilitation, and public-private partnerships.

2. Methods and Materials

The present study adopts a qualitative research approach and, in terms of its nature, is exploratory. In-depth interviews were used to extract the indicators, components, and dimensions of customer loyalty through a social marketing approach. The basis for participant selection was aligned with the objective of the study and the exploratory nature of the research. As this study was conducted using a qualitative method, various models for measuring customer loyalty via a social marketing approach were examined. The desired dimensions, components, and indicators were extracted through grounded theory and semi-structured interviews with experts, drawing on the relevant literature. The data were analyzed using coding techniques and MAXQDA software.

In the first phase, to answer the first research question—identifying the concepts of a loyalty model using social marketing in the banking industry—grounded theory methodology was employed. Given the aim to identify concepts related to loyalty through social marketing in the banking industry, a qualitative method was selected as the primary research approach. In this phase, efforts were made to identify the conceptual variables associated with loyalty and social marketing in banking. Data were collected through interviews. To gain deeper insights, interviewees were selected from two groups of experts: Central Bank and marketing/banking specialists (as academic and supervisory authorities in the national banking system) and senior branch managers (as experiential experts), as shown in Table 1. The sample was selected using purposive and judgmental sampling techniques.

The data collection approach for identifying loyalty concepts via social marketing included literature review and in-depth interviews. Interview findings were collected using semi-structured interviews. All interviews were conducted in person with prior arrangements and continuous follow-ups to provide further clarification about the research objectives and obtain the participants' consent. The interview schedule was determined by the participants themselves.

Table 1. Descriptive Statistics of Experts

Degree	Frequency	Percentage	Age Range	Frequency	Percentage	Gender	Frequency	Percentage	Occupation	Frequency	Percentage
Bachelor's	2	14%	30–40	5	36%	Male	3	27%	Branch Manager	7	50%
Master's	4	28%	40–50	7	50%	Female	11	73%	Central Bank Expert	7	50%
Doctorate	8	58%	50–60	2	14%						

3. Findings and Results

In this study, a review of existing literature and prior research was initially conducted to examine and reassess the followed strategies and programs. Proposed models and strategies were evaluated and analyzed. The results of this analysis significantly aided the researcher during interviews. The gaps identified in previous research underscored the necessity for more extensive investigations.

Given that this study was grounded in grounded theory, coding techniques were utilized. Interviews were conducted, recorded, and transcribed. The notes were meticulously reviewed, and key statements and phrases were identified and documented. The interviews were then evaluated using MAXQDA software. The units of analysis included sentences, paragraphs, or overarching themes within the text. This type of data analysis required preparation, coding, and classification of data based on common themes to identify core categories.

The raw data were converted into clearly defined meaningful units to derive key concepts. These concepts were then categorized descriptively, and their internal relationships were evaluated to generate more abstract categories. Through analyzing the shared content of the key phrases, the associated concepts were extracted. Comparing and cross-referencing the interview texts confirmed and revised the validity of the derived concepts and categories.

To ensure the accuracy of the extracted codes, some interviews were re-coded by qualified experts, and the consistency of the results with the initial coding was verified. Reviewing the extracted model with the interviewees was another step taken to validate the categories derived from the interviews and documents. This process helped the researcher refine and complete the conceptual framework.

After identifying the necessary concepts related to customer loyalty through social marketing in banking via grounded theory, the research questionnaire was distributed to 14 experts. Following the identification of loyalty and social marketing concepts in the banking industry using grounded theory, the final research model was developed based on the identified categories.

After defining the research problem—namely, conceptualizing loyalty in banking via social marketing—it was essential to theoretically explain the concepts of social marketing and loyalty. The qualitative data analysis components were extracted from the theoretical literature. Accordingly, preliminary and ongoing literature review was conducted before and during the interviews.

At this stage, coding was conducted in two parts: initial coding and axial coding. Initial coding involved line-by-line analysis of interview transcripts to extract conceptual codes. In the axial coding stage, the initial conceptual propositions were grouped and reduced based on similarities, conceptual connections, and shared attributes.

During the initial coding phase, a total of 650 primary conceptual propositions were extracted. After secondary coding and reviewing the initial propositions, the number was reduced to 250 conceptual propositions. A portion of the open coding results is presented in Table 2.

