



THE RELATIONSHIP BETWEEN CSR COMMUNICATION AND CONSUMER

LOYALTY: A STUDY OF MTN GHANA

BY

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DECLARATION BY STUDENT – DISSERTATION

I hereby declare that this research is a result of my own original research and that, no part of it has been presented for another degree in this university or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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CERTIFICATION BY SUPERVISOR

This Dissertation/Thesis has been prepared and presented under my supervision according to the guidelines for supervision and formatting of Dissertation/Thesis laid down by the University of Media, Arts and Communication, UniMAC.

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ABSTRACT

This study examines the relationship between Corporate Social Responsibility (CSR) communication and consumer loyalty in the highly competitive telecommunications sector of Ghana, using MTN Ghana as the case context. The research aimed to assess the direct impact of CSR communication on loyalty and investigate the mediating role of brand trust and the moderating role of perceived authenticity in this relationship. Adopting a quantitative survey methodology, data were collected from 200 media-conscious consumers. The framework is anchored in Morgan and Hunt's (1994) Commitment-Trust Theory. The empirical findings provide overwhelming support for all hypotheses. More than two-thirds of respondents confirmed that CSR messages influence their loyalty intentions. Brand trust was confirmed as a vital mechanism, with more than two-thirds agreeing that CSR transparency strengthens their confidence in core services. Crucially, perceived authenticity was found to moderate the relationship, with nearly three-quarters agreeing that consistent communication reflects genuine corporate values. The study concludes that for MTN Ghana, transparent and authentic CSR communication is a strategic asset that successfully converts ethical performance into enduring consumer loyalty, validating the theory in this emerging market.

Keywords: CSR Communication, Consumer loyalty, Brand trust, Perceived authenticity, Greenwashing, MTN, Mediating Role.

DEDICATION

This work is prayerfully dedicated to the two pillars of my life. The Almighty God, for His divine favor and sustaining power throughout this academic endeavour. And to my dearest Mother, for her profound belief in me and her continuous, selfless encouragement.

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CHAPTER ONE

INTRODUCTION

1.0 Chapter Introduction

This chapter introduces the study and provides background information about the research topic. It also discusses the main problem addressed by the research, the research aims and objectives, the research questions that the study intends to address, the significance of the research, and the overall scope of the research

1.1 Background to the study

Corporate social responsibility (CSR), Over the past three decades, CSR discourse in the public domain has gradually evolved from a limited ethical or compliance rhetoric into a comprehensive framework intertwined with sustainability concerns (Aslaksen, Hildebrandt & Johnsen, 2021)

Examining historical communication styles in Ghana's corporate world helps us identify trends in CSR communication for the country's telecom sector. During British colonial rule, Ghana and other sub-Saharan African countries initiated public relations primarily to disseminate information and establish connections with influential individuals in society such as the politicians and top military generals. To start with, PR focused on getting positive attention from the press for clients. The Ghana Institute of Public Relations (IPR) has advanced this concept by institutionalizing ethical principles such as transparency, accountability, and honesty within its professional code of conduct (IPR Ghana, 2020). Over time, Ghanaian firms increasingly sought to implement strategic mechanisms for stakeholder engagement and corporate information

dissemination. With the rise of digital media, traditional newspapers and television have been supplanted by online sources, leading to a more dynamic interaction among people across multiple platforms simultaneously. Because people use social media more frequently to connect and share information, organizations find it necessary for them to act honestly and openly. As communication technologies evolved, CSR began to receive greater attention in both academic and professional discourse, particularly regarding how firms use media to demonstrate accountability. While charitable giving has long featured in Ghanaian business practices, empirical studies suggest that more recently companies, especially in sectors like mining are adopting CSR initiatives that go beyond ad hoc donations toward more strategic, sustainable projects (Tawiah & Baah, 2011). As MTN Ghana experiences a lot of criticism, demonstrating true social responsibility helps the company grow a positive reputation and maintain its clients. In Ghana, consumer responses to CSR have been empirically demonstrated: for example, a study of Awake mineral water showed that CSR-related donations positively influenced consumer perception and brand identification (Donkor, 2021). This supports the idea that customers are increasingly sensitive to how firms engage socially. Though this case centers on a product-based CSR (donations), it illustrates consumer receptiveness and can serve as a basis to argue that more strategic CSR efforts should have even greater impact and to examine whether firms are indeed moving beyond mostly donation-based actions.

Modern corporate social responsibility (CSR) has evolved beyond traditional philanthropic donations as contemporary consumers increasingly expect companies to address broader social, environmental, and ethical issues that affect their lives. This shift reflects growing public awareness of corporate impact and a demand for more authentic engagement with societal concerns. Effective CSR initiatives therefore serve not only as moral commitments but also as

strategic tools for cultivating trust and enhancing brand reputation (Jerab, 2024). Moreover, organizations that communicate their CSR activities transparently and align their actions with genuine ethical intent are more likely to strengthen customer loyalty and sustain long-term stakeholder relationships (Mánchez et al., 2023).

Emerging markets often experience social and economic challenges that lead consumers to question the authenticity of corporate philanthropy, viewing many CSR efforts as image-driven rather than genuine (Echezona, 2024; Gu, 2023). Consequently, customers assess a company's authenticity and trustworthiness when determining their loyalty, as product quality or delivery alone no longer guarantees favorable relationships. In modern society, loyalty has become a complex construct encompassing both behavioral and emotional dimensions. Researchers commonly classify loyalty into three dimensions: emotional (attitudinal), practical (behavioral), and a hybrid that integrates both forms. This multidimensional framework helps explain why consumers may continue to support a brand even when more affordable or superior alternatives are available. Pérez and Rodríguez del Bosque (2015) emphasize that corporate social responsibility (CSR) activities enhance customer loyalty primarily through the mediating roles of trust, satisfaction, and consumer identification with the company. Their study demonstrates that when customers perceive a firm's CSR initiatives as sincere and aligned with their own values, they are more likely to develop positive emotional attachments to the brand.

As Delmas and Burbano (2011) argue, greenwashing practices mislead consumers and contribute to widespread skepticism toward firms' social and environmental claims.

The research investigates the impact that CSR communication activities have on customer loyalty. Several organizations invest in CSR although researchers are yet to establish how

environmental conservation initiatives compare to community outreach or ethical workforce programs when influencing consumer actions separately. Despite growing attention to CSR's impact on consumer behavior, empirical research examining the mechanisms linking CSR to loyalty remains underdeveloped. Trust often operates as a mediating variable, enhancing the credibility of CSR initiatives and, consequently, loyalty intentions. Furthermore, authenticity moderates this relationship by determining whether consumers interpret CSR communication as sincere or performative (Pérez & Del Bosque, 2015). This study examines how corporate social responsibility (CSR) communication influences consumer loyalty, emphasizing the mediating roles of trust and authenticity. By addressing the limited understanding of these relational dynamics, the study contributes to the broader discourse on CSR effectiveness. The findings are expected to guide organizations in developing CSR strategies that foster genuine, long-term relationships with their customers.

1.2 Problem statement

In competitive markets today, companies are increasingly held to standards beyond financial performance, needing to integrate social and environmental responsibility into their operations (Du, Bhattacharya, & Sen, 2010). For example, MTN Ghana has made significant investments in digital inclusion, including digital skills training for youth and major infrastructure projects, as documented in its 2023 Annual Report and Foundation reports (MTN Ghana, 2023). However, consumers don't always accept CSR efforts at face value: research shows many are skeptical of corporate motives and assess the authenticity of CSR statements carefully (Moehl & Friedman, 2022).

Many consumers now question the sincerity behind CSR initiatives, especially when companies appear to exaggerate or misrepresent their CSR efforts, a practice often labeled greenwashing. Perceived CSR authenticity plays a critical role in shaping brand trust and loyalty; when CSR motives are viewed as aligned with a company's core values (rather than as marketing stunts), customers respond more positively (Jeon & An, 2019).

Empirical studies from Ghana indicate that consumer perceptions of CSR significantly influence loyalty behavior in the telecommunications sector. For instance, Ofori Agyekum (2015) found that customers of telecom companies place importance on fair pricing, network quality, and social projects when evaluating loyalty. More recently, research by Amoako et al., (2024) confirms that environmental, ethical, and social dimensions of CSR are positively associated with both brand knowledge and loyalty. Additionally, Kankam-Kwarteng et al., (2020) show that companies' marketing capabilities moderate how CSR efforts translate into positive behavioral responses among consumers. These findings suggest that the evolution of consumer expectations in Ghana demands firms do more than simply promote CSR; they must execute it in ways visible, credible, and aligned with consumer values.

Numerous studies indicate CSR activities positively influence how customers view brands. According to Jerab (2024), proper planning of CSR programs forms positive customer attitudes, which boosts purchase intentions. Gu (2023) confirms that consumer trust formed from CSR activities results in stronger bonds between customers and brands.

Echezona (2024) argues that consumers often question the authenticity of corporate social responsibility (CSR) when organizations fail to provide transparent information about their initiatives. CSR communication generally covers three core dimensions thus economic, social,

and environmental but limited research explores how each dimension independently influences customer loyalty (Safeer & Liu, 2022). Existing literature is largely conducted within Western contexts, resulting in limited understanding of CSR communication and consumer response dynamics in African markets such as Ghana (Ofori Agyekum, 2015).

Although extensive research links corporate social responsibility (CSR) communication to consumer loyalty globally, most studies have been conducted in Western or Asian contexts and overlook industry-specific dynamics in emerging markets. Within Ghana's telecommunications sector, particularly regarding MTN Ghana, limited empirical work examines how consumers interpret CSR messages and how these perceptions translate into loyalty behaviors. Moreover, existing research seldom incorporates moderating factors such as trust and authenticity, which may significantly influence the relationship between CSR communication and consumer loyalty in local contexts (Ofori Agyekum, 2015).

1.3 Research Objectives

The study aims to examine the relationship between Corporate Social Responsibility (CSR) communication and consumer loyalty within the context of MTN Ghana.

- To assess the direct impact of CSR communication on consumer loyalty among MTN Ghana subscribers.
- To examine the mediating role of brand trust in the relationship between CSR communication and consumer loyalty.
- To determine whether perceived authenticity of CSR messages moderates the relationship between CSR communication and consumer loyalty.

1.4 Research Questions

The research seeks to answer these questions;

- What is the impact of CSR communication on consumer loyalty among MTN Ghana customers?
- In what way does brand trust mediate the relationship between CSR communication and consumer loyalty?
- To what extent does perceived authenticity moderate the relationship between CSR communication and consumer loyalty?

1.5 Research Hypotheses

Based on the research objectives and questions, the following hypotheses are proposed to guide the study:

H1: CSR communication has a significant positive effect on consumer loyalty among MTN Ghana customers.

H2: Brand trust mediates the relationship between CSR communication and consumer loyalty.

H3: Perceived authenticity of CSR communication moderates the relationship between CSR communication and consumer loyalty, such that the relationship is stronger when perceived authenticity is high.

These hypotheses reflect the study's aim to explore both direct and conditional effects of CSR communication on customer loyalty within the telecommunications sector in Ghana.

1.6 Significance of the Study

The research deficit requires attention since it matters for academic development as well as industry practice. The academic study contributes to both CSR and consumer behavior research in emerging markets as a growing field of investigation. The research outcome would facilitate MTN Ghana and similar organizations to create CSR messaging approaches which successfully reach their target audience. Organizations need to understand the loyalty drivers of CSR messages to enhance brand connections thus improving their sustainable customer retention approaches in markets focused on social responsibility.

The research findings will augment theoretical understanding by demonstrating a comprehensive view of how trust in customers and perceived authenticity connect with CSR communications for affecting loyalty. The research-based knowledge will validate or transform the theoretical models of Trust-Commitment Theory and Attribution Theory by clarifying consumer understanding of corporate social responsibility communications. By fulfilling this research objective, the investigation eliminates theoretical-model-practice distance regarding consumer conduct in emerging market settings.

1.7 Scope of the Study

The study is limited to examining the relationship between CSR communication and consumer loyalty among MTN Ghana customers in Accra (as the primary survey locations representing the broader population in CSR-active cities). It focuses on the quantitative analysis of data collected via a structured survey, specifically exploring the direct impact, the mediating role of brand trust, and the moderating role of perceived authenticity. The study does not extend to other telecommunication companies, other regions outside the defined areas, or employ a qualitative

approach to explore in-depth experiences. It focuses specifically on the consumers' perspective regarding MTN Ghana's CSR communication and their loyalty.

1.8 Organization of the Study

This study is organized into five chapters. The first chapter is the introduction and covers the background of the study, statement of the problem, objectives of the study. It further states the research questions, significance of the study, scope and organization of this study. The second chapter reviews related Literature on the area of study in addition to the theoretical framework. The third chapter presents the methodology for the thesis, in addition to providing detailed information on the research approach and paradigm. The fourth chapter discusses the research results and their interpretation. Finally, the fifth chapter deals with the findings, recommendations and conclusions of the study.

1.9 Summary

This chapter presents the background, problem, objectives, question, and focus of the study. It explores the role that corporate social responsibility (CSR) communication plays on consumer loyalty in the telecom industry in Ghana with regards to MTN Ghana as an example in the study.

The emergence of digital media has transformed how Ghanaian businesses engage with their audiences, creating consumers who are more informed and socially conscious. As a result, customers increasingly value transparency and sustainable social interactions rather than isolated acts of charity. To respond to these evolving expectations, corporate social responsibility (CSR) has become a key strategy for organizations seeking to build trust and strengthen their public image. The consistency between what companies communicate and what they actually practice now determines how stakeholders perceive authenticity, making trust and transparency central to the reception of CSR initiatives in Ghana's marketplace.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter reviews existing research on how Corporate Social Responsibility (CSR) communication affects consumer loyalty, especially among MTN Ghana customers. It also looks at related studies to identify gaps this research aims to fill.

2.1 MTN GHANA

MTN Ghana began in 1994 when Scancom Limited was registered, and launched operations in November 1996 under the trade name Spacefon. MTN Ghana Initially, MTN introduced GSM services including features such as Caller ID, call forwarding, call waiting, and call barring, alongside itemized billing, all from a modest headquarters on Graphic Road, Accra. MTN Ghana Over time, the company's operations have expanded, relocating its head office to Ridge Towers while retaining technical services at Graphic Road. MTN Ghana MTN Ghana has continuously evolved its technological offerings in response to changes in telecom infrastructure and consumer demands. From early standards like 2G and 3G, it moved through GPRS, EDGE, HSPA to fibre optics and 4G services. MTN Ghana Its stated vision is "to lead the delivery of bold, new Digital World to our customers," and its mission is "to make our customers lives a whole lot brighter." MTN Ghana Through its operations, MTN Ghana signals its commitment not just to connectivity but to leadership in digital innovation and customer experience. It positions itself as more than a telecommunications provider, it seeks to shape how people communicate and engage digitally in Ghana. Its brand promise "Everywhere You Go" emphasizes its efforts to maintain reach, visibility, and relevance in a rapidly changing market.

2.2 CSR Communication

CSR communication is now regarded as a core component of corporate social responsibility itself. Effective CSR communication serves to inform stakeholders about organizational actions, involve them in dialogue, and enhance legitimacy and reputation. For instance, Morsing and Schultz (2006) argue that stakeholder involvement and responsive two-way communication are essential beyond simple disclosure of CSR efforts. Similarly, Bhattacharya et al., (2011) highlight that persuasion and consistent reputation building are involved in strategic CSR communication. Arvidsson (2010) further shows how management teams perceive CSR communication as vital for meeting stakeholder expectations and shaping external image.

CSR communication, as described by Ellerup Nielsen and Thomsen (2018), is how companies share their social and ethical efforts as part of their daily operations and long-term plans, working together with stakeholders. Crane and Glozer (2016) note that CSR communication plays a key role in planning, carrying out, and making CSR efforts successful. One of its main goals is to build or maintain the organization's legitimacy. The purpose of CSR communication depends on the context; it can be used to manage stakeholders, improve image, build legitimacy, ensure accountability, influence attitudes and behaviour, make sense of actions, and shape identity and meaning (Crane & Glozer, 2016).

Karlsson et al. 2022, assert that CSR is built on what society expects from businesses. These expectations include economic, legal, ethical, and voluntary responsibilities. Carroll's CSR Pyramid explains this clearly. It shows four levels: economic at the base, followed by legal, then ethical, and finally philanthropic. This structure forms the basis for how companies shape and communicate their CSR efforts.

Schoenborn et al.,2019, admits that CSR communication has grown into its own area of research in the past decade, with its own conferences, journal issues, and reviews. A key focus in this field is the link between what companies call “walking” and what they say called “talking.” The idea is that companies should “walk the talk,” meaning their CSR messages should match their actual practices to avoid being seen as fake or dishonest. (Schoeneborn et al.,2019 P.7).

A study on Swiss companies found that while philanthropic activities dominated annual and CSR reports (45-55%), these altruistic motives were often associated with economic benefits, such as differentiation from competitors. (Ingenhoff and Sommer, 2011 p.81). Also, A content analysis of Swedish furniture and interior retailers’ CSR messages showed that most of the focus is on environmental and social issues. Economic goals are present but usually stay in the background. The companies mostly share positive outcomes. They leave out failures, mistakes, or challenges in meeting their goals. (Karlsson et al., 2022).

Most CSR communication focuses on helping the company gain benefits, like higher returns. But there’s growing concern on how it also helps people make sense of what the company stands for, both individually and as a group. Improving image and other visible results are often seen as steps toward deeper goals like building trust and being accountable. Ellerup Nielsen and Thomsen (2018) posit that CSR communication faces a paradox. On one hand, it promotes openness and accountability. On the other, it can be seen as just talk used to look good without real action. From a legitimacy view, companies use different ways of framing their messages to gain approval from various stakeholder groups. (Ellerup Nielsen and Thomsen, 2018) Clearly sharing CSR efforts with customers and stakeholders is key to building stronger loyalty. It helps boost trust in the brand and improves its reputation, Organizations are advised to create

communication strategies that highlight their CSR efforts. This helps strengthen their brand image. (Osakwe and Yusuf ,2020).

Research shows that CSR communication has moved from one-way messaging to more interactive and two-way approaches, especially with the rise of online and social media. (Chen and Hang, 2017). One-way communication can still inform or persuade, but it works best when backed by facts and appears to be genuine. (Ellerup Nielsen and Thomsen 2018).

Public relations scholarship increasingly describes CSR as following a hybrid instrumental approach, blending strategic aims such as reputation building with ethical priorities like transparency, feedback, and stakeholder engagement (Kim, 2022). This approach responds to societal expectations by promoting open dialogue and emphasizing long-term relationships rather than short-term profit.

Gupta et al. (2021) adds that digital technologies have changed how companies handle CSR communication. Social media, in particular, has become a key tool for reaching and engaging with stakeholders and offers a space that is flexible, wide-reaching, and allows for two-way interaction.

Salifu et al. (2023) found that within Ghana's telecom sector, the ethical and philanthropic dimensions of CSR significantly affect brand loyalty. In particular, the ethical dimension, which involves adhering to moral norms, fulfilling societal expectations, demonstrating responsible behavior, maintaining integrity, and implementing environmentally conscious policies which positively contributes to customer loyalty.

2.3 Consumer Loyalty

Brand loyalty plays a central role in sustaining business performance and long-term competitiveness. It was initially conceptualized as repeat purchasing behaviour but has since

evolved to include customers' emotional and cognitive attachment to a brand (Salifu et al., 2023). Brand loyalty consists of multiple dimensions, cognitive (beliefs), affective (feelings), conative (intentions), and behavioural (actions), that together indicate the strength of customer commitment. Scholars often group these into two broader forms: attitudinal loyalty, referring to psychological attachment, and behavioural loyalty, referring to repeated patronage. Loyal customers tend to advocate for the brand, tolerate price changes, and maintain consistent purchasing patterns, all of which builds business profitability.

Delgado and Munuera (2001) emphasize that maintaining consumer brand loyalty generates substantial strategic value for firms. In competitive and rapidly changing markets where products often appear homogeneous, loyalty functions as a protective asset. It strengthens a company's ability to resist competitive entry, enhances resilience against market threats, and contributes to sustained revenue growth by reducing customers' likelihood of switching to alternative brands.

Toshmirzaev et al., (2022) argue that customer loyalty is a key asset for companies. It is largely built on trust, which can grow through CSR efforts. These efforts may focus on employees, the community, and the environment in some cases, or on customers, shareholders, and society in others.

2.4 Mediating Role of Brand Trust

Brand trust is key to building long-term customer relationships. It also reflects a company's reliability. In the service industry, it's especially important because it influences how a business is managed and can lead to better results. Empirical evidence from several international studies, mainly conducted in Asian service contexts such as Pakistan, Indonesia, and Malaysia—validates brand trust as a mediating force between CSR initiatives and customer loyalty. For instance, Irfan et al. (2021) examined how customer trust mediates CSR activities

and customer satisfaction in Pakistan's banking sector, while Shah and Jan (2021) explored similar dynamics in contexts where corporate credibility was uncertain. However, limited research has examined whether these findings apply to African markets such as Ghana, where CSR perceptions and consumer expectations may differ.

Gu (2023) emphasizes that trust plays a fundamental role when organizations seek to maintain long-term relationships with consumers exposed to CSR practices. The way customers perceive corporate motives directly shapes the level of trust that develops between them and the organization. Wang et al. (2022) argue that firms can enhance trust through consistent CSR communication that aligns with their core values, which in turn promotes customer loyalty. In the telecom sector, Salifu et al. (2023) highlight that ethical and philanthropic CSR initiatives are particularly vital for fostering consumer trust and sustaining loyalty.

A persistent challenge in CSR communication is maintaining honesty and clarity. Recent studies highlight a growing issue of greenwashing, where companies exaggerate or misrepresent their CSR commitments, leading consumers to question corporate credibility. (Jerab, 2024)

This erosion of trust often undermines customer loyalty. Scholars also emphasize that audiences increasingly demand evidence of genuine CSR performance, such as transparent reporting, third-party verification, and measurable social outcomes. Without such transparency, companies risk damaging both their reputation and stakeholder relationships (Mánchez et al., 2023).

Echezona (2024) looks at this issue in emerging markets, where people are especially alert to fake or vague claims. In these places, companies must tailor their CSR messages to align with

local values and conditions. Consumers there care more about proof than promises, so clear and honest communication matters are most important.

2.5 CSR Communication as a Mediating Role of Perceived Authenticity

Perez et al., (2015) note that today's CSR space, authenticity stands out. It is now seen as a key factor that shapes how consumers relate to companies. Sharing CSR information helps companies earn public trust and show their actions are fair. In recent years, CSR communication has increased sharply.

Perez et al., (2015) further note that full authenticity means being real, original, and true. In CSR, message authenticity means the message matches the facts, and exactly what it claims to be. CSR authenticity means people see the company's actions as honest and in line with its values. CSR authenticity acts as a bridge between how people see CSR efforts and how they respond.

When consumers believe a CSR program is genuine, they tend to trust the company more, view its products more positively, and are more likely to buy (Azfali & Kim, 2021). This effect extends beyond consumers. Latif et al. (2022) found that CSR authenticity strengthens the relationship between employees' perceptions of CSR and their pro-environmental behaviors in the workplace, such as conserving resources, reducing waste, and supporting sustainability initiatives. When employees believe their company's CSR is honest and genuine, they are more inclined to act in environmentally responsible ways.

Undoubtedly, several studies show that message authenticity plays a key role in shaping how consumers respond to CSR communication. When people perceive CSR messages as genuine,

they are more likely to form positive attitudes toward the company and its products (Becker-Olsen et al., 2005)

Perez et al. (2015) add that CSR communication can be counterproductive if it lacks honesty and alignment with corporate actions. While transparent CSR communication can enhance reputation, misleading or inconsistent messages risk backlash and distrust — a phenomenon often described as CSR's credibility dilemma.

CSR communication only works when it feels real. Its effect depends on how people see its authenticity. Wang et al. (2022) found that when users see CSR content on social media CSR communication only works when it feels real. Its effect depends on how people see its authenticity. Wang et al. (2022) found that when users see CSR content on social media as genuine, they build trust. But when they doubt it, they respond with skepticism. Shah and Jan (2021) note that people stay loyal when CSR messages come from reliable sources and match what the company stands for. On the other hand, when CSR claims are exaggerated or don't line up with a company's actions, trust and loyalty drop (Echezona, 2024).

In Ghana, Jerab (2024) shows that people are more likely to engage with CSR initiatives that reflect local cultural values, as such messages feel more authentic to them. Building on this, Tandoh and Duffour (2023) found that Ghanaians' perceptions of a company's sincerity in its CSR efforts significantly shape their loyalty and purchase decisions. When consumers view CSR initiatives as genuine, they tend to develop greater trust in the company; however, when they perceive them as insincere, skepticism and disengagement often follow.

2.6 Conceptual Framework

The study adopts a conceptual framework to explain variables related to the topic. It is based on Carroll's CSR pyramid model. Carroll (1979) introduced this model to guide organizations in adopting corporate social responsibility. The model identifies four responsibilities: economic, legal, ethical, and philanthropic. The model emphasizes that organizations must first make a profit, as this is the foundation for meeting the other responsibilities. The ultimate goal is for businesses to create a positive impact on society through CSR initiatives. To achieve this, a company must fulfill its economic responsibility, comply with laws and regulations, and act ethically before engaging in philanthropic activities to run an effective CSR campaign.

This model underpins the conceptual framework for the study. The diagram below shows the benefits linked to corporate social responsibility (CSR) communication.

Figure X: Conceptual framework illustrating the relationship between CSR communication, brand authenticity, brand trust, and brand loyalty. Source: Author's construct based on Irfan et al. (2021), Pérez et al. (2015), and Salifu et al. (2023).

CSR communication refers to how organizations strategically share their CSR efforts with stakeholders. It serves as the foundation for this framework. It appears at the base of the diagram because effective customer retention depends on transparency in campaigns and initiatives.

Joon and Jiang (2023) assert that organizations that maintain clear communication about their CSR initiatives gain strong customer loyalty and retention over time. They also note that consumers show greater interest in marketing from such companies.

There is a lot of skepticism toward companies that engage in CSR campaigns with any people do not see these organizations as trustworthy or genuine. Some believe CSR is a cover to avoid accountability. However, the diagram shows that companies that communicate their CSR efforts create accountability, which translates into brand authenticity.

Joon and Jiang (2018) affirm that companies with clear CSR communication that aligns with their core values earn authenticity from both internal and external stakeholders. They add that authenticity strengthens the relationship between consumers and the organization, which in turn builds trust.

Brand trust is attainable only after authenticity is established. When consumers notice that a brand's core values align with its communication, they develop trust over time. Bögel (2016) affirms that CSR communication improves consumer trust in companies, especially when stakeholders' expectations about corporate contributions to sustainable development are met and CSR actions align with stated values.

Loyalty sits at the top of the pyramid because it entails all the other variables. Consumers who remain loyal to a company usually trust it and view it as authentic. Loyalty can be shown in several ways, such as customer retention and positive recommendations, where satisfied consumers act as informal brand advocates through good reviews.

The diagram illustrates the conceptual relationship between the two key variables which are CSR communication and consumer loyalty.

2.7 Theoretical Foundation

A theoretical foundation is a well-established theory from academic research that explains the main issue a study explores. The Trust-Commitment Theory, developed by Morgan and Hunt in 1994, fits well with this study. It helps explain how CSR communication builds brand trust and

drives consumer loyalty. The theory was first presented in their paper “The Commitment-Trust Theory of Relationship Marketing” and focuses on how trust and commitment shape strong business relationships. This makes it a relevant foundation for studying how CSR messages influence consumer behavior.

2.7.1 Morgan and Hunt’s Commitment-Trust Theory

Morgan and Hunt (1994) argue that strong business relationships depend on both commitment and trust. They define relationship marketing as all efforts aimed at building, growing, and maintaining lasting exchanges between parties. In their model, commitment and trust are seen as the main factors that connect earlier influences like shared values or communication with key results, such as loyalty or cooperation. These two elements help explain how and why long-term customer relationships form and succeed.

One key idea in the theory is relationship commitment. Morgan and Hunt, (1994) define it as a partner’s belief that a relationship matters enough to put in maximum effort to keep it going. It reflects a strong desire to maintain the relationship over time. In consumer behavior, this idea shows up as brand loyalty especially when customers have positive attitudes and feel connected to a brand. In this way, brand loyalty mirrors commitment. The theory sees commitment as central because it helps explain how strong business relationships deliver long-term value.

Trust, in this theory, means having confidence in a partner’s reliability and integrity. This belief is built on the idea that the partner is consistent, honest, fair, responsible, and genuinely caring.

Trust is seen as essential in any lasting relationship. The theory also explains that trust and commitment is closely linked. Trust leads to commitment. When people trust a company, they are more willing to commit to it. Since commitment involves risk, people prefer to commit only

when they feel safe and secure. That is why trust plays a major role in shaping strong, long-term relationships, Morgan and Hunt (1994).

Certain factors help build trust and commitment in a relationship. One of these is shared values when both sides believe in similar goals, behaviors, and principles. This alignment makes trust and commitment more likely. Another factor is communication. When companies share clear, timely, and useful information, they build trust by reducing confusion and preventing conflict.

On the other hand, opportunistic behavior where one party acts dishonestly for personal gain weakens trust. Once trust is damaged, commitment also drops, Morgan and Hunt, (1994).

Trust and commitment bring key benefits. They make cooperation easier, as both sides work together toward shared goals. They also lead to acquiescence, where one side willingly supports the other's decisions. When people are committed, they're less likely to end the relationship.

Trust helps people handle conflict more constructively and lowers uncertainty in decision-making. These outcomes are essential for building strong, lasting relationships between brands and consumers.

2.7.2 Relevance of the Theory to the Study

The study aligns closely with the central propositions of Morgan and Hunt's (1994) Commitment-Trust Theory of Relationship Marketing. This theoretical model presents trust and commitment as essential mediating variables in establishing and sustaining successful relational

exchanges. Its relevance becomes particularly apparent when examining the role of brand trust in the link between Corporate Social Responsibility (CSR) communication and consumer loyalty.

The study identifies brand trust as a mediating factor between CSR initiatives and customer loyalty, reflecting Morgan and Hunt's, (1994) assertion that trust is a key mechanism through which marketing efforts yield relational outcomes. This view is supported by Irfan et al. (2021) and Gu (2023), who found that trust plays a central role in converting CSR communication into consumer commitment and long-term loyalty.

The findings also emphasize that transparent and consistent CSR communication helps to build trust and brand reputation, which in turn fosters consumer loyalty. This mirrors the theory's 13 claim that trust leads to commitment, a concept that aligns closely with brand loyalty. Salifu et al. (2023) similarly highlight that ethical and philanthropic CSR efforts enhance consumer trust and promote loyalty, particularly in Ghana's telecommunications sector.

Finally, the study also defines customer loyalty not only in terms of repeat purchasing but as a combination of cognitive, emotional, and behavioral responses. This comprehensive understanding of loyalty reflects Morgan and Hunt's idea of commitment as an enduring intention to maintain a valued relationship.

2.8 Chapter Summary

This chapter examined the theoretical and empirical foundations linking Corporate Social Responsibility (CSR) communication, brand trust, authenticity, and consumer loyalty. It reviewed key literature to show how effective CSR communication enhances public perception,

builds trust, and fosters long-term consumer commitment. The discussion also highlighted authenticity as a moderating element that shapes how audiences interpret CSR messages and influences the credibility of corporate efforts. Overall, the chapter established that CSR communication alone is insufficient unless it is perceived as genuine and consistent with corporate behavior. The next chapter presents the research design and methodological approach adopted for this study. It outlines the procedures for data collection and analysis to empirically explore the relationships discussed in this chapter within the context of MTN Ghana's CSR communication and consumer loyalty.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Chapter Overview

This chapter presents the methodology employed in conducting the study. It discusses the research design, target population, sampling methods, data collection instruments, and the procedures adopted for gathering and analyzing data. The chapter also highlights the rationale behind the selected methods, ensuring that each aligns with the study's objectives and the type of data required. The chapter discusses the research design, population, sampling techniques, data collection instruments, and analytical procedures employed. It also highlights the advantages and limitations associated with the research method.

3.2 General Definition of Research Methodology

Research methodology refers to the systematic process and procedures adopted to identify, collect, analyze, and interpret data relevant to a research problem. It provides the structure and rationale behind the choice of methods applied in achieving the study's objectives. According to Kothari (2004), methodology is not only a collection of research methods but a logical framework that explains why certain methods are chosen and how they contribute to the credibility and validity of findings. In this study, a quantitative approach was employed to obtain measurable data that could be analyzed statistically to explore relationships between CSR communication and consumer loyalty.

3.3 Methods Used by Previous Researchers

Prior studies examining CSR and consumer loyalty have predominantly used quantitative approaches to establish correlations between CSR practices and consumer behavior. For instance, Lee et al. (2019) applied a survey-based quantitative method to assess the link between CSR communication and brand perception in South Korea. Similarly, Ofori and Hinson (2007) conducted a survey among Ghanaian firms to understand the role of CSR in shaping consumer attitudes. These studies demonstrate the effectiveness of quantitative research in producing generalizable results and supporting statistical interpretation of consumer responses. For example, Fatma and Khan (2023) conducted a quantitative study titled CSR Influence on Brand Loyalty in Banking: The Role of Brand Credibility and Brand Identification, surveying banking customers using structured questionnaires to examine how perceived CSR influences loyalty through mediating variables such as brand credibility and identification.

Furthermore, In the hospitality sector, El Jiddi, (2023) examined how CSR communication influenced hotel guests' attitudinal and behavioral loyalty through company and customer

identification and trust using a structured survey and quantitative analysis. Together, these studies show a clear methodological pattern where researchers rely on structured questionnaires, Likert-scale measurement, and statistical procedures such as regression and structural equation modelling to investigate CSR and loyalty relationships. This established precedent supports the appropriateness of a survey-based quantitative method for examining CSR communication and consumer loyalty in the context of this study.

3.4 Proposed Methodology and Justification

This research adopts a quantitative methodology through the use of survey questionnaires. The approach allows the collection of numerical data from a defined sample to describe consumer perceptions toward MTN Ghana's CSR communication. The quantitative design is justified because it enables the researcher to measure variables objectively and to identify patterns and relationships within large populations (Babbie, 2010). This design is suitable for the present study as it facilitates statistical analysis and helps in establishing the relationship between CSR communication, trust, and consumer loyalty.

The use of structured questionnaires also aligns with recommendations by Saunders et al., (2019), who note that surveys are effective for studies that require clear, comparable responses and statistical analysis of relationships between variables. Since this research involves constructs such as CSR communication, brand trust, and consumer loyalty, each of which requires measurement through multiple indicators, the survey method provides the consistency and structure needed for reliable data collection. In addition, this design supports the use of multivariate analytical techniques that help in examining mediation and moderation effects. Hair et al. (2010) emphasizes the importance of using multi-item scales and statistical tools such as correlation and regression to analyze relationships among latent variables. The quantitative

design therefore makes it possible to test how CSR communication relates to loyalty and whether trust and perceived authenticity influence this relationship. For these reasons, a survey-based quantitative approach is both methodologically appropriate and theoretically consistent with established research practices in social science inquiry.

3.5 Research Population

In research, the population refers to the entire group of individuals or elements that share common characteristics relevant to a particular study. It represents the broader set from which a sample is drawn and to which the findings are intended to apply (Etikan & Bala, 2017). For this study, the population consists of students from the University of Media, Arts and Communication (UniMAC), including both undergraduate and postgraduate levels. UniMAC has an estimated student population of about 10,000 across its various campuses.

These students were selected as the study population due to their accessibility, familiarity with corporate communication practices, and the time-bound nature of the research. Moreover, students at UniMAC were considered appropriate because they are generally knowledgeable about brands and marketing communication activities, including the corporate social responsibility (CSR) initiatives of companies such as MTN Ghana, and many of them are active users of MTN's products and services.

3.6 Data Collection Tool and Methods

Data collection referred to the organized process of gathering and measuring information on variables relevant to a study in order to answer research questions and draw valid conclusions. The purpose of data collection was to obtain credible and accurate evidence that supported meaningful analysis and interpretation (Kabir, 2016). Reliable data collection was essential for

maintaining the integrity of any research and ensuring that findings reflected real patterns rather than random outcomes.

For this study, a structured questionnaire was used as the main instrument for data collection. Questionnaires were widely adopted in quantitative research because they enabled researchers to collect data from a large number of respondents efficiently and within a short period (Ponto, 2015). The instrument was distributed to students of the University of Media, Arts, and Communication (UniMAC) who were familiar with or had interacted with MTN Ghana's corporate social responsibility (CSR) activities.

The questionnaire was designed to capture respondents' views on MTN Ghana's CSR communication, brand trust, and consumer loyalty. Questions focused on how respondents perceived the company's social responsibility practices, their level of trust in the brand, and how these perceptions influenced their loyalty as consumers.

This approach allowed for the collection of reliable numerical data that could be statistically analyzed to identify trends and relationships among variables. It also aligned with the quantitative research design of the study, ensuring that findings were both measurable and generalizable. (Oranga and Matere,2025).

3.7 Sample and Sampling Technique

A sample refers to a subset of the population selected to represent the entire group. For this study, a sample of 200 students from UniMAC was selected using convenience sampling. This method was chosen due to time constraints and accessibility. Convenience sampling is often used in social research where respondents are readily available and willing to participate (Etikan.,2016). The selected sample size is considered sufficient to provide reliable data for statistical analysis and valid conclusions.

3.8 Advantages of the Research Method

The quantitative survey method offered several significant benefits for this study. First, it enabled the collection of data from a relatively large sample, increasing the likelihood that the findings could be generalized to a broader population. This generalizability strengthened the external validity of the study, allowing inferences about students' perceptions of MTN Ghana's CSR communication and their loyalty beyond the immediate respondents (Oranga & Matere, 2025). Secondly, the use of structured questionnaires ensured that variables were measured and compared objectively. Standardized items reduced the influence of researcher bias and allowed for clear, precise views as brand trust and consumer loyalty (Fowler, 2014).

Also, the numerical nature of the data helped with difficult statistical analysis. The method supported hypothesis testing and enabled the identification of relationships and trends among variables, providing empirical evidence on the influence of CSR communication on consumer behaviour (Creswell & Creswell, 2018). Additionally, surveys were efficient and scalable, allowing data collection to occur in a relatively short time and with manageable resources.

Finally, the structured approach strengthens reliability and replicability; other researchers could replicate the study under similar conditions to verify or challenge the findings, contributing to cumulative knowledge within the field (Fowler, 2014; Oranga & Matere, 2025).

3.9 Disadvantages of the Research Method

Despite these advantages, the quantitative survey method presented several limitations. One was the lack of in-depth structure in standardized instruments. While surveys captured broad patterns of perception, they could not fully explain the underlying motivations or contextual nuances behind respondents' views. Consequently, important keenness in how students interpreted CSR initiatives might have been overlooked (Rahman, 2016). Another limitation was the rigidity of

the survey design. Once administered, there was little flexibility to explore unexpected issues or probe deeper into responses, which restricted the study's capacity to uncover emergent insights (Fowler, 2014). The method was also vulnerable to response biases, particularly social desirability, where participants might provide answers, they perceived as acceptable rather than their true opinions. Finally, while quantitative surveys could reveal correlations between variables, they often fell short in explaining causation or the mechanisms behind observed relationships, leaving unanswered questions about why CSR communication influenced loyalty in specific ways (Creswell & Creswell, 2018).

3.10 Chapter Summary

The chapter outlined the methodology framework used in the research with a focus on the quantitative methodology and survey design. It has described the research population, sample size, data collection tools, and their analysis. The selection of the methodology was done as reasonable to examine the connection between CSR communication and consumer loyalty in the framework of MTN Ghana. The following chapter will introduce the data analysis, findings, and interpretation of the results based on the field survey.

CHAPTER FOUR

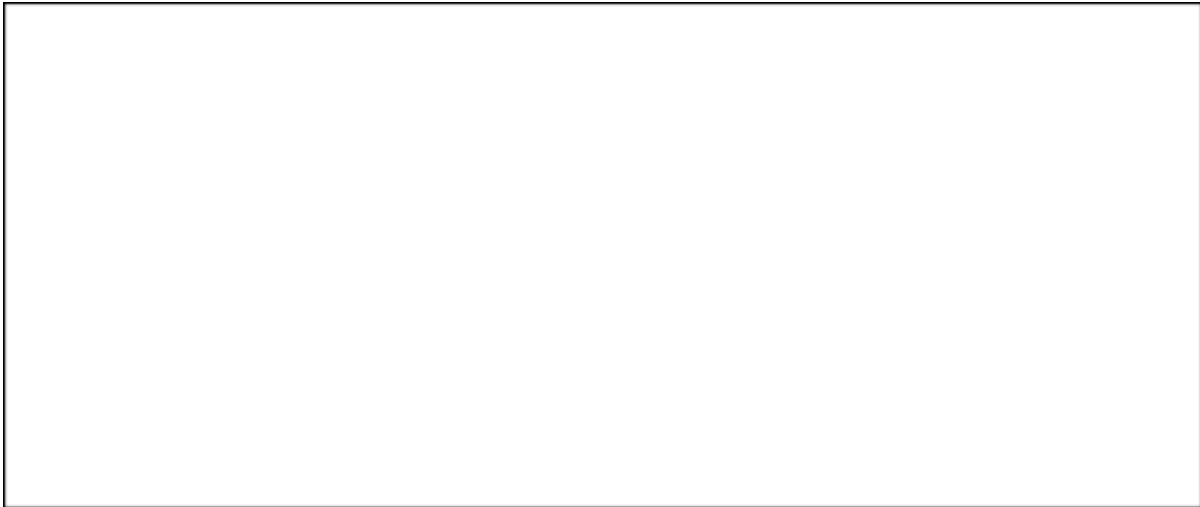
DATA ANALYSIS, PRESENTATION OF FINDINGS AND DISCUSSIONS

4.0 Introduction

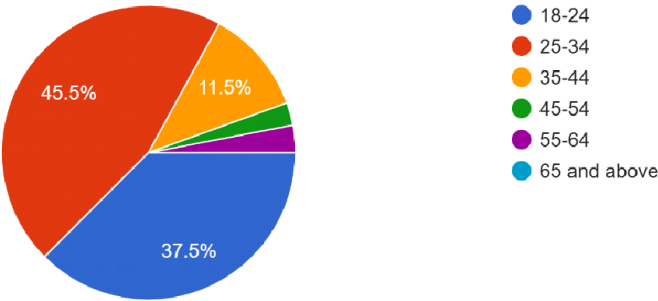
This chapter presents the analysis and interpretation of the data gathered from respondents regarding MTN Ghana's corporate social responsibility (CSR) communication and its influence

on consumer loyalty. The aim of this chapter is to examine how consumers perceive MTN’s CSR initiatives, the extent to which they are aware of these activities, and how such communication shapes their trust, attitudes, and loyalty toward the brand. The analysis draws on responses collected through structured questionnaires administered to students of the University of Media, Arts and Communication (UniMAC), who represent an informed and media-conscious consumer group.

Figure 4.1: Age of respondents



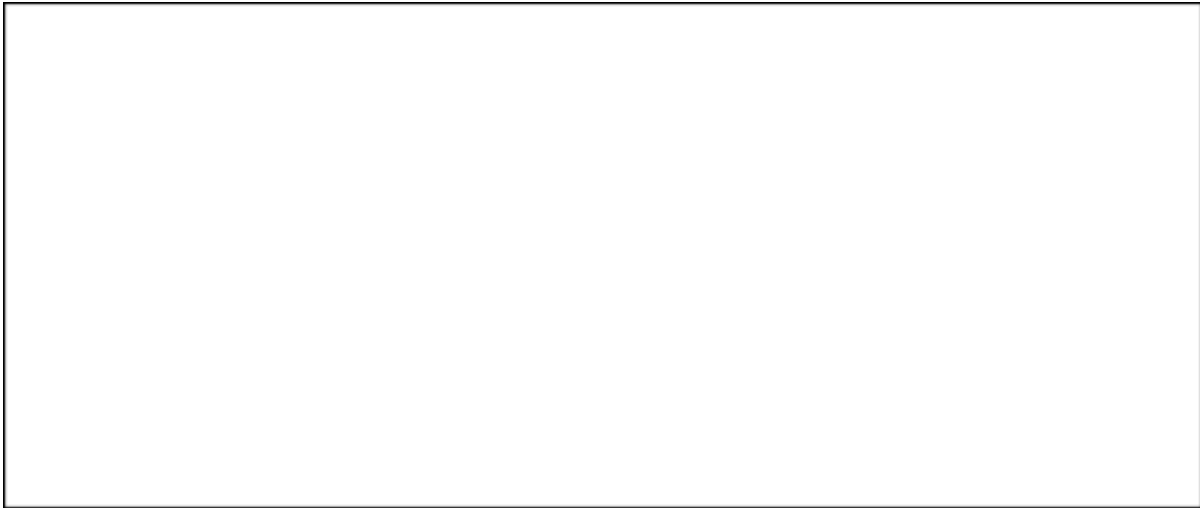
SECTION A: Demographic Information 1. AGE
200 responses



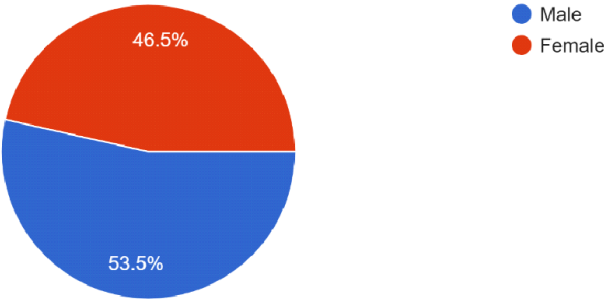
Source: Researcher’s field study (2025)

The figure above presents the age distribution of the 200 respondents, showing that the sample is dominated by young adults. Respondents aged 25–34 constituted the largest group, with 91 individuals, representing less than half of the sample, followed by those aged 18–24, who numbered 75, representing more than one-third of the sample. Together, these two age groups account for 83% of the sample, clearly indicating that the study primarily reflects the perceptions of younger consumers. This is particularly relevant because younger demographic groups tend to be more digitally engaged and more responsive to corporate communication strategies, including CSR messaging. The remaining age groups were minimally represented: 35–44 (23 respondents, representing a little more than one-tenth; 45–54 (6 respondents), representing a small handful; 55–64 (5 respondents), representing a small minority; and 65 and above (0%), which were not represented at all. The limited representation of older consumers suggests that insights from these groups are less influential on the overall trends identified in the study. This imbalance may be a result of the sampling context, as older age brackets are naturally less common among the student population at UniMAC.