Table 2. Sample Open Coding (Concept and Key Statement Only)

Concept	Key Statement
Trust	Lack of transparency makes me not believe what banks say or trust their reported outcomes, such as in the reports we are seeing. (1)
Trust	If I am sure that a bank genuinely has good intentions, then I will definitely set aside my own interests, ignore obstacles, and my loyalty will surely increase. (3)
Trust	Trust-building is irreplaceable. Certain processes must happen for it to be established. Without trust, nothing can happen. We are not independent from the banking network in our country. (13)
Communication	Lower- or middle-income customers generally value friendly relations, ethics, and chivalrous behavior. (2)
Communication	We live in a world where communication is crucial. You can’t ignore it. Whoever succeeds in it holds the winning card. I don’t see this much in the banking network. You need active social media, not just a website. (13)
Technology	One part is technology—structural support must exist. The organization should also invest in its people. Support mechanisms are essential. (1)
Technology	I want to do my tasks remotely via various electronic means. I shouldn’t have to visit a bank for minor issues. There should be a good app, a modern and updated website, and solid internet banking services. (13)
Speed	Immediate eligibility checks are now available. It has made processes easier so that people don’t even need to visit a branch. Instant identity verification is possible. (12)
Speed	Some branches are chaotic—one employee works while five others do not. Meanwhile, the customer is in a hurry. Everyone who comes to a bank brings money earned or saved, so their time is valuable. (6)
Speed	I believe timeliness and service appropriateness are key. Receiving the best service in the shortest time matters most. (5)
Staff Training	Staff training is crucial—even just legal basics. For example, understanding how close one can get to a customer to solve their problem. Ultimately, behavior matters the most. (13)
Staff Training	When an employee understands this, their behavior improves—they treat customers well and try to attract them. This transmits positive energy and leads to loyalty. Dissatisfied employees transmit negativity. (10)
Staff Behavior	Most branches treat customers poorly. They assess your worth based on account balance, and that influences how they respect you. I believe this affects loyalty. (8)
Staff Behavior	They treated customers well and tried to help them. As a result, they had genuinely loyal clients. Even now, after 6–7 months, clients from Bank D still call me but won’t switch banks—they’re still loyal. (7)

As shown in Table 2, the first column presents the key phrases extracted from the interviews. The second column lists the associated concepts assigned by the researcher. The third column displays the broader categories that are later used in axial coding.

Axial coding is the second level of coding in data analysis, carried out after open coding. Axial coding of the concepts related to customer loyalty through social marketing in the banking industry was conducted using the paradigm model. The primary goal of axial coding was to enable systematic thinking about the data and determine how different data points are interconnected. To achieve this, subcategories were linked to main categories in accordance with the paradigm model.

In this phase, the numerous concepts extracted during open coding from the interview transcripts were categorized through a continuous iterative process between the data and the research literature. The codes were selected and labeled in a way that best reflected the meanings expressed by the participants. These are shown in Table 3.

Table 3. Axial Coding

Concept	Level 1 Category
24-hour support	Services
Service modernization	
Orderliness	
Ease of access to banking facilities	
Service quality	
Bill payments and financial transactions	
Localization	Prerequisites for Social Marketing
Government support	
Religious and ethical investment motives	
Customer interest protection	
Lack of competition & persistent support	Competition
State ownership and absence of free market	
Unregulated and unfair competition	
Qard al-Hasan loans (benevolent loans)	Facilities
Marriage loans	
Entrepreneurship loans	
Childbearing loans	
Student loans	
Service fees	Pricing
Profit margins	
Customer respect	Respect
Problem resolution	
Sense of being valued	
Customer orientation	
Internet banking	Technology
E-services	
Up-to-date technology	
Security	
Robust banking app	
Support for sports	Health & Environmental Activities
Paperless banking operations	
Support for eco-friendly industries	
Support for transportation sector	
Industry support	Community-based Activities
Support for other organizations	
Infrastructure development	
Aid during natural disasters	
Assistance to underprivileged individuals	
Keeping promises	Trust
Transparency	
Timely access to banking facilities	
Information dissemination	
Communication	Advertising
Social media presence	
Identifying customers' social class	
Two-way customer interaction	
Emotional bonding between bank & customer	
Staff behavior	
Staff training	Training
Cultural education	
Support for education	
Bank non-independence	Regulation
Bureaucracy	
General policies	
Lack of monitoring and oversight	

Accessibility	Customer Expectations
Customization	
Speed	
Timely provision of banking facilities	
Inflation	Economic Conditions
Bank financial resources (credit)	
Prioritizing high-value customers	Satisfaction
Bank interest rate	
Skilled personnel	
Stock value	Brand
Customer perception of the bank	
Negative attitude toward private banks	

One of the primary and central categories identified in the axial coding phase—based on its semantic weight and the extent to which other categories are related to it—was selected as the core phenomenon. The relationship of the other categories to this core phenomenon was also mapped. The associated components include: causal conditions (factors influencing the core phenomenon), strategies (actions taken in response to the core phenomenon), contextual and intervening conditions (specific and general environmental factors affecting the strategies), and outcomes (results of strategy implementation).