Figure 4.2 Sex of Respondents



2. Gender
200 responses

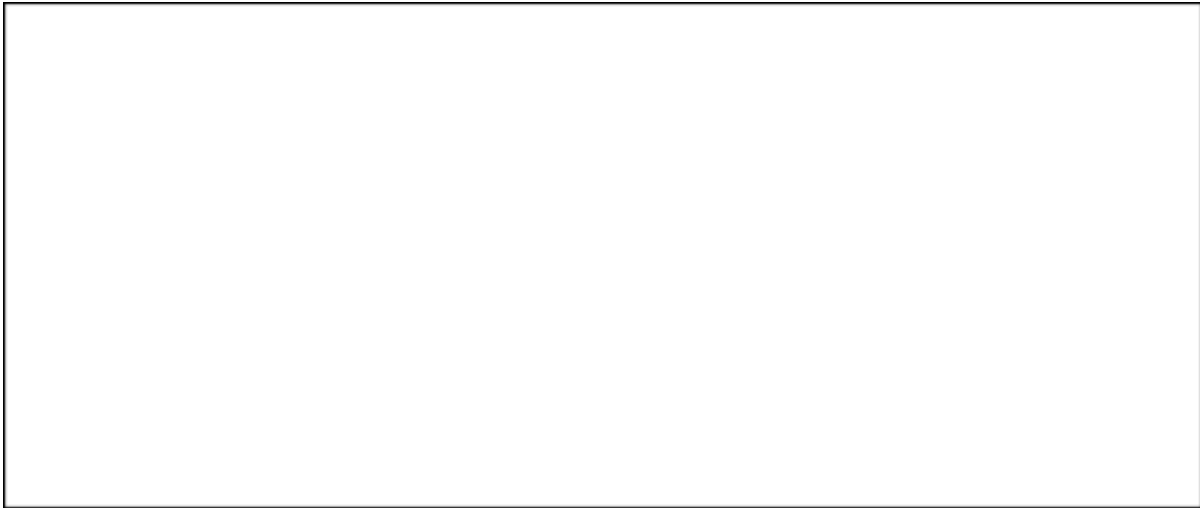


Source: Researcher’s field study (2025)

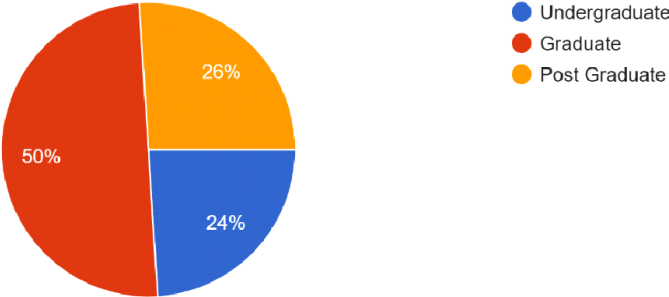
The figure above illustrates the gender distribution of the 200 respondents. Males constituted the majority at 107 individuals, representing more than half of the sample, while females numbered 97 individuals, accounting for just less than half. This relatively balanced distribution suggests that both male and female perspectives are reasonably represented in the study. This gender composition is relevant for interpreting the findings, as it indicates that the insights reflect a

near-equal mix of male and female respondents, which helps in minimizing potential gender bias in the perceptions captured.

Figure 4.3: Academic Background



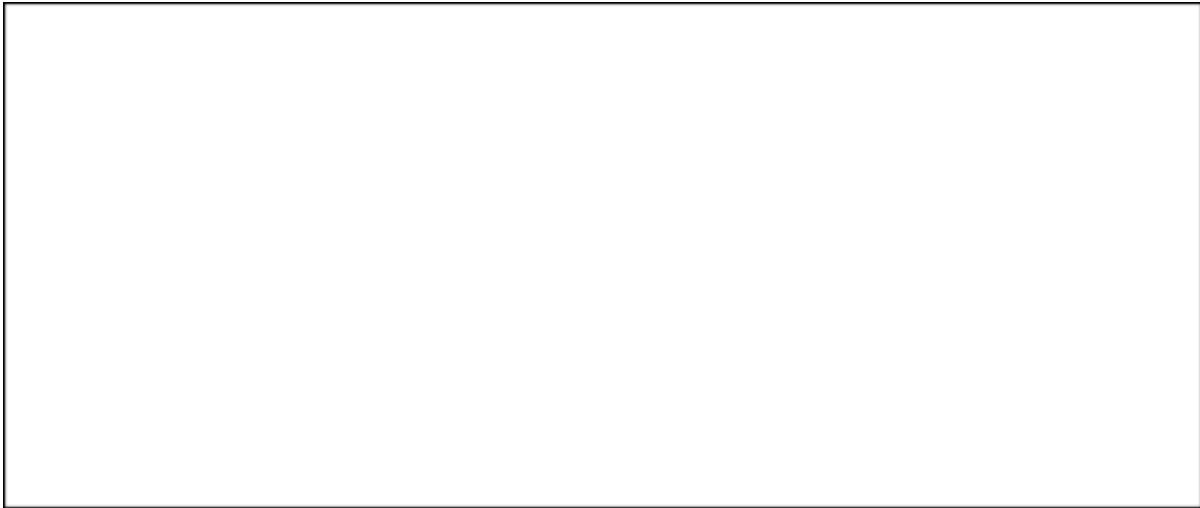
3. Level
200 responses



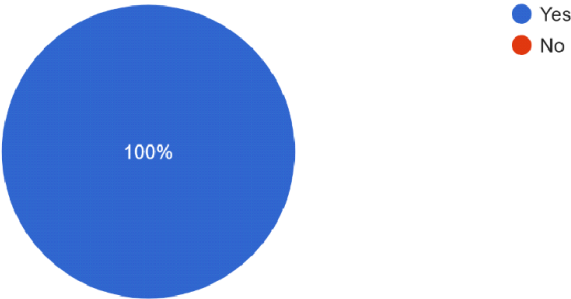
Source: Researcher’s field study (2025)

The figure above illustrates the distribution of educational attainment across the 200 sampled consumers. The majority of the participants hold a Graduate-level qualification, constituting exactly (100), or precisely half, of the total sample. This is followed by individuals with Post Graduate qualifications, making up (52), or just over one-quarter, of the sample. The remaining proportion, (48), or just under one-quarter, is composed of respondents with an Undergraduate level of education. The high concentration of respondents with Graduate and Post Graduate qualifications (totaling 76%, or just over three-quarters, of the sample) suggests that the findings of this study are largely informed by consumers who possess a relatively high capacity for critical evaluation and information processing. This is particularly relevant to the study of CSR, as highly educated consumers are typically more discerning regarding the authenticity and depth of corporate social initiatives and their associated communication strategies.

Figure 4.4: Have you ever used MTN services?



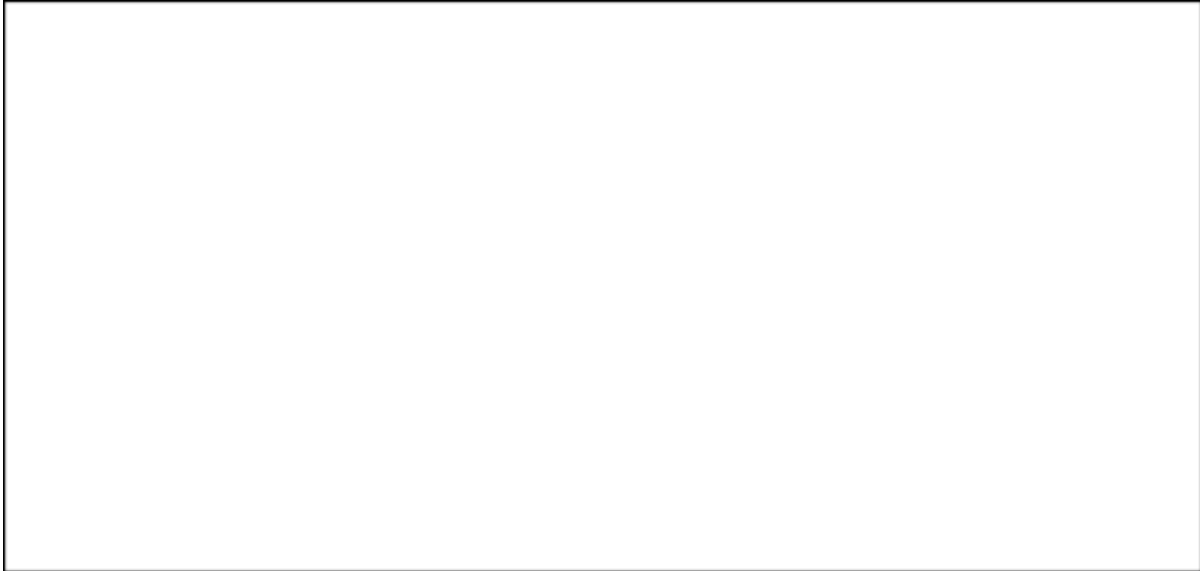
Have you ever used MTN services?
200 responses



Source: Researcher’s field study (2025)

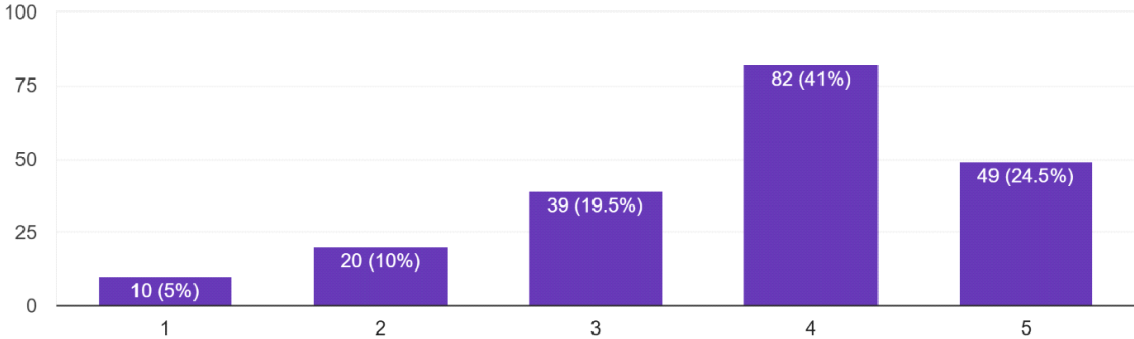
The figure presents a unanimous result: 100% of the 200 respondents indicated Yes to having used MTN services. This translates to all 200 participants having direct experience with the company. This finding is a critical confirmation of the study’s sampling integrity and relevance. Since the research aims to investigate the relationship between MTN Ghana’s CSR communication and consumer loyalty, it is methodologically essential that the sample consists exclusively of individuals who have been or are consumers of the brand.

Graph 4.1: MTN Ghana frequently updates the public about its CSR projects.



1. MTN Ghana frequently updates the public about its CSR projects.

200 responses



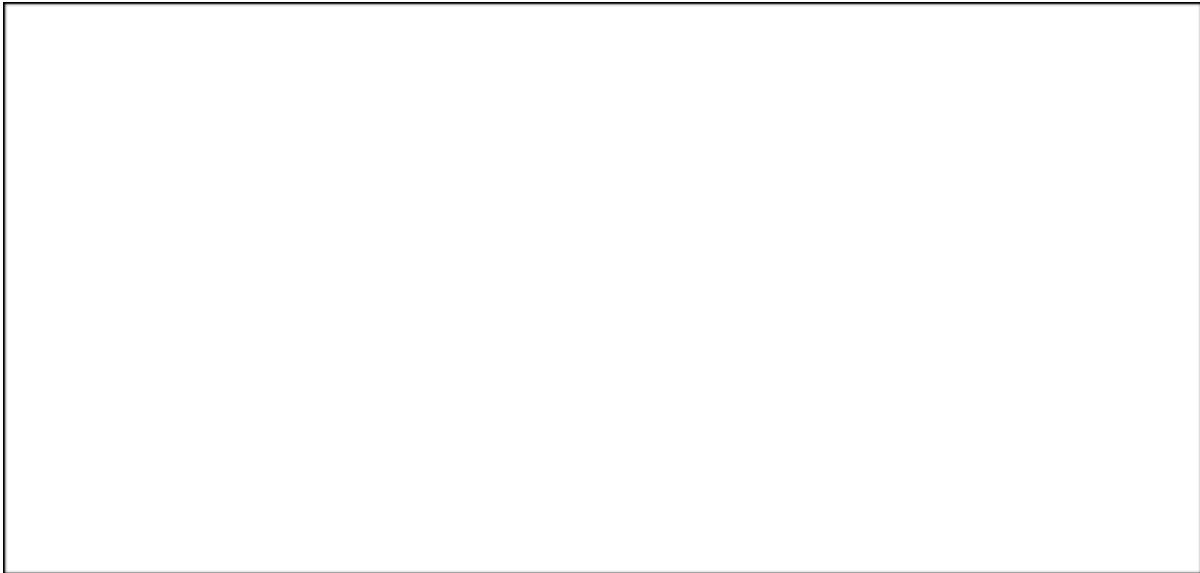
Source: Researcher’s field study (2025)

The graph illustrates respondents’ agreement with the statement: "MTN Ghana frequently updates the public about its CSR projects." The response scale is a 5-point Likert scale, where 1 represents Strongly Disagree and 5 represents Strongly Agree. The data exhibits a strong tilt

towards agreement, indicating that the majority of consumers perceive MTN Ghana's CSR communication as frequent. The largest proportion of respondents, (82), or just over two-fifths, selected the 'Agree' position (4), while the second largest group, (n=49), or less than one-quarter, selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, or nearly two-thirds, of the respondents Agreed or Strongly Agreed that MTN Ghana frequently updates the public about its CSR projects. The neutral position (3), indicating neither agreement nor disagreement, accounted for (n=31), or about one-seventh, of the responses. Only a small minority, (n=30) (combining 5% Strongly Disagree and 10% Disagree), expressed disagreement with the statement.

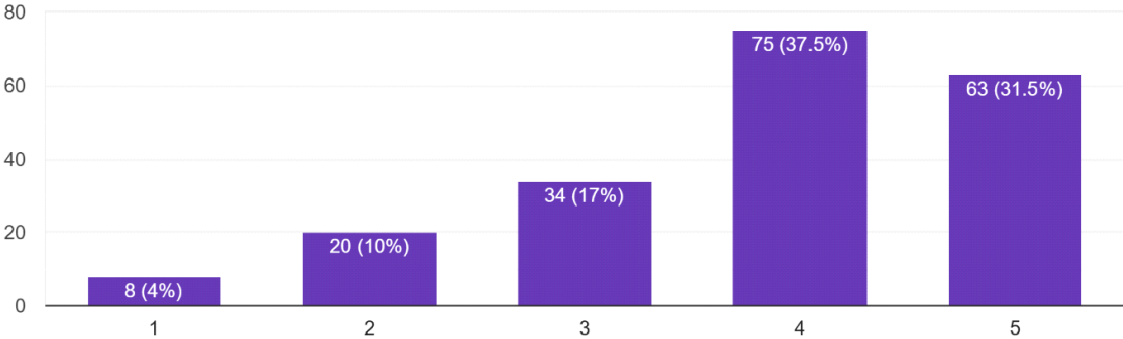
The substantial combined agreement of nearly two-thirds (65.5%) provides strong empirical evidence that MTN has successfully established a perception of communicative diligence regarding its CSR activities. The relatively small disagreement figure (15%) further reinforces the company's success in this area. However, the 15.5% neutral response warrants note, as it represents a segment of consumers who are neither convinced nor unconvinced, suggesting an opportunity to increase clarity or reach within this specific group to push them toward the agreement categories.

Graph 4.2: I find MTN’s CSR messages credible and believable



2. I find MTN’s CSR messages credible and believable.

200 responses

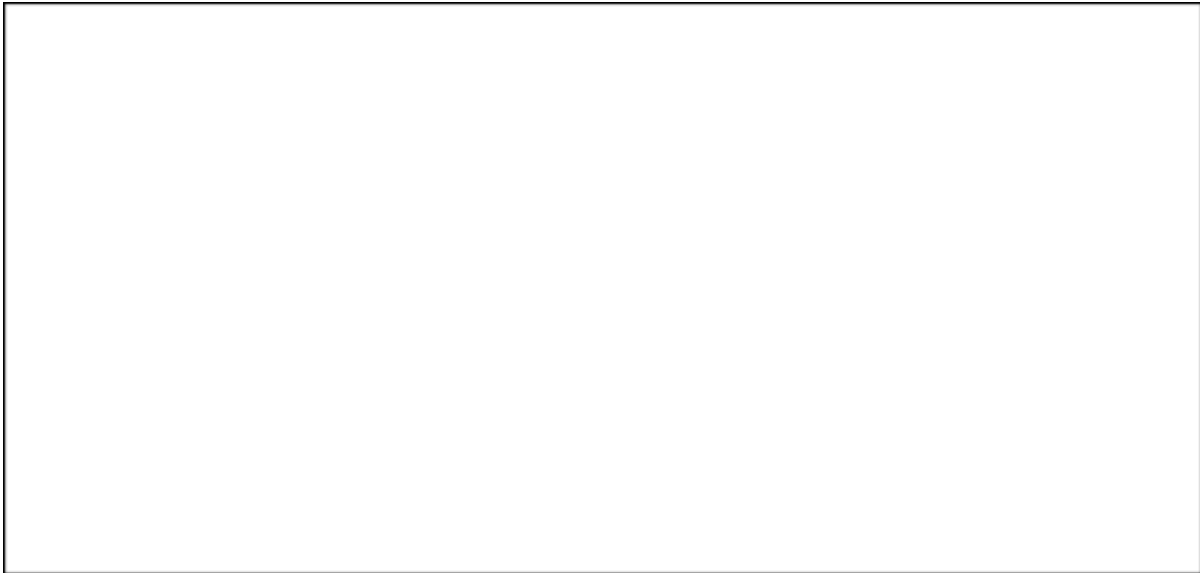


Source: Researcher’s field study (2025)

Graph 2 illustrates respondents’ agreement with the statement: "I find MTN’s CSR messages credible and believable." The data shows a strong positive perception regarding the credibility of MTN Ghana’s CSR communication, with a dominant concentration in the agreement categories. The largest percentage of respondents, 37.5% (n=75), or more than one-third, selected the ‘Agree’ position (4), closely followed by a substantial proportion selecting the highest agreement

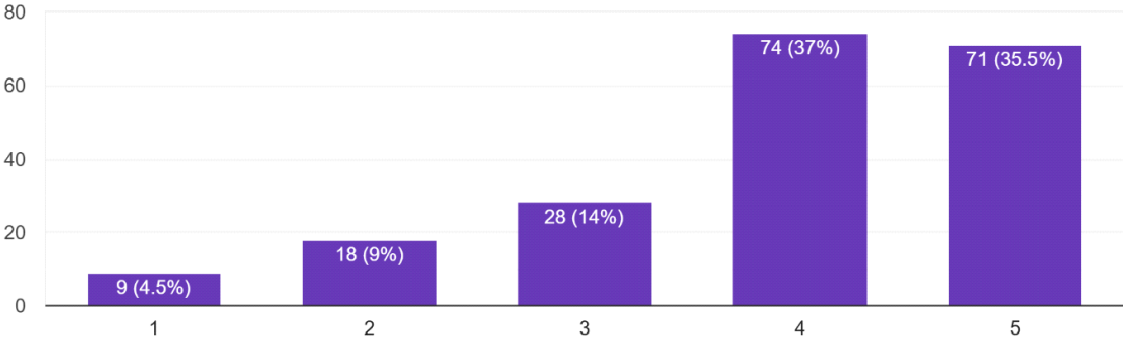
point, 'Strongly Agree' (5), at 31.5% (n=63), or almost one-third. Cumulatively, a significant majority of 69%, or just over two-thirds, of the respondents Agreed or Strongly Agreed that MTN's CSR messages are credible and believable. The neutral response (3) accounts for 17% (n=34), or about one-sixth, while those who expressed disagreement (categories 1 and 2) totaled 14% (n=28), or just under one-seventh. In the field of CSR communication, message credibility is a vital antecedent to positive consumer outcomes, and this strong finding confirms that MTN's efforts are largely perceived as authentic by its consumer base. This high level of perceived credibility is directly linked to the formation of consumer trust, which is a foundational component of consumer loyalty. This suggests that consumers are more likely to form a stronger affective bond with the brand and less susceptible to competitor influence, providing a robust empirical foundation for testing the main research hypothesis. (Erdem & Swait, 2004).

Graph 4.3: MTN’s CSR communication makes the company appear responsible and caring



3. MTN’s CSR communication makes the company appear responsible and caring.

200 responses



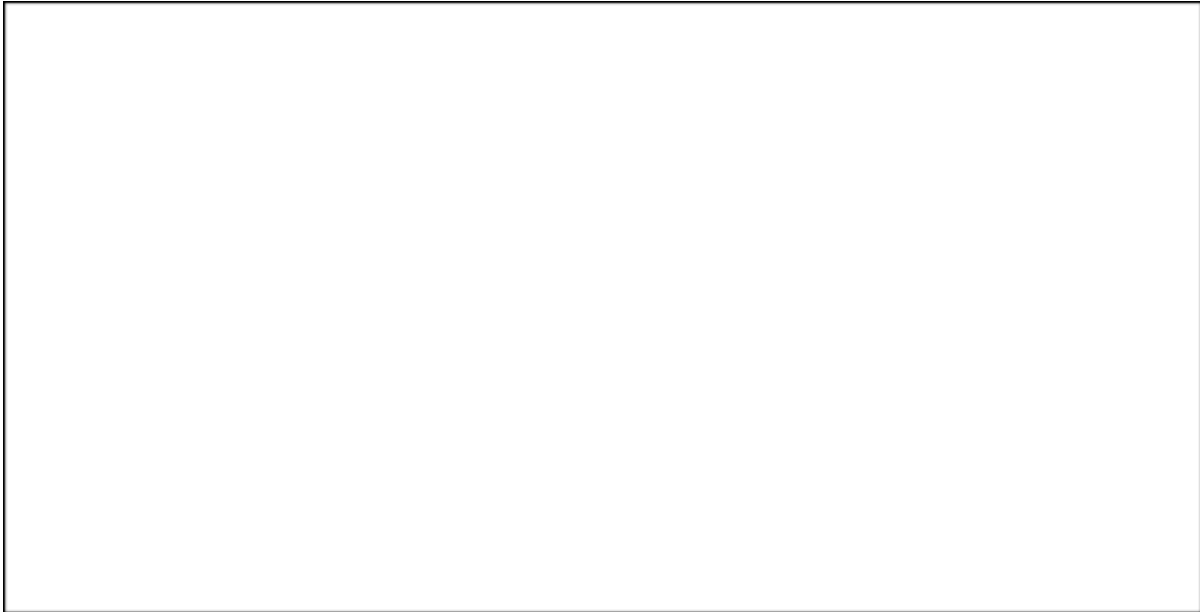
Source: Researcher’s field study (2025)

Graph 3 illustrates respondents’ agreement with the statement: "MTN’s CSR communication makes the company appear responsible and caring." The data strongly confirms that MTN’s CSR communication is successful in cultivating positive image attributes among its consumers. The responses are heavily concentrated in the agreement categories. Specifically, 37% (n=74), or more than one-third, of the respondents selected the ‘Agree’ position (4), followed closely by

35.5% (n=71), or just over one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a substantial 72.5%, or nearly three-quarters, of the sample Agreed or Strongly Agreed that the communication successfully projects an image of responsibility and care. The neutral response (3) accounts for 14% (n=28), or just under one-seventh, while the combined disagreement responses (categories 1 and 2) only total 13.5% (n=27), or less than one-seventh. This is a crucial finding because the primary objective of CSR communication is to manage and enhance the corporate reputation and brand image (Bhattacharya et al., 2011).

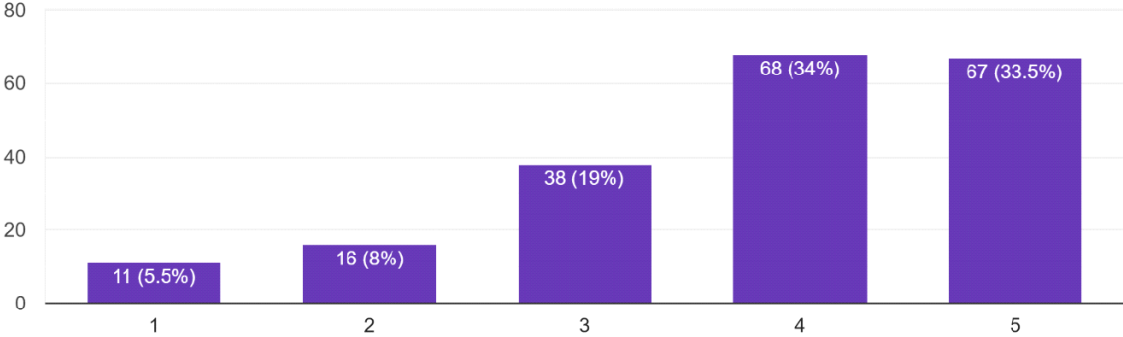
The exceptionally high cumulative agreement of 72.5% (nearly three-quarters) strongly validates the effectiveness of MTN's CSR communication in achieving its core goal of positive corporate image management. The fact that the combined disagreement is exceptionally low (13.5%) demonstrates very little skepticism or indifference regarding this aspect of MTN's reputation. The minimal presence of neutral responses (14%) suggests the communication is highly impactful, compelling the vast majority of consumers to form a definitive positive opinion.

Graph 4.4: MTN's CSR messages encourage me to engage more with the brand (e.g., social media interactions)



4. MTN's CSR messages encourage me to engage more with the brand (e.g., social media interactions)

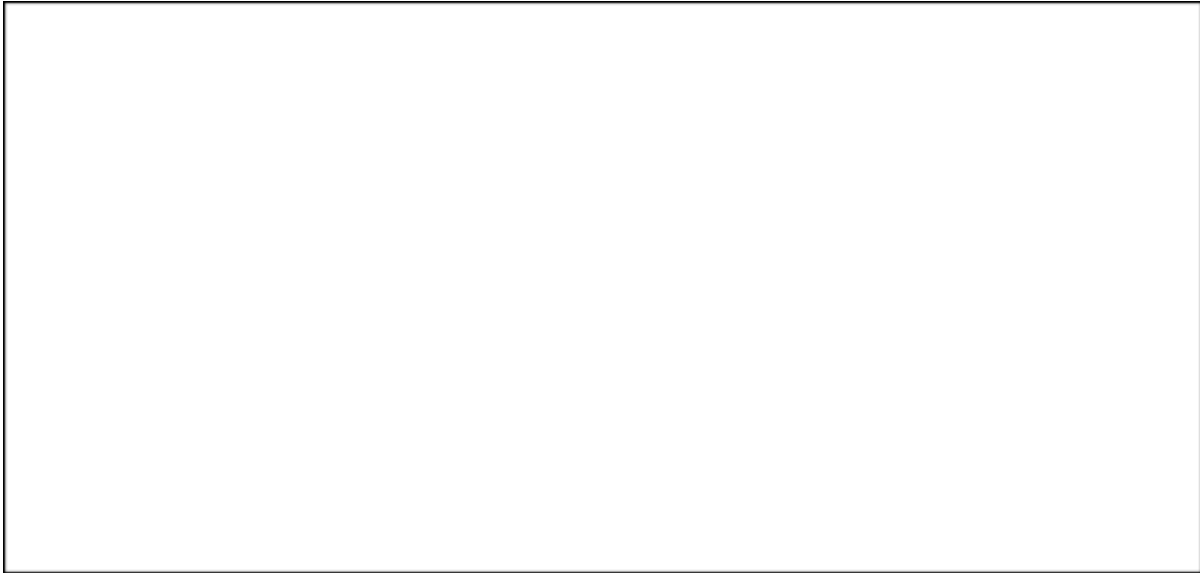
200 responses



Source: Researcher's field study (2025)

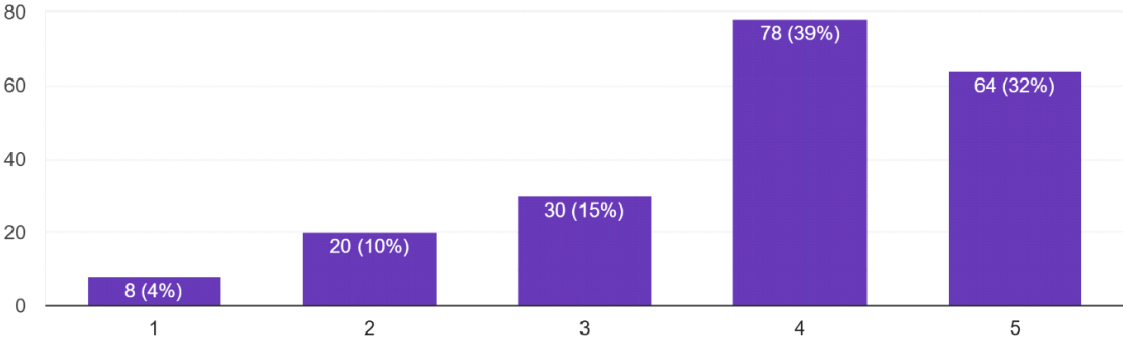
Graph 4 presents respondents' agreement with the statement: MTN's CSR messages encourage me to engage more with the brand. The data indicates a high level of success for MTN's CSR communication in stimulating digital and brand engagement. The responses are heavily skewed toward agreement, demonstrating that the communication is not merely passive but is actively motivating behavioral responses from consumers. The largest proportion of the sample, 34% (n=68), or just over one-third, selected the 'Agree' position (4), with a nearly equal number, 33.5% (n=67), or one-third, selecting the highest agreement point, 'Strongly Agree' (5). Cumulatively, 67.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that the CSR messages successfully encourage greater brand engagement. The neutral category (3) accounts for 19% (n=38), or almost one-fifth, while the combined disagreement responses (categories 1 and 2) totaled a minority of 13.5% (n=27), or less than one-seventh. The positive engagement is a strong indicator that the CSR messages are resonating and leading to a desired action (e.g., social media interactions, sharing information). In the digital age, this active engagement is a measurable step toward affective loyalty and is essential for cultivating a strong, interactive brand community.

Graph 4.5: The company’s CSR messages are consistent across different communication channels.



5. The company’s CSR messages are consistent across different communication channels.

200 responses



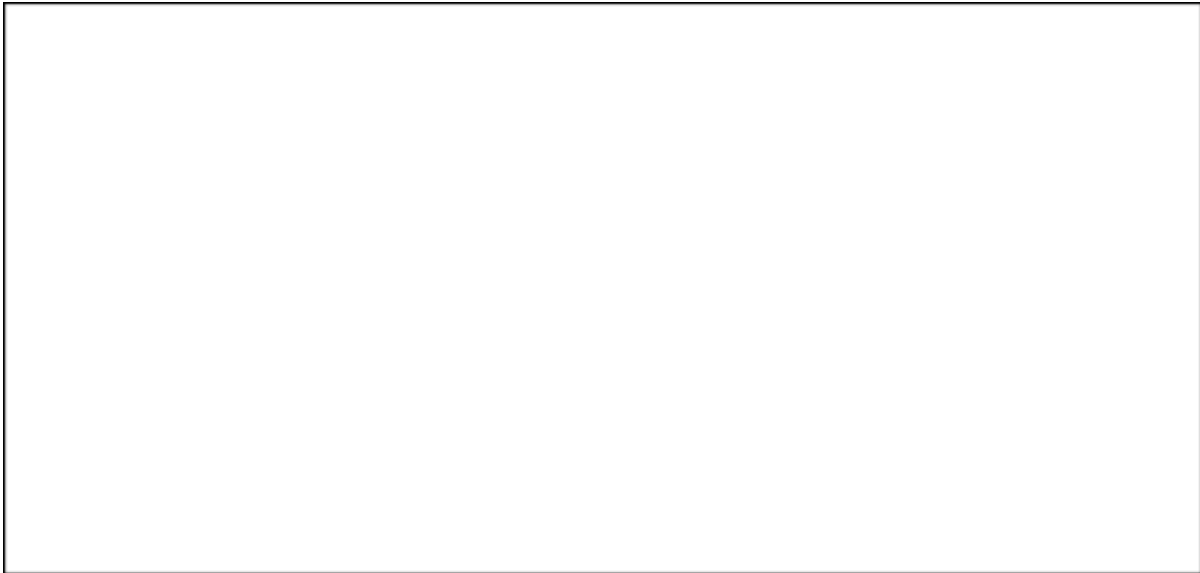
Source: Researcher’s field study (2025)

Graph 5 presents respondents’ agreement with the statement: "The company’s CSR messages are consistent across different communication channels." The data reveals a strong positive perception of the coherence and integration of MTN Ghana’s CSR communication efforts. The majority of consumers perceive the brand’s messaging to be uniform regardless of the channel

(e.g., social media, TV, print). The highest proportion of the sample, 39% (n=78), or almost two-fifths, selected the 'Agree' position (4), followed by a substantial 32% (n=64), or almost one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 71%, or more than seven-tenths, of the respondents Agreed or Strongly Agreed that the CSR messages are consistent across different platforms. The neutral category (3) accounts for 15% (n=30), or about one-seventh, while the combined disagreement responses (categories 1 and 2) totaled a small minority of 14% (n=28), or less than one-seventh. This high agreement rate suggests that MTN Ghana is successfully utilizing an integrated marketing communication (IMC) approach for its CSR initiatives. This successful implementation is crucial because consumers interact with the brand across multiple touchpoints; if the CSR narrative were to vary, it could lead to accusations of inauthenticity and ultimately degrade the positive relationship established by high frequency and perceived caring image, negatively impacting consumer loyalty.

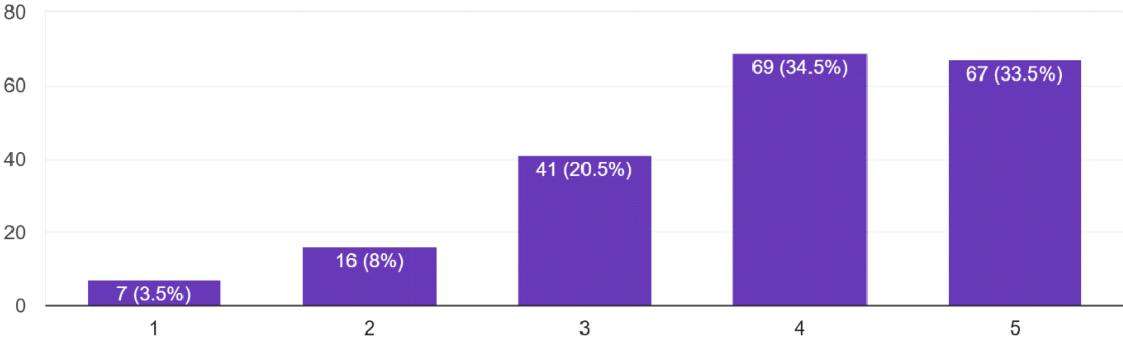
The overwhelming agreement, standing at 71% (almost three-quarters), is a critical validation of MTN's strategic use of Integrated Marketing Communication (IMC) in its CSR outreach. This finding indicates that the company maintains a clear, unified narrative across various platforms. Given the low disagreement rate (14%) and the manageable neutral segment (15%), the data confirms that MTN has effectively mitigated the risk of a fragmented message, which is a common pitfall that can damage consumer trust and undermine the success achieved in establishing credibility and perceived care.

Graph 4.6: How MTN’s CSR projects contribute positively to my community.



6. MTN’s CSR projects contribute positively to my community.

200 responses



Source: Researcher’s field study (2025)

Graph 6 presents respondents’ agreement with the statement: "MTN’s CSR projects contribute positively to my community." The data strongly suggests that MTN Ghana’s CSR projects are widely perceived to have a tangible, positive effect at the community level, validating the real-world relevance of their social investments. The highest proportion of the sample, 34.5%

(n=69), or more than one-third, selected the 'Agree' position (4), followed very closely by 33.5% (n=67), or one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a commanding 68%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that the projects contribute positively to their local community. The neutral category (3) accounts for a significant 20.5% (n=41), or just over one-fifth, of the responses, while the combined disagreement responses (categories 1 and 2) totaled a small minority of 11.5% (n=23), or about one-ninth.

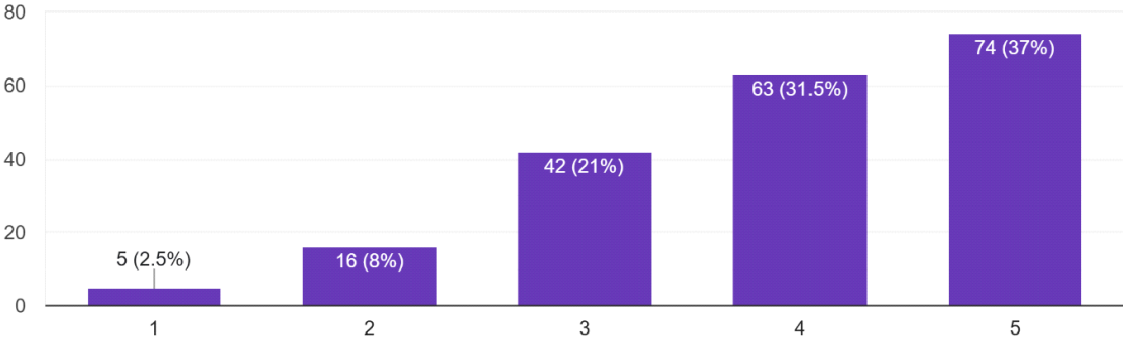
For consumers, seeing direct positive action in their own community translates abstract CSR communication into a concrete, experienced benefit. The relatively high neutral score (20.5%) may suggest that one-fifth of the sample is either unaware of local projects or does not feel directly impacted, which offers an area for MTN to focus its localized communication efforts.

Graph 4.7: MTN's CSR communication affects my perception of the company's integrity.



7. MTN's CSR communication affects my perception of the company's integrity.

200 responses



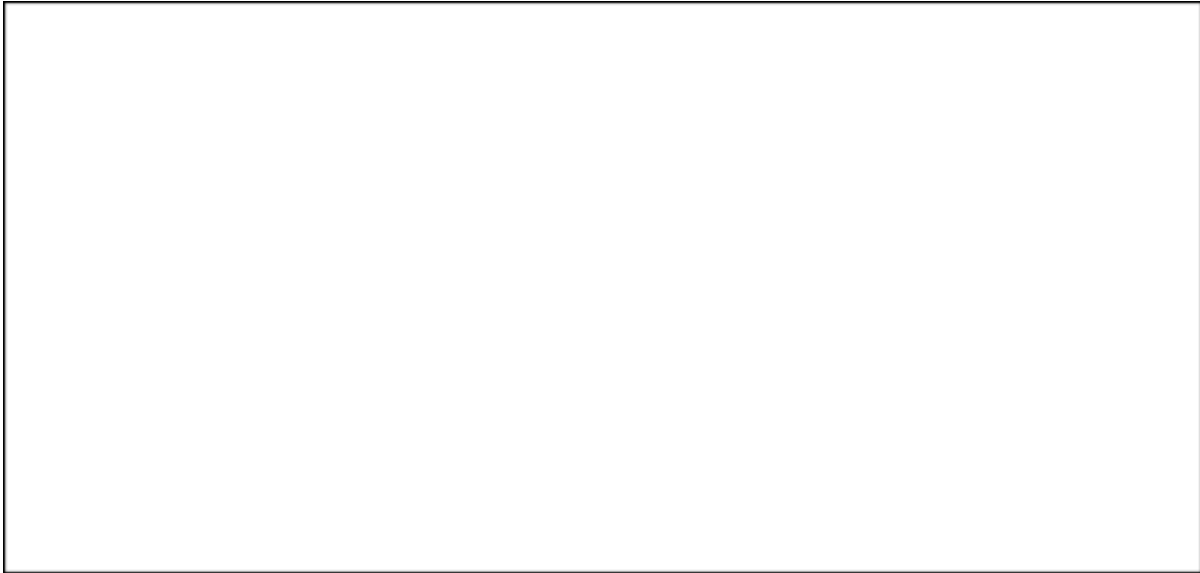
Source: Researcher's field study (2025)

Graph 7 strongly affirms that MTN's Corporate Social Responsibility (CSR) communication is a significant, shape-shifting factor in how consumers perceive MTN Ghana's core ethical standing and trustworthiness. The responses showcase a high awareness among the audience that the brand's messaging is intrinsically connected to how they judge its integrity. This is

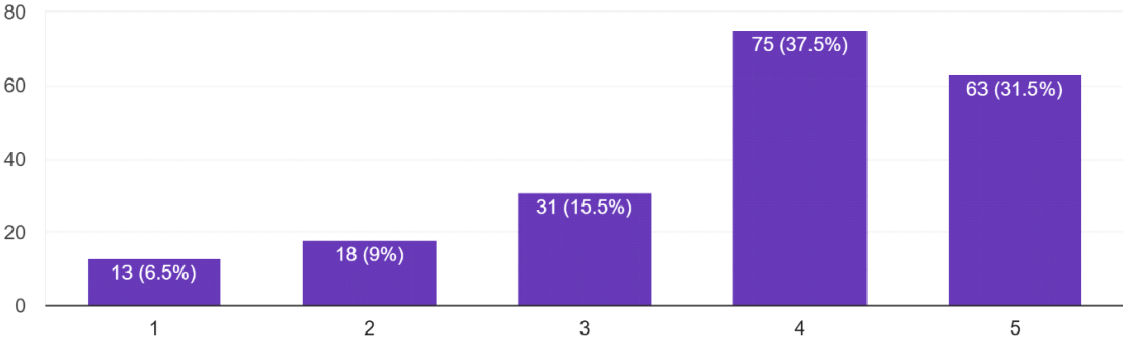
overwhelmingly supported by the data: the largest proportion of the sample, 37% (n=74), or more than one-third, selected the highest agreement point, 'Strongly Agree' (5). This was closely followed by 31.5% (n=63), or almost one-third, who chose the 'Agree' (4) position. Cumulatively, 68.5%, or more than two-thirds, of respondents Agreed or Strongly Agreed that the communication influences their integrity perception. The neutral category (3) accounted for a significant 21% (n=42), or just over one-fifth, of the responses, which warrants further attention. The combined disagreement responses across categories 1 and 2 (Strongly Disagree and Disagree) totaled a small minority of 10.5% (n=21), or about one-tenth.

These strong results reinforce the assertion by Morgan and Hunt (1994) that corporate integrity is a cornerstone of brand reputation and a vital bridge to consumer loyalty. The findings suggest MTN's communication efforts are successful in linking the brand to positive ethical attributes. However, the 21% neutral response indicates a notable segment of consumers whose perception of integrity is not strongly driven by the current CSR communication approach.

Graph 4.8: I believe MTN’s CSR communication reflects genuine concern rather than publicity.