The core phenomenon in this study is trust, satisfaction, and the sense of being valued. In the banking industry, trust results from both software and hardware aspects—namely, whether the bank's technological, financial, and security systems can meet customer expectations within contractual relationships. Additionally, trust relates to whether the bank aligns its resource allocation with customer and societal interests.

Software-related trust emerges through the customer's interactions with staff, digital platforms, and advertisements, where the bank's performance is judged in light of personal expectations.

The causal conditions leading to loyalty through social marketing in banking include the implementation of social marketing tailored to the characteristics of the customer, bank, and society. Based on the axial coding, three major categories are identified as causal conditions:

- **Bank characteristics** (e.g., vision, financial resources)
- **Societal characteristics** (e.g., inflation, environment, geography, culture, communication tools, type of advertisement)
- **Customer characteristics** (e.g., reference groups, economic class, personal values)

The intervening conditions refer to the environment in which the phenomenon occurs. One such key condition is customer expectations, which—based on expert interviews—include factors such as pricing and product quality, service tools, and building a positive brand image. Price includes deposit interest rates, service fees, and facilities—all tightly linked to regulatory laws and the bank's financial resources, either enabling or hindering strategy formulation.

Social interactions, encompassing staff training, behavior, and facilities, set the stage for satisfaction, sense of being valued, and customer loyalty. Hence, they are classified as contextual conditions within the model.

The strategies that foster the use of social marketing to enhance customer loyalty include:

- **Cultural promotion**
- **Facilitative regulation**
- **Government support**

The **outcomes** of these strategies include:

- **Increased productivity**
- **Enhanced financial resources**
- **Growth in investment**

The third stage of grounded theory is selective coding. Leveraging the capabilities of social marketing establishes a strong connection with the core phenomenon—customer loyalty in banking. This is particularly vital because customer expectations (intervening condition) are shaped by the dynamic trust-building process and responsiveness to changing needs.

However, social interaction processes, which are crucial for loyalty development, face multiple challenges (contextual conditions) that influence their effectiveness. Moreover, the cultural, economic, and geographic characteristics of society, individual customer differences, and the financial/legal environment and bank vision (causal conditions) accelerate or inhibit the process.

The central message is that, under current circumstances, bank managers must leverage the potential of social marketing by developing strategies and policies that not only shift customer perceptions and attitudes but also align with broader societal and banking industry goals.

The next step in selective coding is to examine the relationships among categories. This led to the development of the final research model, illustrated in Figure 1.