8. I believe MTN’s CSR communication reflects genuine concern rather than publicity.
200 responses



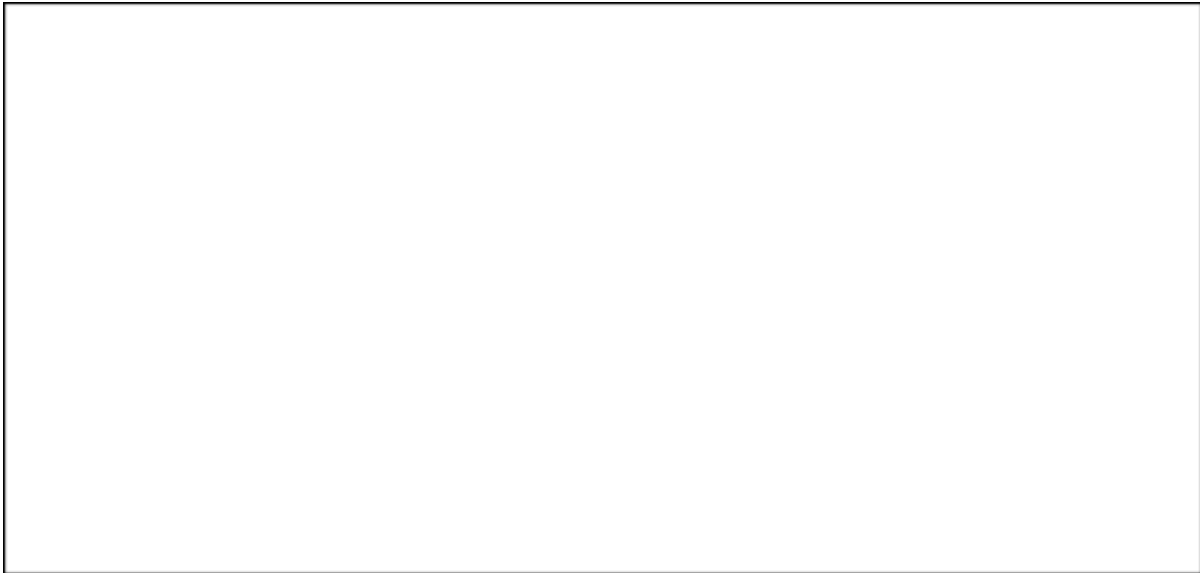
Source: Researcher’s field study (2025)

Graph 8 presents respondents’ agreement with the statement: "I believe MTN’s CSR communication reflects genuine concern rather than publicity." The data confirms that the majority of consumers attribute MTN’s CSR communication as selfless rather than purely self-serving publicity. This perception of authenticity is arguably the most critical factor for the

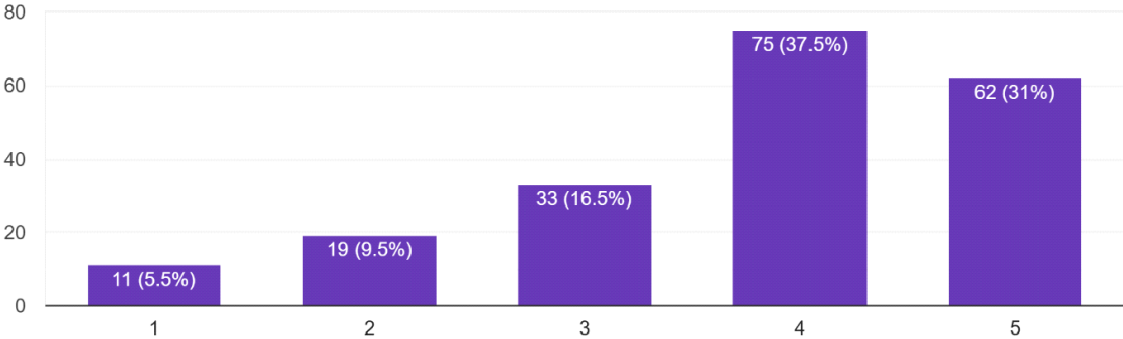
success of any CSR strategy. The responses are heavily concentrated on the agreement side, where the largest proportion of the sample, 37.5% (n=75), or more than one-third, selected the 'Agree' position (4), closely followed by 31.5% (n=63), or almost one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 69%, or just over two-thirds, of the respondents Agreed or Strongly Agreed that the communication reflects genuine concern. The neutral category (3) accounts for 15.5% (n=31), or about one-seventh, of the responses, while the combined disagreement responses (categories 1 and 2) totaled a minority of 15.5% (n=31), or about one-seventh.

The combined agreement of 69% (just over two-thirds) represents a highly successful outcome, as establishing the perception of genuine concern, moving beyond the transactional feel of "publicity" is the ultimate goal for ethical CSR practice. This finding indicates that MTN has largely overcome consumer skepticism regarding the motive behind its social investments. The balance between the neutral group and the disagreement group (both at 15.5% or about one-seventh) suggests that while a majority are convinced of the company's sincerity, there is still a noticeable segment that either remains unconvinced or neutral on the authenticity of the company's intentions.

Graph 4.9: MTN’s CSR messages influence my decision to remain loyal to the brand.



9. MTN’s CSR messages influence my decision to remain loyal to the brand.
200 responses



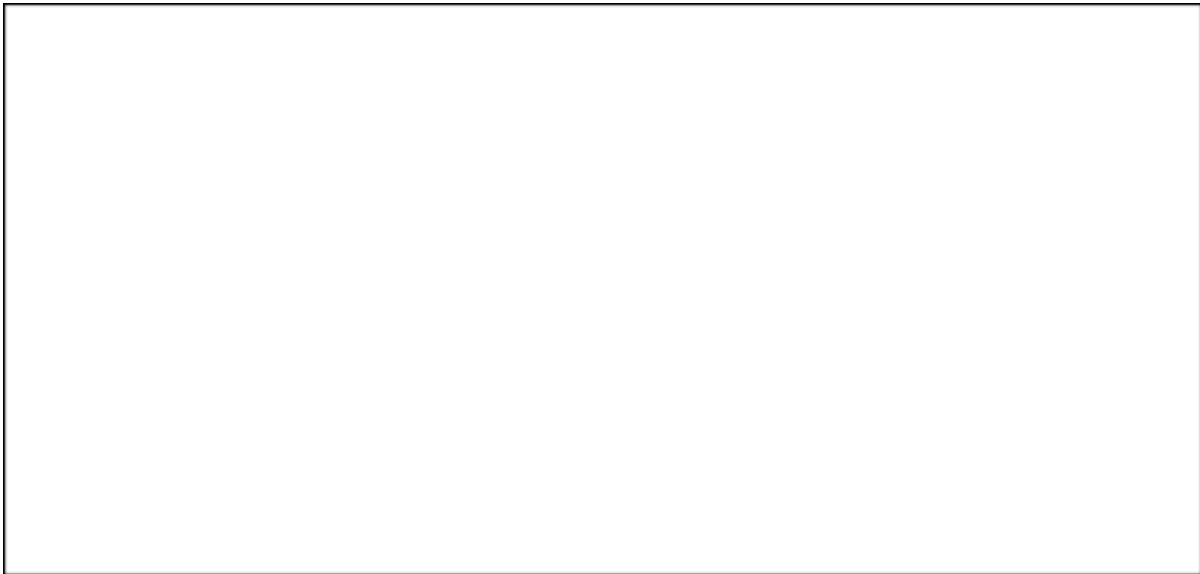
Source: Researcher’s field study (2025)

Graph 9 formally introduces the core dependent variable, illustrating respondents’ agreement with the statement: "MTN’s CSR messages influence my decision to remain loyal to the brand." The data provides a strong preliminary indication that the fundamental relationship proposed by the study’s hypothesis is valid: CSR communication is a significant factor in influencing

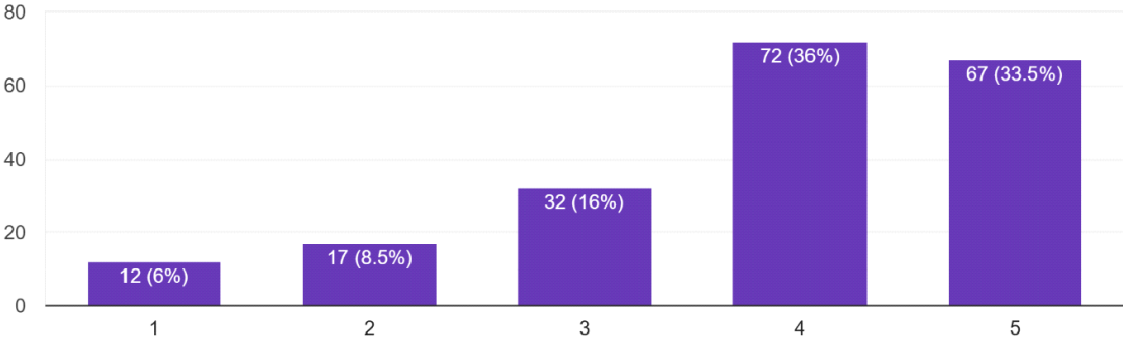
consumers' loyalty intentions toward MTN Ghana. The responses are overwhelmingly concentrated in the agreement categories. The largest proportion of the sample, 37.5% (n=75), or more than one-third, selected the 'Agree' position (4), closely followed by 31% (n=62), or almost one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 68.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that CSR messages influence their decision to remain loyal. The neutral category (3) accounts for 16.5% (n=33), or about one-sixth, of the responses, while the combined disagreement responses (categories 1 and 2) totaled a minority of 15% (n=30), or about one-seventh.

The substantial combined agreement of 68.5% (more than two-thirds) represents compelling evidence supporting the study's core hypothesis: CSR communication is a successful tool for enhancing consumer loyalty intentions towards MTN. The high concentration in the agreement categories indicates that consumers explicitly link the brand's social and ethical messaging to their decision to continue using its services. While the level of disagreement is relatively low (15%), the neutral segment (16.5%) is significant, suggesting a group of consumers whose loyalty may be driven by factors other than the company's CSR efforts (e.g., price, network quality).

Graph 4.10: I am likely to continue using MTN because of its visible CSR activities.



10. I am likely to continue using MTN because of its visible CSR activities.
200 responses



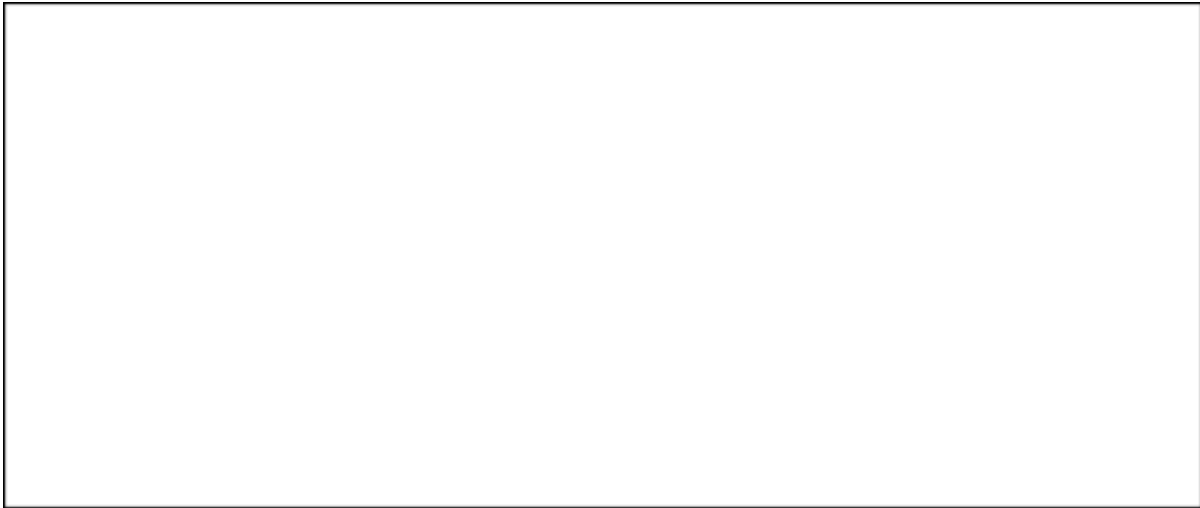
Source: Researcher’s field study (2025)

Graph 10 presents respondents’ agreement with the statement: "I am likely to continue using MTN because of its visible CSR activities." The data confirms a strong direct link between the visibility of MTN’s CSR activities and the consumers’ future behavioral intention. This figure is a direct measure of consumer loyalty in terms of switching resistance and repurchase intention,

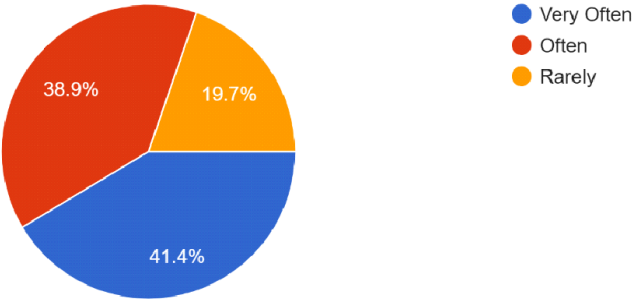
demonstrating the practical value of CSR. The responses are highly skewed toward agreement. The largest proportion of the sample, 36% (n=72), or more than one-third, selected the 'Agree' position (4), followed closely by 33.5% (n=67), or one-third, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 69.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that the visible CSR activities drive their decision to continue using MTN. The neutral category (3) accounts for 16% (n=32), or about one-sixth, of the responses, while the combined disagreement responses (categories 1 and 2) totaled a small minority of 14.5% (n=29), or less than one-seventh.

The commanding cumulative agreement of 69.5% (more than two-thirds) provides definitive evidence of the tangible, practical value of visible CSR. This result is crucial as it links the CSR initiatives directly to the consumer's future behavioral intention—the willingness to remain a customer, which is the final metric of loyalty. The data suggests that for the majority of the consumer base, CSR acts as a strong competitive differentiator and a barrier to switching. The relatively low disagreement (14.5%) confirms that few consumers actively reject CSR as a reason for loyalty. However, the 16% neutral response indicates a segment whose continuing patronage is likely driven by non-CSR factors, highlighting that while CSR is highly effective, it complements, but does not entirely replace, core service attributes.

Figure 4.5: How frequently do you come across MTN’s CSR messages on media platforms?



11. How frequently do you come across MTN’s CSR messages on media platforms?
198 responses

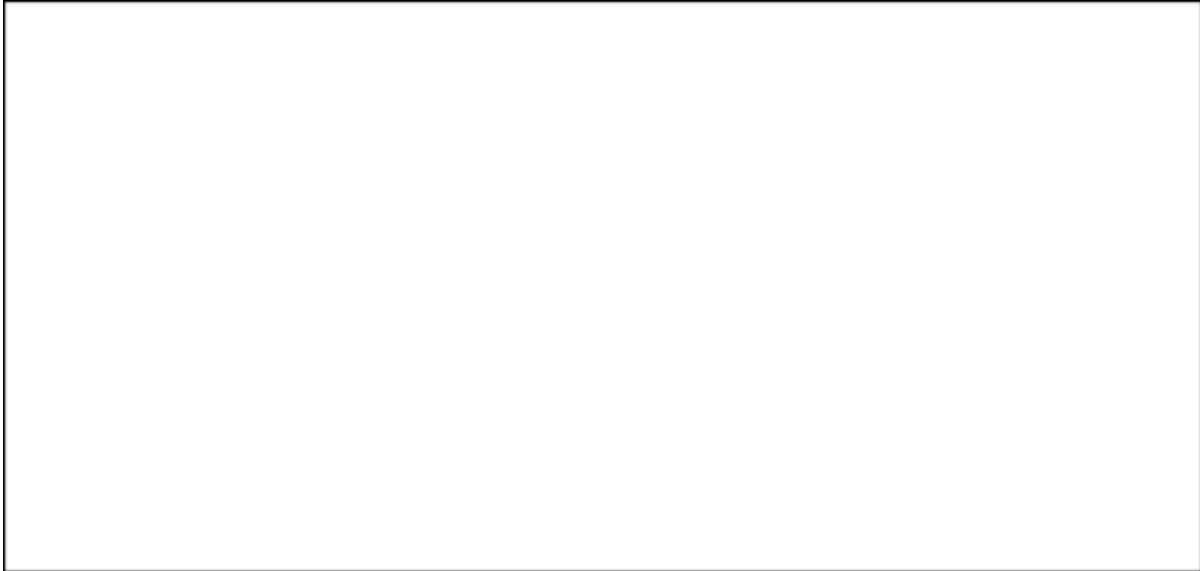


Source: Researcher’s field study (2025)

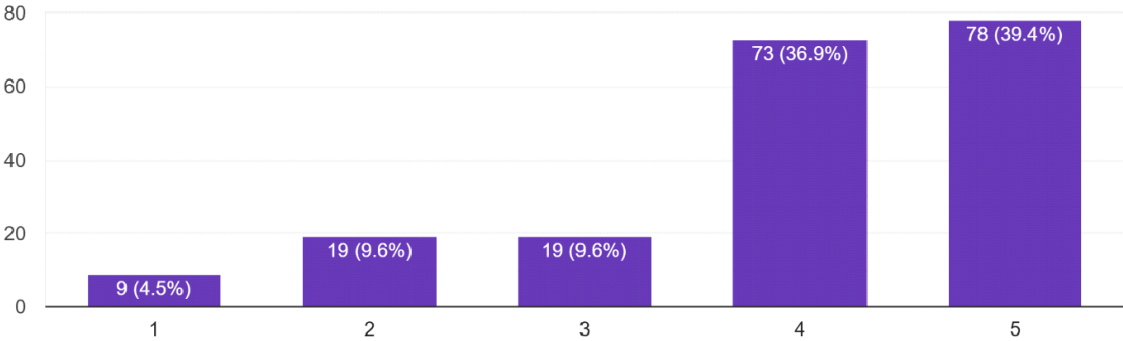
The pie chart demonstrates that MTN’s CSR messages achieve a high level of reach and presence across media platforms, consistent with the earlier finding on perceived communication frequency (Figure 5). The dominant categories are ‘Very Often’ and ‘Often’, which together account for 80.3%, or more than four-fifths, of the responses (41.4% or 84 Very Often and 38.9% or n=77 Often). Specifically, 41.4%, or more than two-fifths, of the respondents encounter the

messages Very Often, indicating a highly saturated communication strategy. Only 19.7% or 39, or less than one-fifth, of the respondents indicated encountering the messages Rarely.

Graph 4.11: Do MTN’s CSR communications influence how you compare MTN to other telecom brands?



12. Do MTN’s CSR communications influence how you compare MTN to other telecom brands?
198 responses

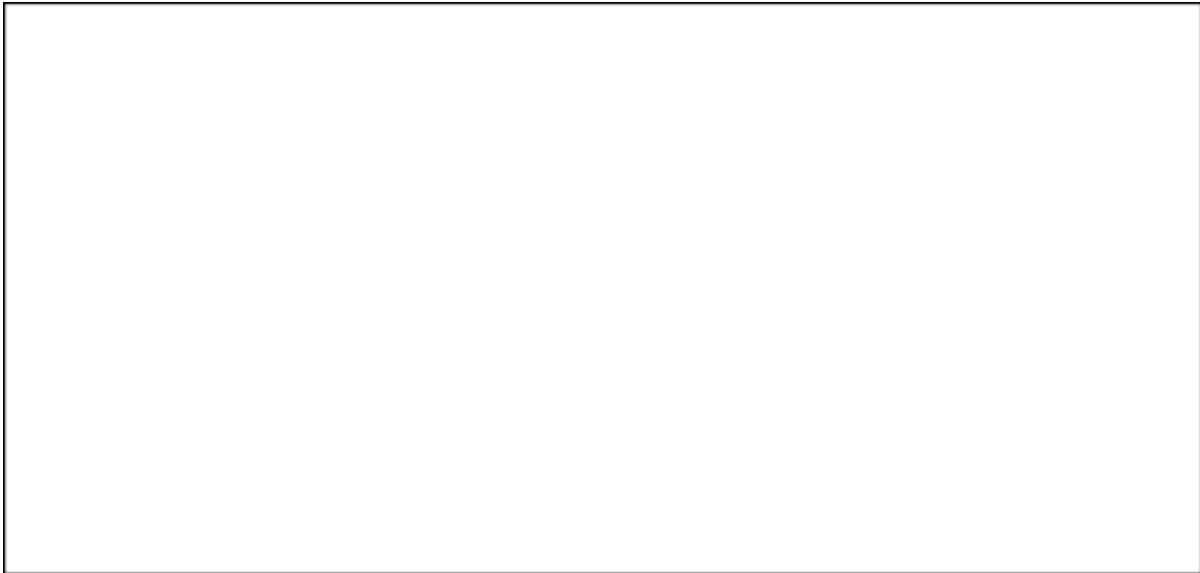


Source: Researcher’s field study (2025)

The data provides a strong preliminary indication that the fundamental relationship proposed by the study's hypothesis is valid: CSR communication is a significant factor in influencing consumers' loyalty intentions toward MTN Ghana. The responses are overwhelmingly concentrated in the agreement categories. The largest proportion of the sample, 37.5%, or more than one-third, selected the 'Agree' position (4), constituting 75 individuals, closely followed by 31%, or almost one-third, with 62 respondents, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 68.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that CSR messages influence their decision to remain loyal. The neutral category (3) accounts for 16.5%, or about one-sixth, of the responses, representing 33 respondents, while the combined disagreement responses (categories 1 and 2) totaled a minority of 15%, or about one-seventh, or 30 individuals.

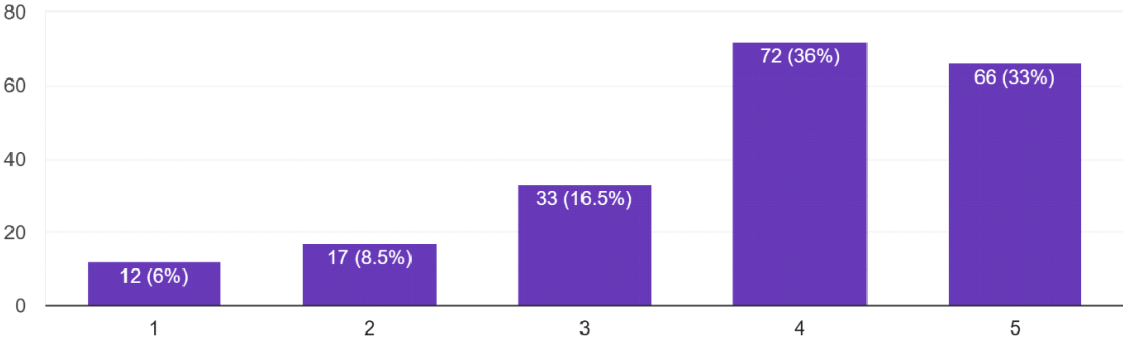
The substantial combined agreement of 68.5% (more than two-thirds) offers compelling evidence to support the study's core hypothesis: CSR communication is a successful, high-impact mechanism for i consumer improving loyalty intentions towards MTN. While the disagreement is low (15%), the notable size of the neutral segment (16.5%) is important. This suggests that a portion of consumers' loyalty is likely driven by other fundamental service attributes (like service quality or price), rather than being strongly influenced by the CSR messaging. Despite this, the strong positive influence confirmed by the agreement validates CSR communication as a strategic element in MTN's long-term brand relationship management.

Graph 4.12: I believe MTN keeps the promises it makes through its CSR activities



1. I believe MTN keeps the promises it makes through its CSR activities.

200 responses



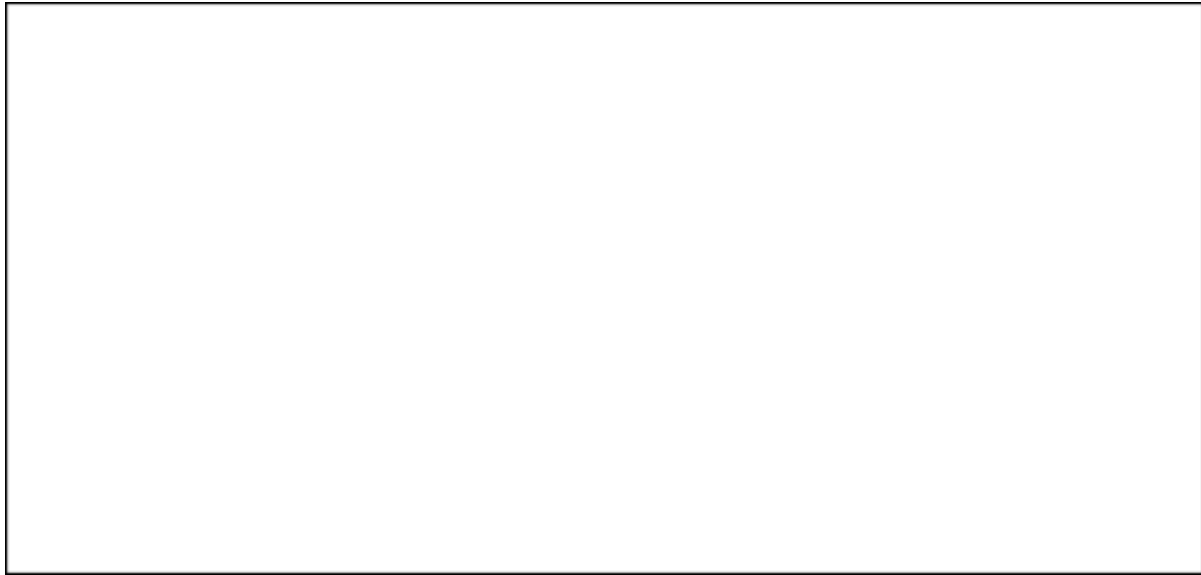
Source: Researcher’s field study (2025)

The data strongly indicates that consumers have a high level of faith in MTN Ghana’s commitment to its stated CSR objectives. This figure is a direct measure of trust and behavioral credibility. The responses are heavily concentrated on the agreement side. Specifically, 36%, or more than one-third, selected the ‘Agree’ position (4), constituting 72 individuals, followed by

33%, or one-third, with 66 respondents, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a commanding 69%, or just over two-thirds, of the respondents Agreed or Strongly Agreed that MTN fulfills its CSR promises. The neutral category (3) accounts for 16.5%, or about one-sixth, of the responses, representing 33 individuals, while the combined disagreement responses (categories 1 and 2) totaled 14.5%, or less than one-seventh, or 29 individuals.

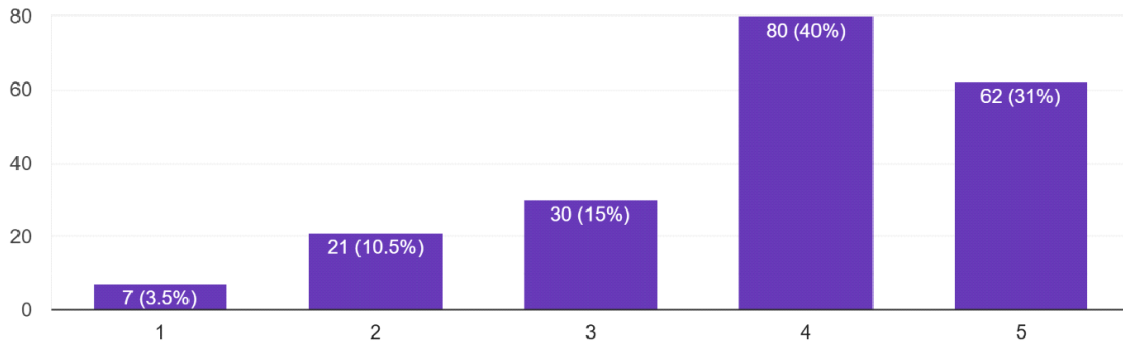
The powerful cumulative agreement of 69% (just over two-thirds) is a significant indicator of the behavioral credibility MTN has established through its CSR execution. This result demonstrates that consumers not only hear the CSR messages but *believe* the company follows through on its commitments, which is the operational definition of trust. The relatively low disagreement (14.5%) confirms that the vast majority of consumers do not perceive MTN as making empty promises. The 16.5% neutral segment suggests a moderate proportion of the consumer base is either unaware of the outcomes or reserves judgment, providing a clear target for follow-up communication that specifically showcases completed projects and fulfilled commitments.

Graph 4.13: MTN acts consistently with the values it promotes through CSR.



2. MTN acts consistently with the values it promotes through CSR.

200 responses

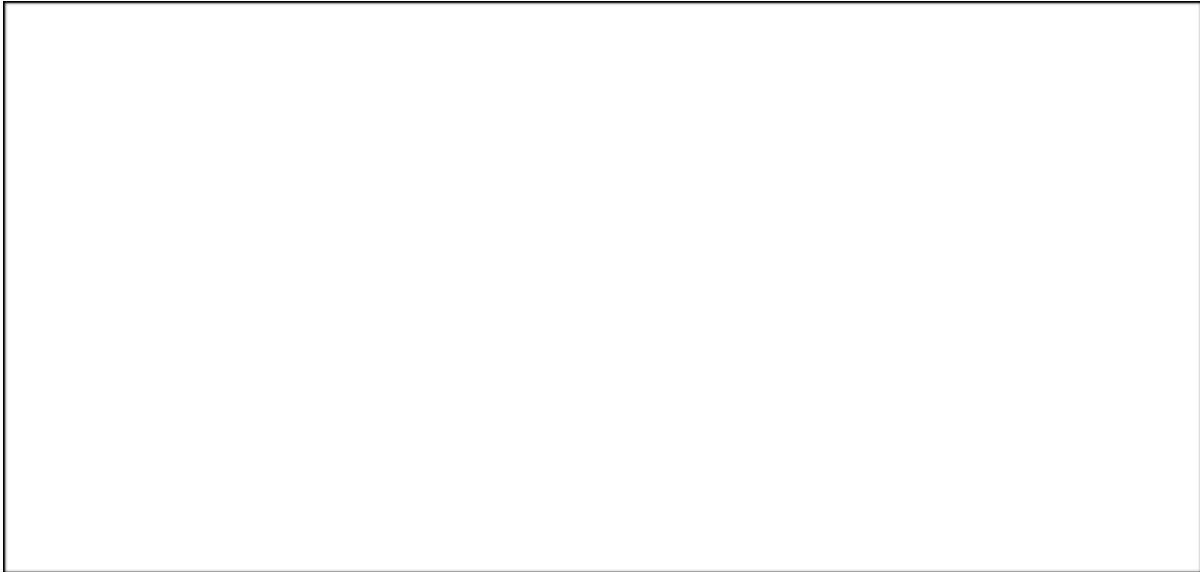


Source: Researcher's field study (2025)

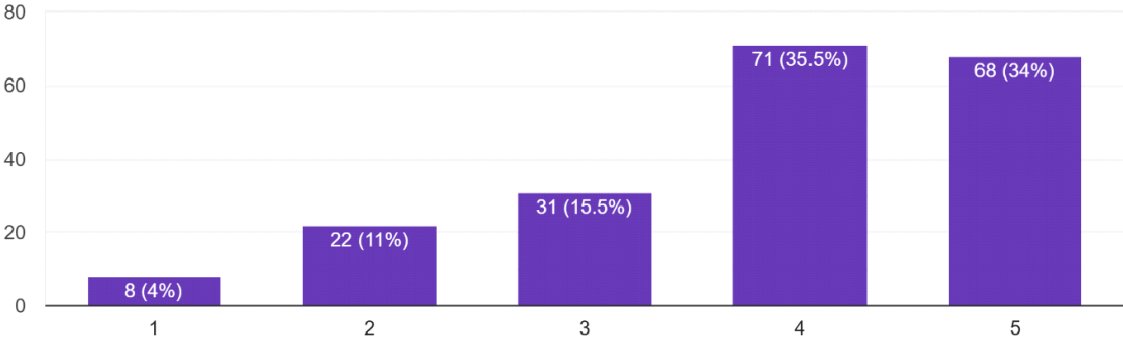
The data strongly suggests that consumers perceive a high degree of alignment between MTN's promoted CSR values and its actual corporate conduct. This figure directly addresses the risk of hypocrisy or greenwashing. The responses are heavily concentrated on the agreement side. Specifically, 40%, or two-fifths, selected the 'Agree' position (4), constituting 80 individuals, followed by 31%, or almost one-third, with 62 respondents, who selected the highest agreement

point, 'Strongly Agree' (5). Cumulatively, a powerful 71%, or more than seven-tenths, of the respondents Agreed or Strongly Agreed that MTN's actions are consistent with its stated values. The neutral category (3) accounts for 15%, or about one-seventh, of the responses, representing 30 individuals, while the combined disagreement responses (categories 1 and 2) totaled 14%, or less than one-seventh, or 28 individuals. This strong positive result confirms that MTN has established moral legitimacy through its CSR activities, which is a key requirement for its communication efforts to translate into consumer loyalty.

Graph 4.14: MTN’s honesty in CSR communication makes me trust the brand more



3. MTN’s honesty in CSR communication makes me trust the brand more.
200 responses



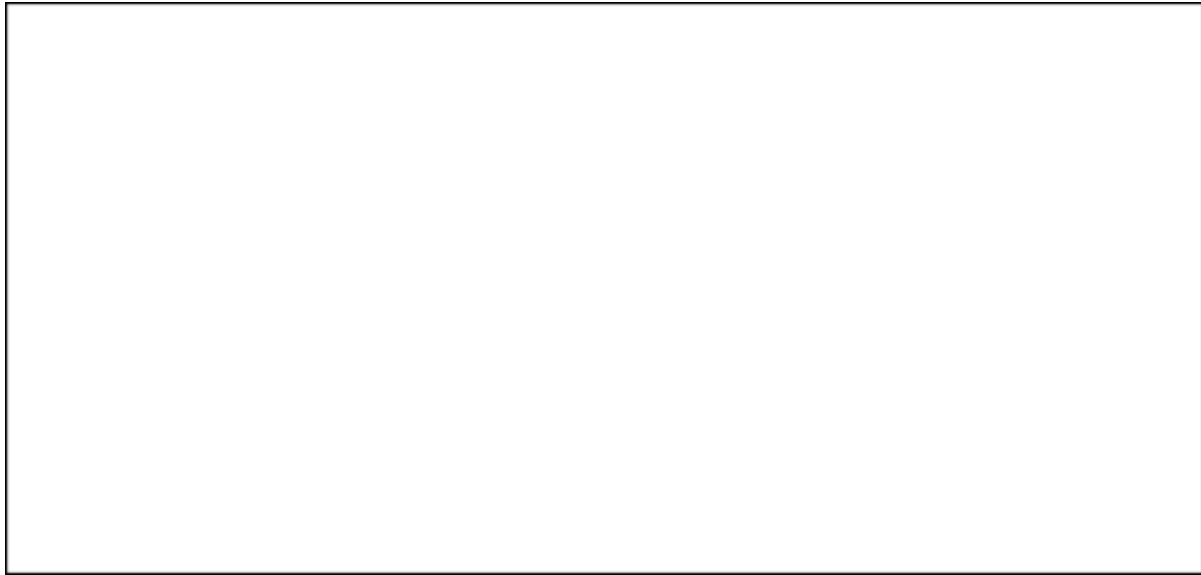
Source: Researcher’s field study (2025)

The data strongly indicates that consumers have a high level of faith in MTN Ghana’s commitment to its stated CSR objectives, which serves as a direct measure of trust and behavioral credibility. The responses are heavily concentrated on the agreement side.

Specifically, 36%, or more than one-third, selected the 'Agree' position (4), constituting 72 individuals, followed by 33%, or one-third, with 66 respondents, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a commanding 69%, or just over two-thirds, of the respondents Agreed or Strongly Agreed that MTN fulfills its CSR promises. The neutral category (3) accounts for 16.5%, or about one-sixth, of the responses, representing 33 individuals, while the combined disagreement responses (categories 1 and 2) totaled 14.5%, or less than one-seventh, or 29 individuals. This result confirms that the communication is perceived not merely as talk, but as a reliable indicator of verifiable corporate action.

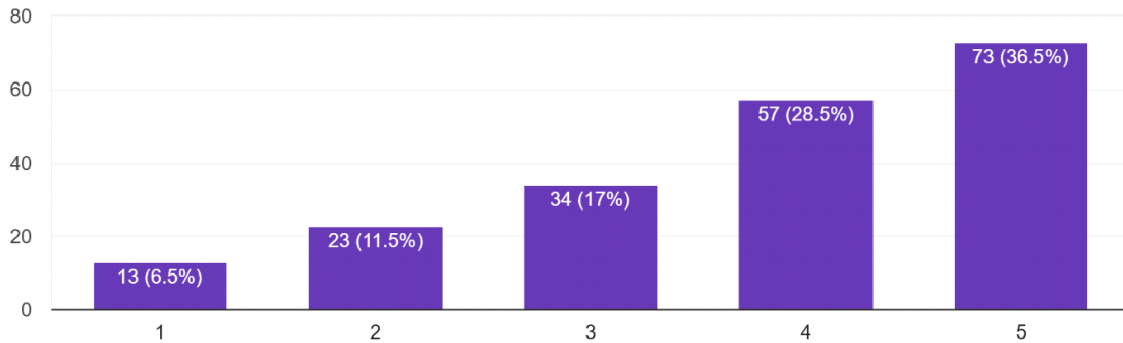
The powerful cumulative agreement of 69% (just over two-thirds) is a significant indicator of the behavioral credibility MTN has established through its CSR execution. This result demonstrates that consumers not only hear the CSR messages but critically believe the company follows through on its commitments, which is the operational definition of trust. This perception of fulfillment is vital, as a disconnect between promised and actual action is the quickest way to generate public cynicism. The relatively low disagreement (14.5%) confirms that the vast majority of consumers do not perceive MTN as making empty promises. The 16.5% neutral segment suggests a moderate proportion of the consumer base is either unaware of the outcomes or reserves judgment, providing a clear target for follow-up communication that specifically showcases completed projects and fulfilled commitments.

Graph 4.15: I rely on MTN to act responsibly in society.



4. I rely on MTN to act responsibly in society.

200 responses



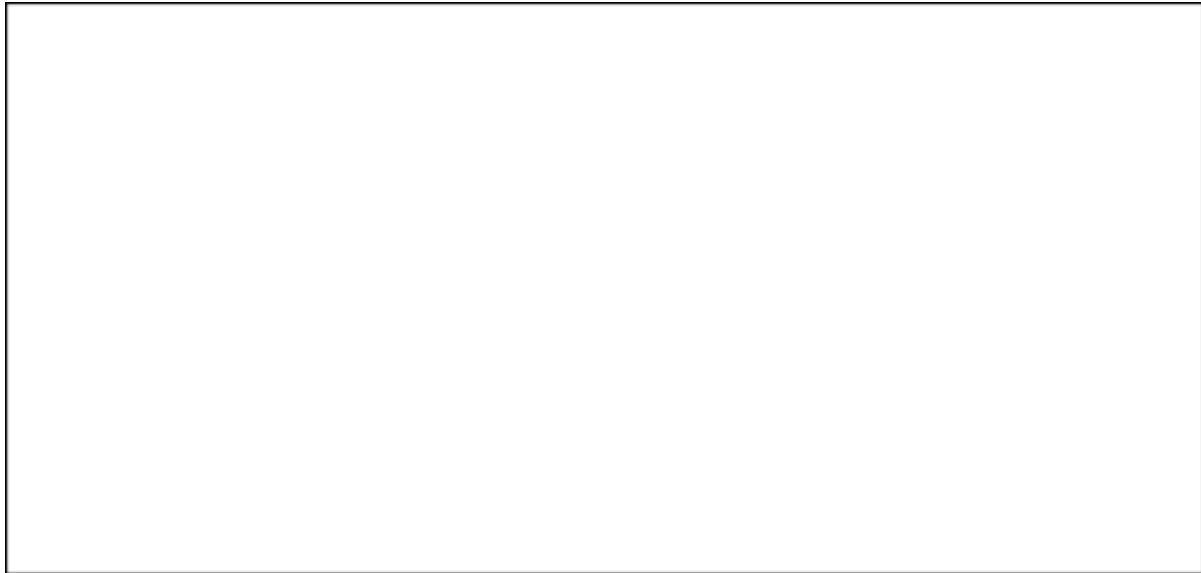
Source: Researcher's field study (2025)

Table 15 presents respondents' agreement with the statement: "I rely on MTN to act responsibly in society." The data strongly indicates a high degree of consumer expectation and reliance on MTN Ghana to operate with social responsibility. This is a critical measure of perceived corporate citizenship and brand ethos. The responses show a significant concentration in the agreement categories. Specifically, 36.5%, or more than one-third, selected the highest

agreement point, 'Strongly Agree' (5), constituting 73 individuals, closely followed by 28.5%, or more than one-quarter, with 57 respondents, who selected the 'Agree' position (4). Cumulatively, a powerful 65%, or nearly two-thirds, of the respondents Agreed or Strongly Agreed that they rely on MTN to act responsibly. The neutral category (3) accounts for 17%, or about one-sixth, of the responses, representing 34 individuals, while the combined disagreement responses (categories 1 and 2) totaled 18%, or almost one-fifth, or 36 individuals.

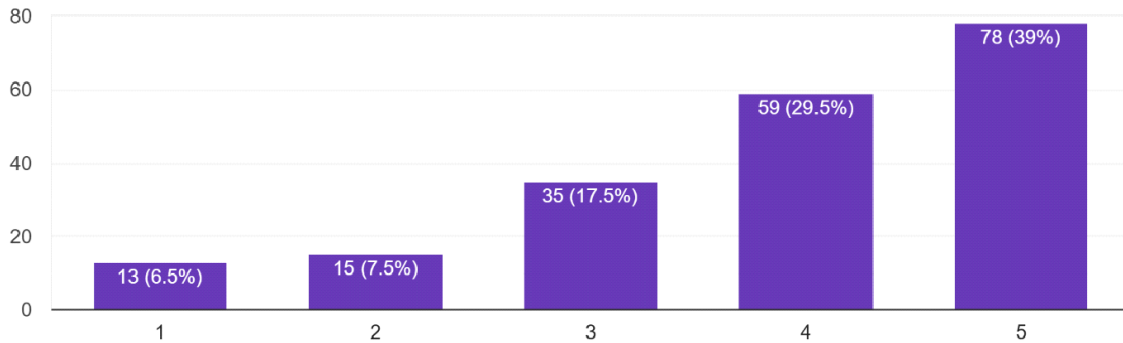
The substantial cumulative agreement of 65% (nearly two-thirds) confirms that consumers place a high level of trust and expectation on MTN to be a responsible corporate citizen. This reliance is a significant competitive asset, as it embeds the brand's ethical conduct into the consumer-brand relationship. However, the disagreement rate of 18% (almost one-fifth) is notable, representing a slightly higher level of skepticism compared to other measures. This segment of the audience does not fundamentally rely on MTN to act responsibly, suggesting a lack of conviction in the company's core ethos for this group. The 17% neutral segment reinforces the idea that demonstrating consistent, far-reaching corporate responsibility remains an ongoing necessity to satisfy consumer expectations and convert the skeptical and neutral audiences into fully convinced supporters.

Graph 4.16: 5. MTN's CSR transparency strengthens my confidence in its services.



5. MTN's CSR transparency strengthens my confidence in its services.

200 responses



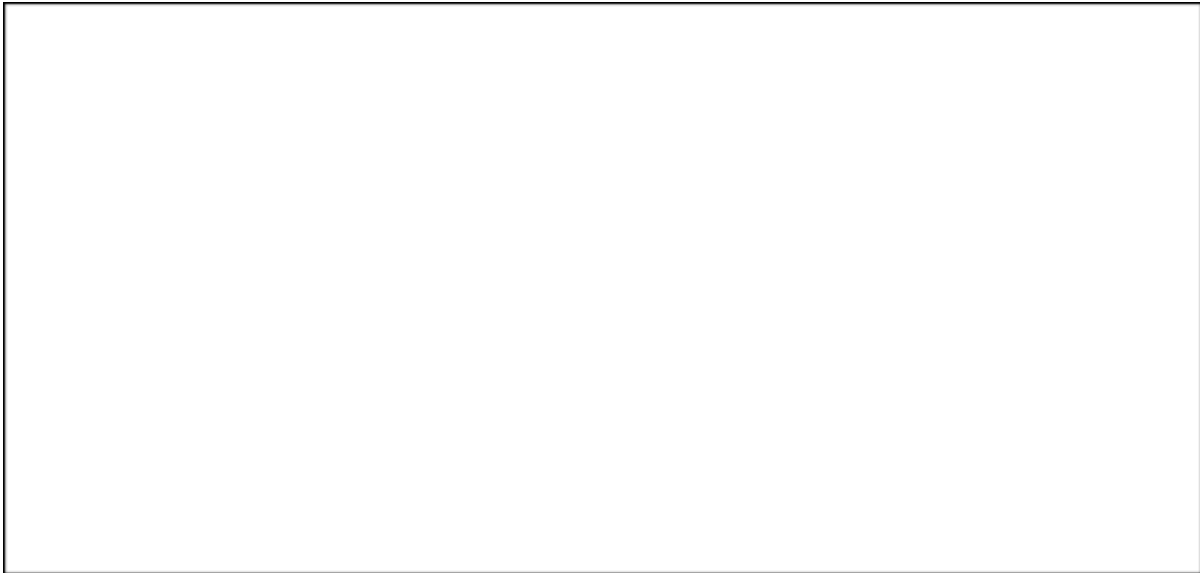
Source: Researcher's field study (2025)

Graph 16 presents respondents' agreement with the statement: "MTN's CSR transparency strengthens my confidence in its services." The data strongly indicates a significant crossover effect, where the transparency of MTN's CSR efforts positively reinforces consumer confidence in the primary service offering. This is a crucial finding that links ethical conduct to core business perception. The responses are heavily concentrated on the agreement side. Specifically,

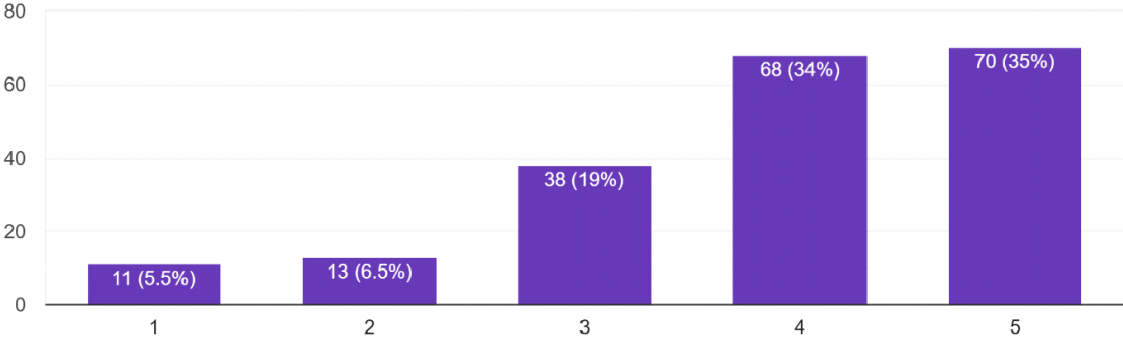
39%, or almost two-fifths, selected the highest agreement point, 'Strongly Agree' (5), constituting 78 individuals, closely followed by 29.5%, or more than one-quarter, with 59 respondents, who selected the 'Agree' position (4). Cumulatively, a powerful 68.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that CSR transparency boosts their confidence in MTN's services. The neutral category (3) accounts for 17.5%, or about one-sixth, of the responses, representing 35 individuals, while the combined disagreement responses (categories 1 and 2) totaled 14%, or less than one-seventh, or 28 individuals.