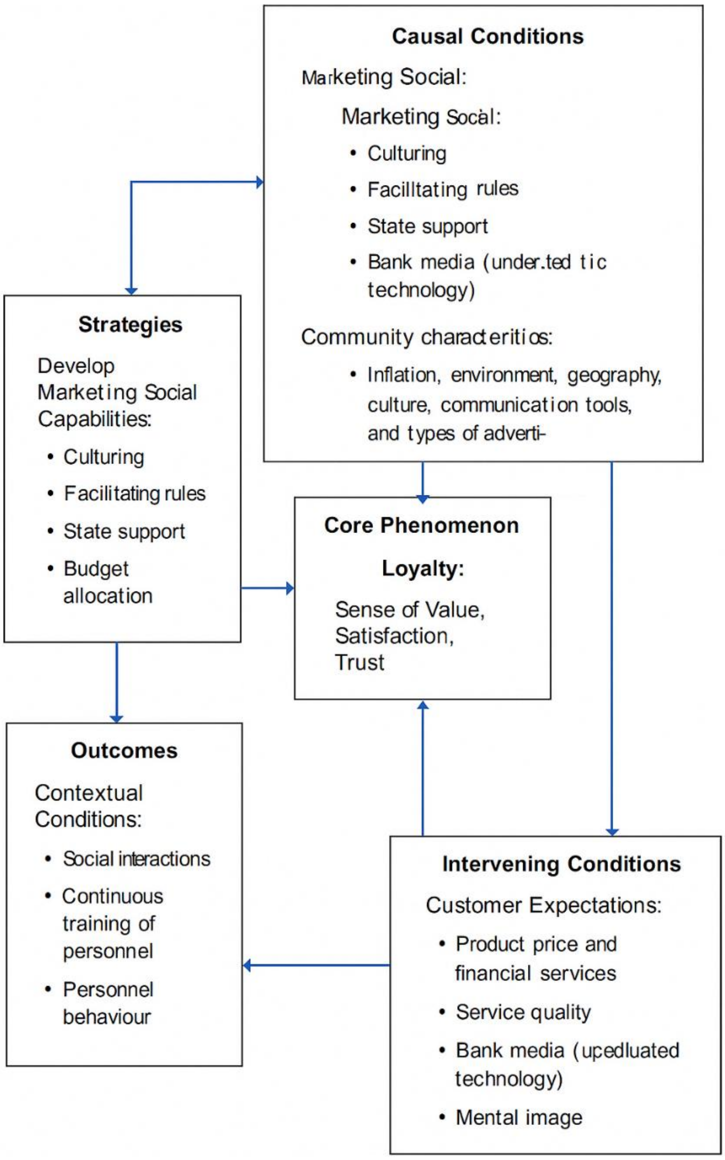

Figure 1. Final Model of the Study

4. Discussion and Conclusion

The present study sought to explore and conceptualize a model of customer loyalty in the banking industry based on social marketing, employing a grounded theory approach. Through in-depth interviews with experts and managers in the banking sector, the research identified the core phenomenon of customer loyalty—operationalized as a combination of trust, satisfaction, and perceived value—and its interrelations with causal conditions, contextual and intervening factors, strategies, and outcomes. The findings of this study reveal that social marketing initiatives play a pivotal role in fostering customer loyalty in banking, particularly when tailored to customers' expectations, aligned with societal values, and supported by institutional capabilities.

The results highlight that trust is the cornerstone of customer loyalty in the banking context. Participants consistently emphasized that trust is built not only through secure and reliable service delivery (hardware trust) but also through the emotional and interpersonal dimensions of service, such as respectful behavior, cultural sensitivity, and transparency (software trust). This is in line with previous research that underscores trust as a critical antecedent of loyalty, especially in high-involvement and long-term service settings like banking (Makudza, 2021; Mohammadi et al., 2021). The findings also resonate with the work of (Kim, 2010) and (Srinivasan et al., 2002), who found that trust mediates the relationship between service quality and loyalty in customer-brand relationships.

Customer expectations emerged as a key intervening condition that moderates the impact of social marketing on loyalty. These expectations are multifaceted, encompassing service speed, digital functionality, transparent communication, and pricing fairness. The current study found that customers who perceive a bank as meeting or exceeding these expectations are more likely to develop a long-term emotional bond with the institution. This supports the findings of (Jeon & Jeong, 2017), who demonstrated that perceived digital service quality significantly influences e-loyalty, and (Cui et al., 2023), who emphasized that freshness, reliability, and technological infrastructure are integral to loyalty formation in online retail contexts.

The causal conditions identified in this study include characteristics of the bank (e.g., financial resources, vision), the community (e.g., culture, environment, communication tools), and the customer (e.g., personal values, economic status). These findings are consistent with (Shabanlou Dehnavi & Mahrokh, 2022), who found that social identity, shaped by cultural and societal factors, mediates the relationship between social marketing and loyalty in banking. Similarly, (Goli & Yazdani, 2019) noted that brand socialization and alignment with customers' personal and cultural values enhance loyalty in online environments.

The study also found that contextual conditions, particularly social interactions—such as staff behavior, continuous training, and the delivery of promised services—significantly affect the relationship between social marketing and loyalty. This echoes the conclusions of (Berraies et al., 2019), who argued that empowering frontline employees and improving CRM (Customer Relationship Management) effectiveness are essential for maximizing customer performance. The emphasis on personnel training and behavior is also in agreement with the findings of (Akbari et al., 2019), which demonstrated that organizational social responsibility enhances employee satisfaction and voice, thereby influencing customer perception and loyalty.