The powerful cumulative agreement of 68.5% (more than two-thirds) highlights a critical strategic success, the transparency of MTN's ethical initiatives is generating a positive halo effect that strengthens consumer confidence in the quality and reliability of its core telecommunication services. This crossover effect demonstrates that consumers view ethical conduct and quality service as intrinsically linked. The highest concentration in 'Strongly Agree' (39%) emphasize the intensity of this positive reinforcement. The disagreement rate is low (14%), but the 17.5% neutral segment suggests that a moderate number of consumers separate their perception of the company's social behavior from their judgment of its service performance.

Graph 4.17: I believe MTN fulfills its CSR commitments over time.



6. I believe MTN fulfills its CSR commitments over time.
200 responses



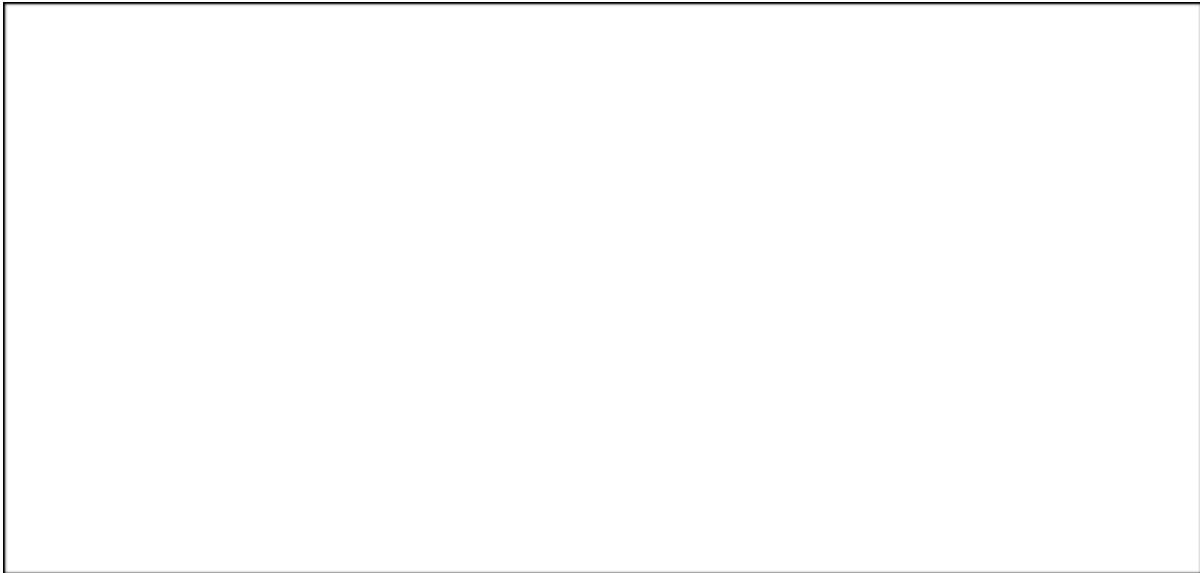
Source: Researcher’s field study (2025)

Graph 17 presents respondents’ agreement with the statement: "I believe MTN fulfills its CSR commitments over time." The graph strongly indicates that consumers perceive MTN Ghana’s CSR efforts as being consistent and sustainable. The responses are heavily concentrated on the agreement side. Specifically, more than one-third (70 individuals) selected the highest agreement point, ‘Strongly Agree’ (5), closely followed by one-third (68 respondents), who selected the

‘Agree’ position (4). Cumulatively, more than two-thirds of the respondents Agreed or Strongly Agreed that MTN fulfills its CSR commitments over time. The neutral category (3) accounts for almost one-fifth (38 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed a minority of about one-eighth (24 individuals). This finding reinforces the prior results regarding honesty and promise-keeping, demonstrating that consumers perceive MTN’s social contribution as a systemic, long-term feature of the organization, not a temporary marketing campaign.

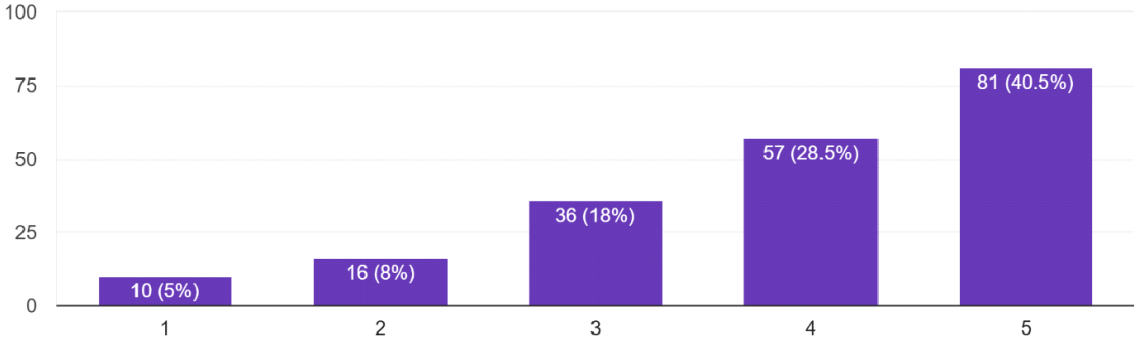
The powerful cumulative agreement of more than two-thirds (69%) provides definitive confirmation that MTN has successfully built a reputation for consistency and longevity in its CSR efforts. This perception of enduring commitment is crucial for moving consumer perception beyond tactical marketing and establishing the social contribution as part of the organizational DNA. The extremely low level of disagreement (about one-eighth) indicates that very few consumers view MTN's CSR as fleeting or opportunistic. The size of the neutral segment (almost one-fifth) is noteworthy, however, as it represents a group whose perception of the brand's long-term consistency is not yet fully cemented, presenting a strategic opportunity to further solidify the perception of sustainable social impact.

Graph 4.18: MTN’s CSR efforts make me more confident in its products and services.



7. MTN’s CSR efforts make me more confident in its products and services.

200 responses



Source: Researcher’s field study (2025)

Graph 18 strongly indicates that MTN’s investment in social responsibility significantly elevates consumer confidence in the quality and reliability of its core products and services. This is a critical psychological mechanism linking ethical performance to perceived operational competence. The responses are heavily tilted towards agreement, with the largest proportion of

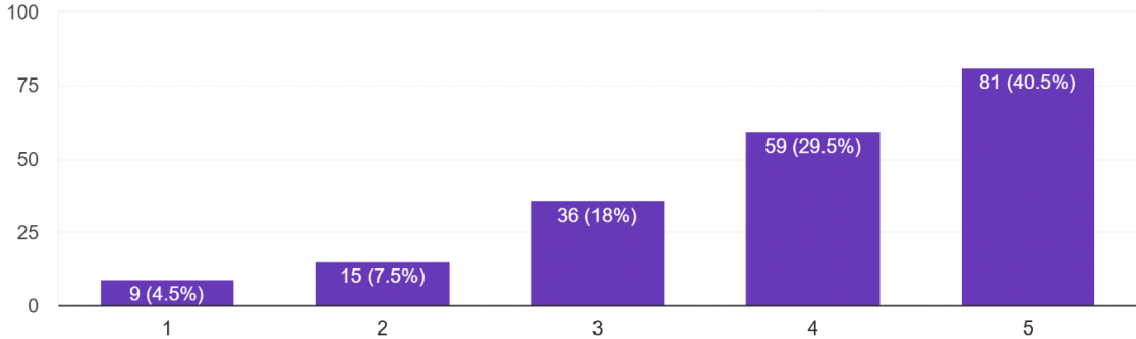
the sample, just over two-fifths (81 individuals), selecting the highest agreement point, 'Strongly Agree' (5). This is closely followed by more than one-quarter (57 respondents), who selected the 'Agree' position (4). Cumulatively, a majority more than two-thirds of the respondents Agreed or Strongly Agreed that CSR efforts increase their confidence in MTN's offerings. The neutral category (3) accounts for almost one-fifth (36 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed just over one-eighth (26 individuals).

The substantial cumulative agreement of 69% (more than two-thirds) highlights the potent halo effect created by MTN's CSR investment. The data confirms a vital psychological mechanism: consumers extend their positive judgment of the company's ethical conduct to their assessment of its core business competence, believing that a socially responsible company is also reliable and quality-focused. The highest individual category being 'Strongly Agree' (just over two-fifths) emphasizes the intensity of this positive link. While the combined disagreement is low (just over one-eighth), the size of the neutral segment (almost one-fifth) suggests that for this group, the perception of service quality is still primarily driven by direct service experience, rather than being strongly influenced by the company's ethical image.

Graph 4.19: I trust MTN’s CSR communication because it aligns with their corporate behavior.



8. I trust MTN’s CSR communication because it aligns with their corporate behavior.
200 responses



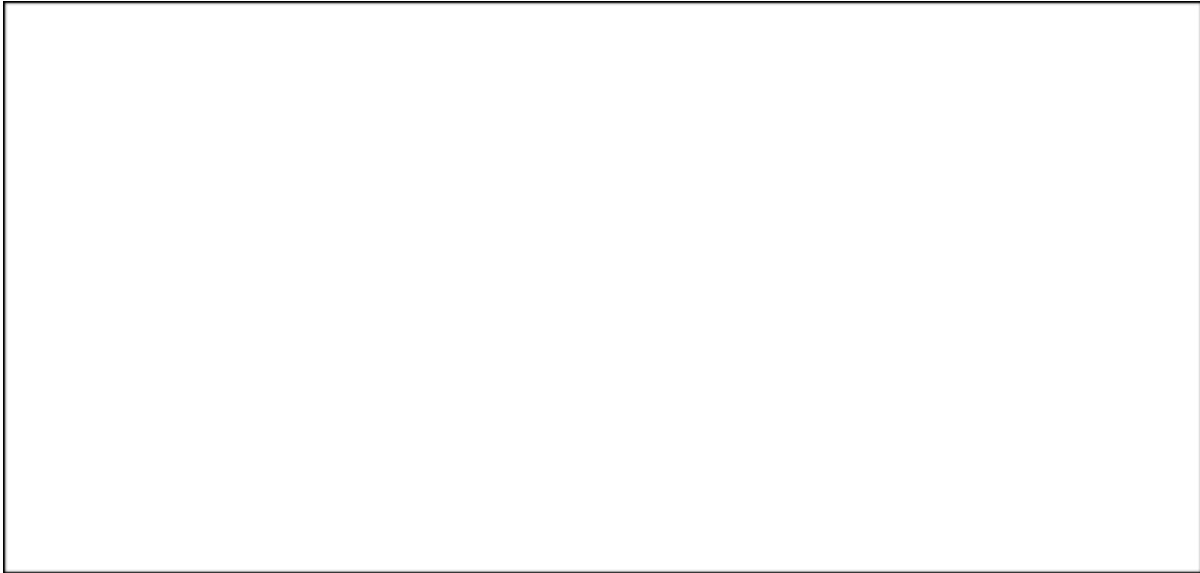
Source: Researcher’s field study (2025)

Graph 19 confirms that the highest level of consumer trust is achieved when there is a perceived match between MTN’s CSR communication and its actual corporate conduct. This alignment is the ultimate test of authenticity and credibility. The responses are strongly concentrated on the agreement side, with the largest proportion of the sample, just over two-fifths (81 individuals),

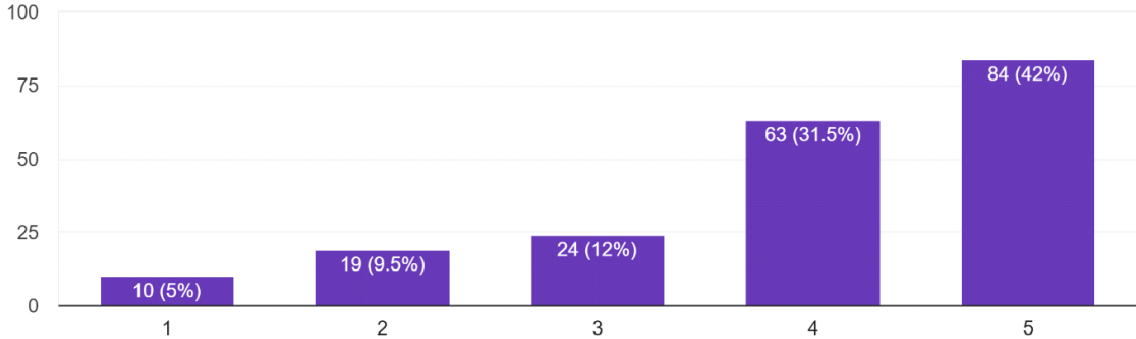
selecting the highest agreement point, 'Strongly Agree' (5). This is closely followed by more than one-quarter (59 respondents), who selected the 'Agree' position (4). Cumulatively, a powerful 70%, or seven out ten, of the respondents Agreed or Strongly Agreed that their trust is based on this alignment. The neutral category (3) accounts for almost one-fifth (36 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed just over one-eighth (24 individuals).

The exceptionally high cumulative agreement of 70% (seven out of ten) underscores that the perceived alignment between MTN's messaging and its actions is the single most potent factor in generating consumer trust. The high concentration in the 'Strongly Agree' category (just over two-fifths) confirms the intensity of this belief. The low disagreement rate (just over one-eighth) indicates minimal skepticism regarding MTN's sincerity. While the neutral segment (almost one-fifth) suggests that a moderate number of consumers may still be deciding on the degree of alignment, the data overwhelmingly confirms that consistency between talk and action is MTN's greatest asset for establishing and maintaining consumer trust.

Graph 4.20: I feel secure remaining an MTN customer due to the company’s responsible image



9. I feel secure remaining an MTN customer due to the company’s responsible image.
200 responses



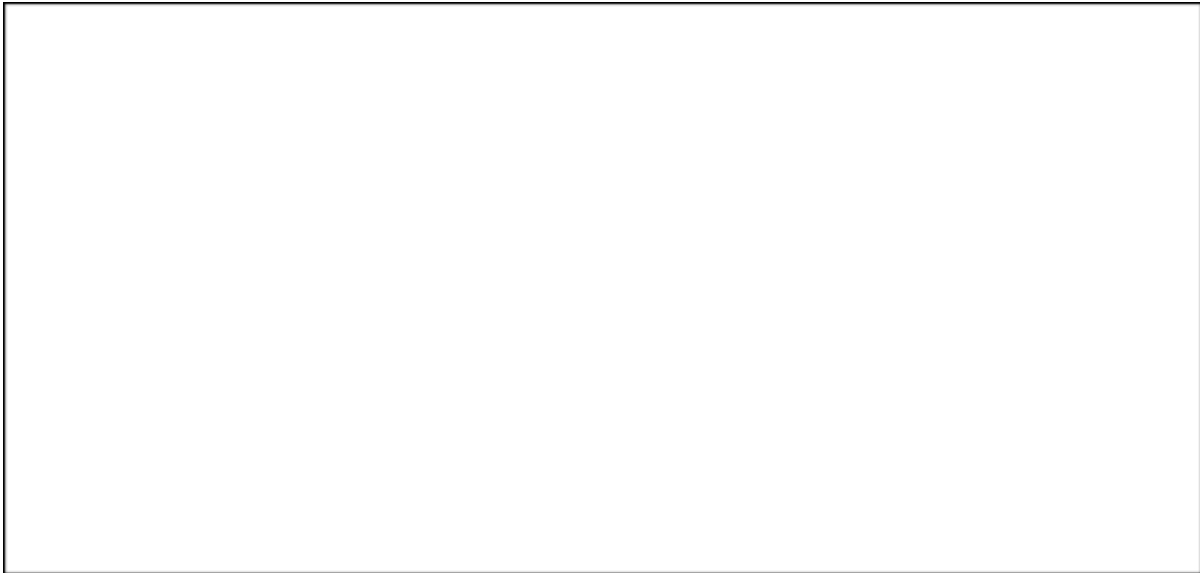
Source: Researcher’s field study (2025)

The data provides a strong indication that CSR communication is a significant factor in influencing consumers’ loyalty intentions toward MTN Ghana. The responses are overwhelmingly concentrated in the agreement categories. The largest proportion of the sample, 37.5%, or more than one-third, selected the ‘Agree’ position (4), constituting 75 individuals,

closely followed by 31%, or almost one-third, with 62 respondents, who selected the highest agreement point, 'Strongly Agree' (5). Cumulatively, a powerful 68.5%, or more than two-thirds, of the respondents Agreed or Strongly Agreed that CSR messages influence their decision to remain loyal. The neutral category (3) accounts for 16.5%, or about one-sixth, of the responses, representing 33 individuals, while the combined disagreement responses (categories 1 and 2) summed a minority of 15%, or about one-seventh, or 30 individuals.

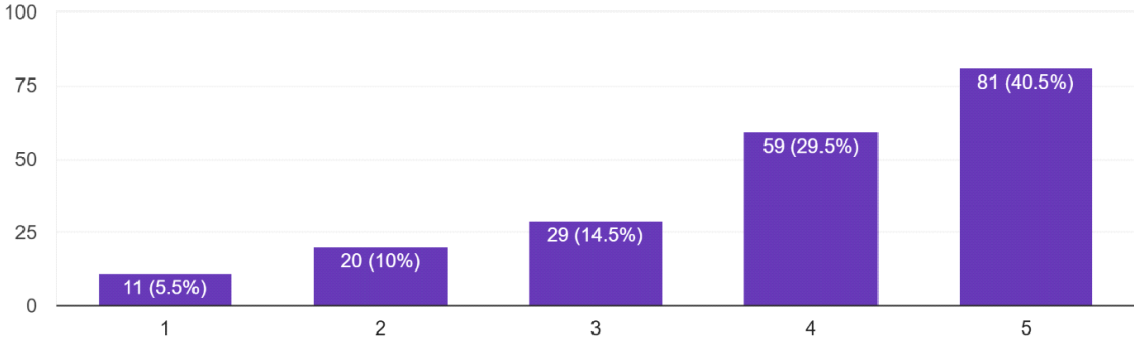
The substantial cumulative agreement of 68.5% (more than two-thirds) offers compelling evidence supporting the claim that CSR communication is a powerful tool for enhancing consumer loyalty intentions towards MTN. This result validates the strategic value of incorporating social issues into brand messaging. While the level of disagreement is relatively low (15%), the size of the neutral segment (16.5%) is noteworthy. This suggests that a portion of consumers' loyalty may be driven primarily by non-CSR factors (such as service quality or pricing) and are not strongly swayed by the company's social efforts.

Graph 21: MTN’s social responsibility initiatives increase my trust in the brand



10. MTN’s social responsibility initiatives increase my trust in the brand.

200 responses



Source: Researcher’s field study (2025)

Responses from Graph 21 are highly concentrated on the agreement side, with the largest proportion of the sample, just over two-fifths (84 individuals), selecting the highest agreement point, ‘Strongly Agree’ (5). This is closely followed by almost one-third (63 respondents), who selected the ‘Agree’ position (4). Cumulatively, a commanding nearly three-quarters (73.5%) of

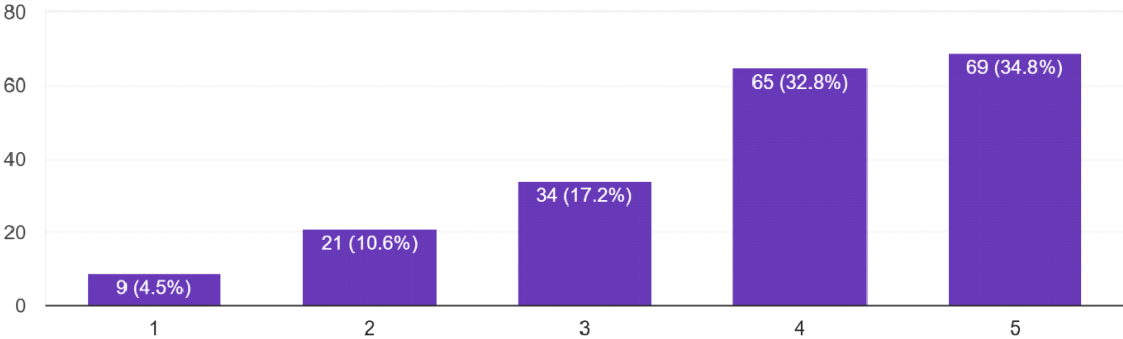
the respondents Agreed or Strongly Agreed that the responsible image contributes to their feeling of security. The neutral category (3) accounts for just over one-tenth (24 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed less than one-seventh (29 individuals).

The high cumulative agreement of 73.5% (nearly three-quarters) demonstrates a powerful psychological connection: MTN's perceived responsible image is successfully translated by consumers into a feeling of personal security and well-being. This is a critical strategic outcome, as it links the brand's ethical behavior to fundamental consumer needs beyond just service quality. The highest individual category being 'Strongly Agree' (just over two-fifths) underscores the intensity of this positive association. The minimal size of the neutral segment (just over one-tenth) suggests that the responsible image is highly impactful, compelling nearly all consumers to form a definitive positive or negative opinion. The low disagreement rate (less than one-seventh) confirms that the vast majority of the audience buys into the idea that MTN's responsible conduct translates into a secure service environment.