Moreover, the strategies identified in the axial coding—such as cultural education, supportive regulations, and budgetary allocation by the government—suggest that loyalty cannot be achieved solely through bank-level interventions but requires systemic support. This is reinforced by (Hoseini Moghaddam, 2021), who proposed a hierarchical model of social marketing that includes regulatory and policy dimensions. Similarly, (Tizfahm Fard et al., 2023) emphasized the role of state-backed social responsibility and cultural alignment in reinforcing customer attitudes toward brand loyalty.

The outcomes of implementing social marketing strategies, as identified in this research, include increased customer retention, enhanced financial resources, and improved productivity. These findings align with the work of (Álvarez-González & Otero-Neira, 2023), who demonstrated that customer loyalty positively contributes to organizational success in the context of mergers and acquisitions. Likewise, (Mehrani et al., 2022) discussed how the integration of AI tools into financial services—when aligned with customer-centric strategies—leads to higher levels of loyalty and operational efficiency.

An important theoretical contribution of this study is the proposition of a grounded and localized model of customer loyalty through social marketing in Iran's banking sector. The model captures the dynamic interaction between customer psychology (trust, satisfaction, value), contextual and cultural dimensions (social norms, expectations), and institutional capabilities (technology, regulation). While models of loyalty have been extensively developed in Western and consumer-brand contexts (Sánchez-Torres et al., 2019; Simon & Sullivan, 1993), this research extends the conversation into the Middle Eastern financial services industry with grounded data, thus addressing a significant gap in the literature (Alizadeh et al., 2024).

Notably, the model reflects the duality of customer loyalty: rational (based on product/service evaluation) and emotional (based on shared values and experiences). The concept of emotional bonding—manifested through shared societal goals, community development efforts, and inclusive marketing—is corroborated by (Alizadeh & Nazarpour Kashani, 2022), who found that brand-consumer relationships and value creation mediate the effect of branding on loyalty in the hospitality industry.

Additionally, the findings align with (French & Blair-Stevens, 2005) and (Kotler & Armstrong, 2000), who advocated for socially driven marketing models that embed social values into core branding strategies.

Interestingly, the model also reveals interactions and feedback loops. For instance, customer satisfaction and trust enhance loyalty, which in turn leads to favorable word-of-mouth and increased engagement, thereby reinforcing the bank's social identity and community presence. This cyclical dynamic is reflective of findings from (Pirouzmand et al., 2020), who showed that electronic relationship marketing creates a reinforcing feedback system that strengthens customer satisfaction and brand attachment.

In conclusion, the study supports a multi-dimensional, multi-stakeholder view of customer loyalty in banking, positioning social marketing not only as a promotional tool but as a systemic, ethical, and relational strategy. It affirms the interconnectedness of trust, satisfaction, perceived value, and institutional commitment to societal welfare as the foundation of sustainable loyalty. This holistic view is also consistent with the insights of (Rajabpour & Alizadeh, 2024), who argued that environmental and social crises (e.g., COVID-19) have pushed businesses toward more community-centered, empathetic, and responsible marketing practices.

Despite its theoretical and practical contributions, this study is not without limitations. First, the sample size was relatively small and limited to banking professionals in Tehran, which may restrict the generalizability of findings to broader national or international contexts. Second, while the grounded theory approach provides deep insight into the phenomena, it is inherently subjective and dependent on researcher interpretation. Third, the model was developed within the specific socio-economic and regulatory context of Iran, which may differ significantly from other banking environments, particularly in Western or highly liberalized economies.

Future studies could benefit from testing the proposed model quantitatively using larger and more diverse samples across different regions or banking systems. Comparative studies between public and private sector banks or between developing and developed countries would provide further insight into the contextual applicability of the model. Additionally, future research could explore the impact of emerging technologies—such as AI, blockchain, and data analytics—on the dynamics of social marketing and loyalty. Longitudinal studies may also be useful in capturing the evolving nature of customer expectations and the long-term effects of social marketing strategies.

Bank managers and policymakers should prioritize the integration of social marketing principles into customer engagement strategies. This includes investing in staff training, enhancing transparency, and aligning services with societal values. Banks should also work closely with regulators to remove structural barriers and create an enabling environment for ethical banking. Additionally, leveraging digital platforms to communicate social responsibility efforts and gather customer feedback can enhance perceived value and emotional connection. Most importantly, social marketing should be treated not as a one-time campaign but as an ongoing organizational commitment to community and customer well-being.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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