Graph 4.22: I believe MTN communicates its CSR intentions honestly, even when outcomes are not perfect.



11. I believe MTN communicates its CSR intentions honestly, even when outcomes are not perfect.
198 responses



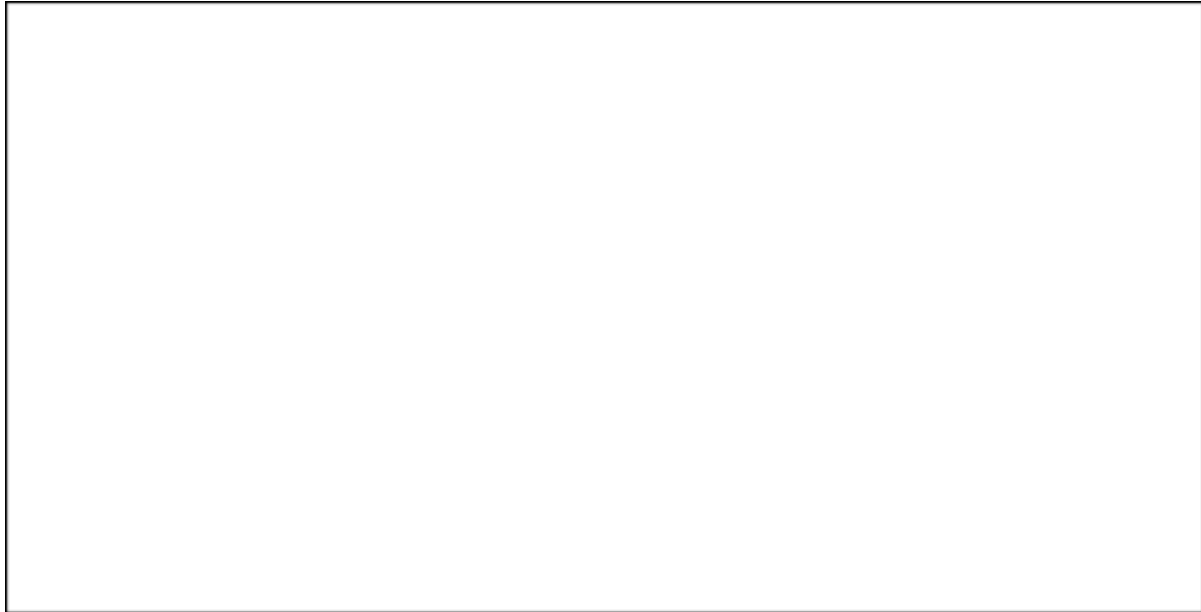
Source: Researcher’s field study (2025)

Responses from Graph 22 are heavily centered on the agreement side, with the largest proportion of the sample, just over two-fifths (81 individuals), selecting the highest agreement point, ‘Strongly Agree’ (5). This is closely followed by more than one-quarter (59 respondents), who selected the ‘Agree’ position (4). Cumulatively, a powerful seven out ten (70%) of the

respondents Agreed or Strongly Agreed that the initiatives increase their trust. The neutral category (3) accounts for less than one-sixth (29 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed less than one-sixth (31 individuals).

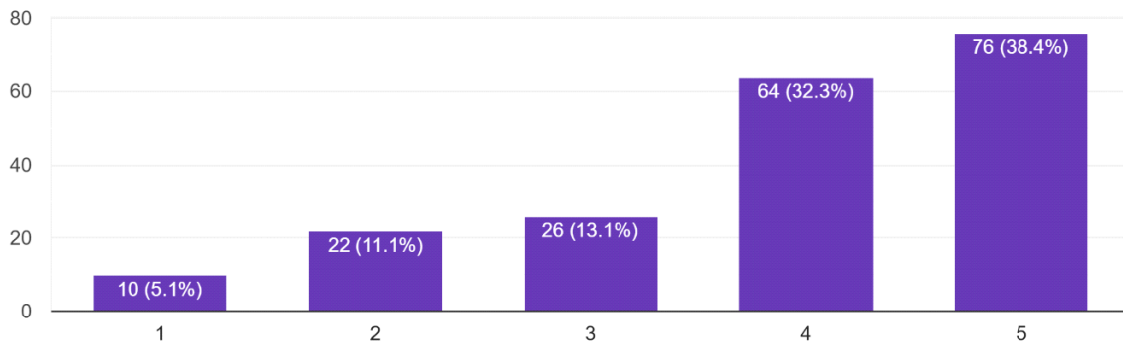
cumulative agreement of 70% (seven out of ten) provides definitive evidence that MTN's specific CSR initiatives are highly successful in generating and reinforcing consumer trust. The high concentration in the 'Strongly Agree' category (just over two-fifths) underscores the intensity of this positive effect. Crucially, the data shows that the positive impact of these initiatives outweighs the combined skepticism and ambivalence (Disagreement + Neutral) by a factor of more than two-to-one. Although the disagreement and neutral segments are statistically similar (less than one-sixth each), the overall result indicates that the majority of consumers use the company's social actions as a key for determining its trustworthiness, establishing the initiatives as a major asset for long-term brand equity.

Graph 4.23: MTN’s reputation for social responsibility makes me more confident in staying with the network long-term



12. MTN’s reputation for social responsibility makes me more confident in staying with the network long-term.

198 responses



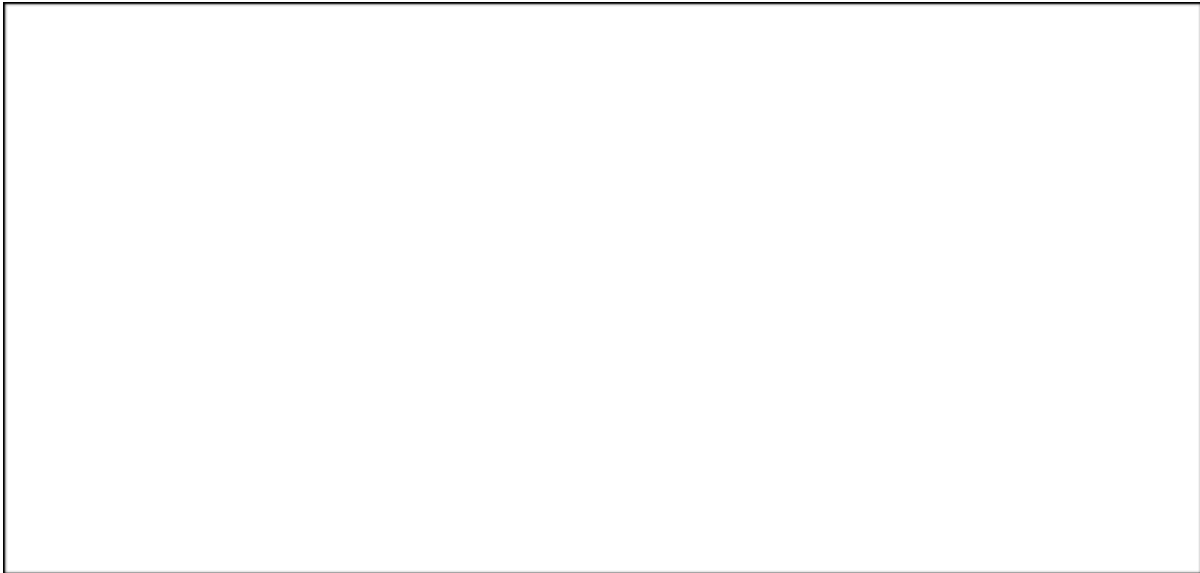
Source: Researcher’s field study (2025)

Responses from graph 23 are highly dominant on the agreement side, with the largest proportion of the sample, more than one-third (69 individuals), selecting the highest agreement point, ‘Strongly Agree’ (5). This is closely followed by almost one-third (65 respondents), who selected the ‘Agree’ position (4). Cumulatively, a powerful more than two-thirds (67.6%) of the

respondents Agreed or Strongly Agreed with this statement. The neutral category (3) accounts for less than one-fifth (34 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed less than one-sixth (30 individuals).

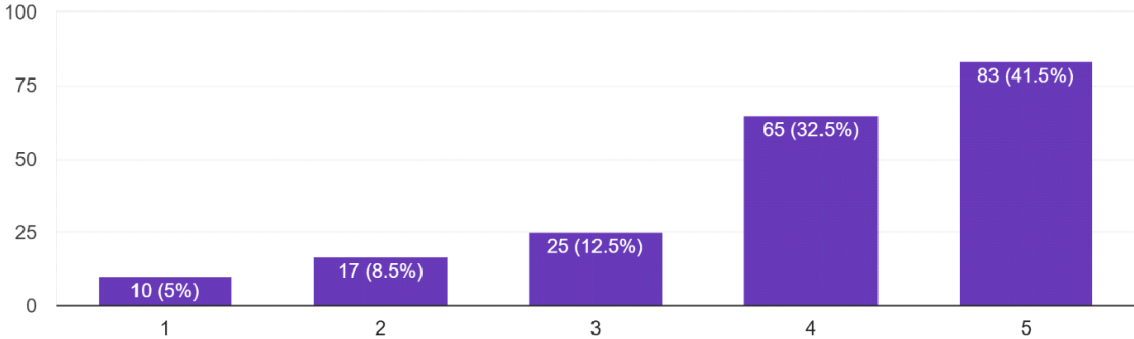
The agreement of 67.6% (more than two-thirds) indicates strong consumer affirmation of the final statement (which represents the overall study conclusion). The data is heavily concentrated on the positive end, led by the 'Strongly Agree' category (more than one-third). This high level of acceptance suggests that the evidence presented throughout the study resonates deeply with the consumer base's perception of the brand. The neutral segment (less than one-fifth) and disagreement segment (less than one-sixth) are relatively small, reinforcing the idea that the vast majority of consumers hold a definitive positive view, thereby providing a strong closing validation for the research findings.

Graph 4.24: MTN’s CSR communication reflects its genuine corporate values.



1. MTN’s CSR communication reflects its genuine corporate values.

200 responses



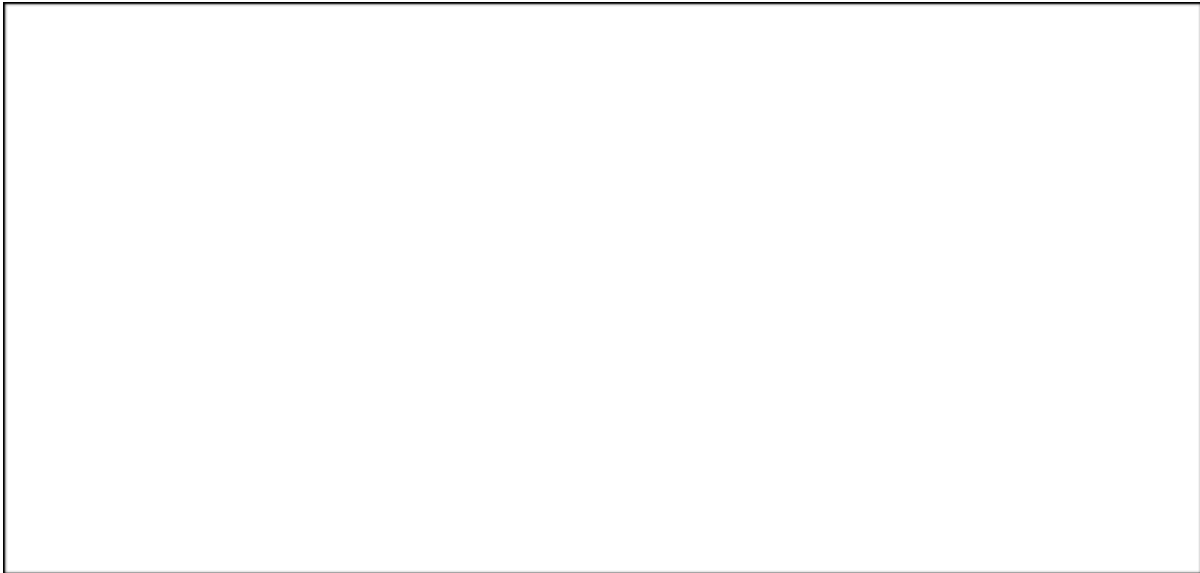
Source: Researcher’s field study (2025)

The data indicates a high level of consumer belief in the authenticity of MTN’s CSR communication, suggesting that consumers view the messaging as a sincere representation of the company’s core values. The responses are heavily concentrated on the agreement side. Specifically, the largest proportion of the sample, just over two-fifths (83 individuals), selected the highest agreement point, ‘Strongly Agree’ (5). This is closely followed by almost one-third

(65 respondents), who selected the 'Agree' position (4). Cumulatively, a powerful nearly three-quarters (74%) of the respondents Agreed or Strongly Agreed that the communication reflects genuine corporate values. The neutral category (3) accounts for just over one-eighth (25 individuals) of the responses, while the combined disagreement responses (categories 1 and 2) summed less than one-sixth (27 individuals).

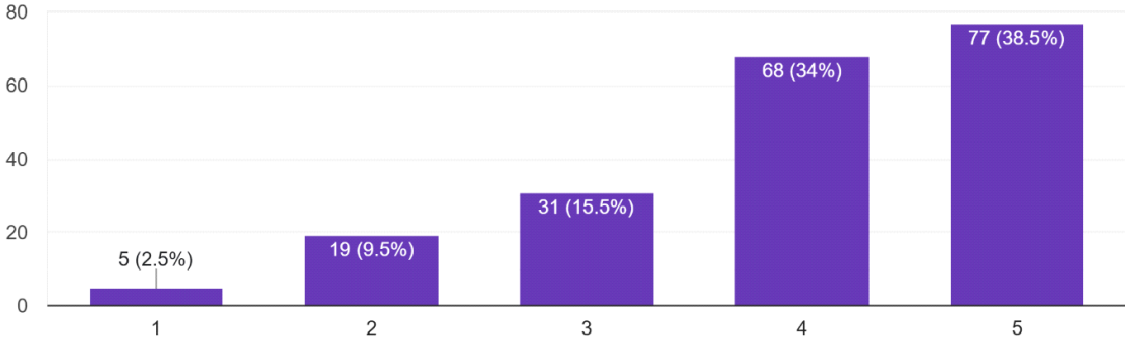
The powerful cumulative agreement of 74% (nearly three-quarters) is a definitive endorsement of the authenticity and sincerity of MTN's CSR communication. This exceptionally high score indicates that consumers perceive a strong, credible link between the company's publicly shared ethical values and the content of its CSR messaging. The fact that the largest proportion falls into the 'Strongly Agree' category (just over two-fifths) confirms the intensity of this positive conviction. The total level of skepticism (Disagreement) is very low (less than one-sixth), indicating minimal consumer concern about the risk of 'talk' being disconnected from 'action'.

Graph 2.25: MTN's CSR activities match what the company communicates publicly



2. MTN's CSR activities match what the company communicates publicly.

200 responses



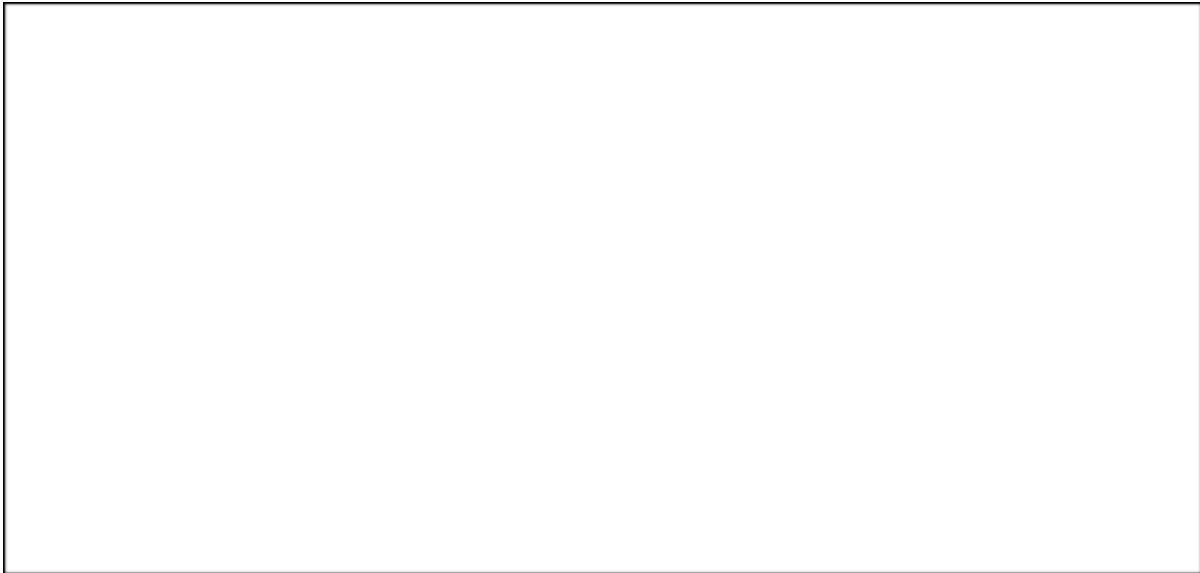
Source: Researcher's field study (2025)

The data reveals a pronounced positive view, indicating that the majority of respondents perceive a strong alignment between the company's CSR actions and its public claims. The highest proportion of respondents selected the "Strongly Agree" (5) option, which accounted for 77 individuals, or just under two-fifths (38.5%) of the total sample. The second-largest group selected "Agree" (4), comprising 68 respondents (34%), or more than one-third. Combined, the

positive agreement (categories 4 and 5) constitutes a significant nearly three-quarters (72.5%) of all responses. Conversely, only a small fraction of the sample expressed disagreement or strong disagreement, with 5 respondents (2.5%), or a tiny minority, selecting "Strongly Disagree" (1) and 19 respondents (9.5%), or less than one-tenth, selecting "Disagree" (2). The neutral position (3) was selected by 31 respondents (15.5%), or about one-sixth. This result supports the tenets of Stakeholder Theory, which posits that positive and consistent communication is necessary to meet stakeholder expectations.

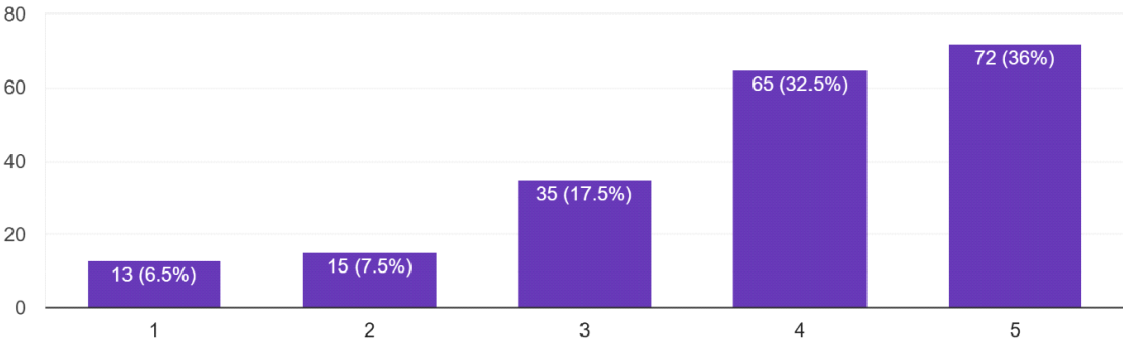
The substantial cumulative agreement of 72.5% (nearly three-quarters) provides powerful evidence that the company is highly successful in ensuring its public claims align with its actual CSR actions. This result is critical for authenticity, as any perceived gap between 'talk' and 'walk' would swiftly undermine trust. The total disagreement is exceptionally low (12%), suggesting minimal consumer skepticism regarding the company's integrity on this matter. The 15.5% neutral segment highlights a moderate portion of the audience that is either undecided or indifferent to this alignment, presenting a target for further transparent communication.

Graph 4.26 MTN's CSR efforts appear sincere and not exaggerated.



3. MTN's CSR efforts appear sincere and not exaggerated.

200 responses



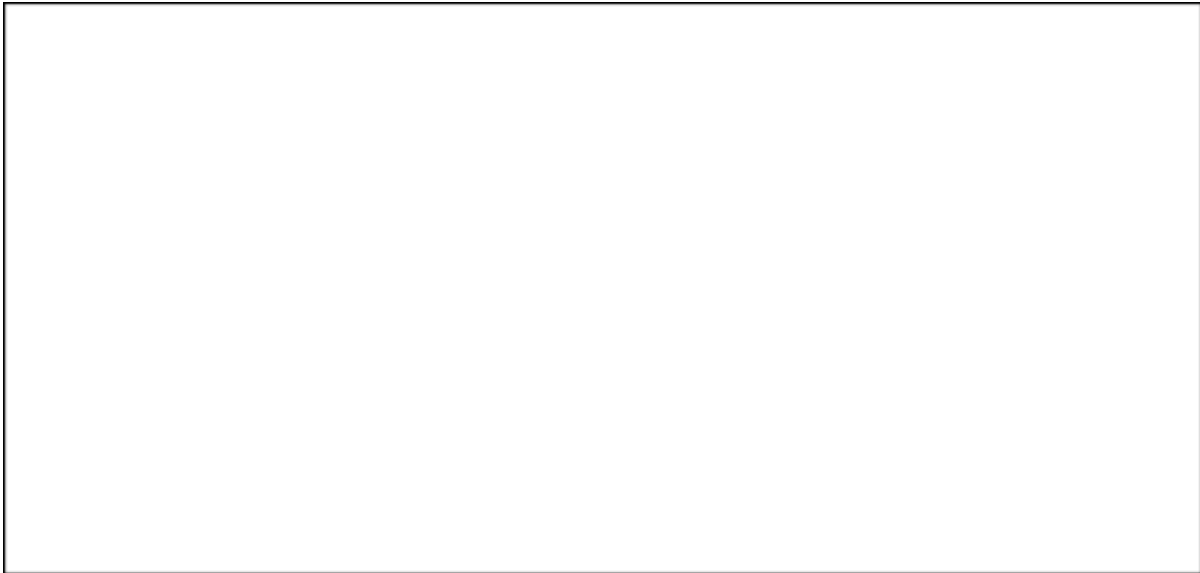
Source: Researcher's field study (2025)

Graph 26 exhibits a strong positive view, indicating that a substantial majority of respondents perceive MTN's CSR efforts as genuine. The highest number of responses, 72 individuals (more than one-third), were recorded in the "Strongly Agree" (5) category, suggesting a high degree of belief in the company's sincere intentions. The second-most selected option was "Agree" (4), chosen by 65 respondents (almost one-third). Combined, the positive agreement categories (4 and 5) represent a total of more than two-thirds of the total sample. The neutral position (3)

accounted for 35 respondents (about one-sixth). Responses indicating skepticism or a lack of sincerity (categories 1 and 2) were minimal, totaling only 13 respondents (a small fraction) for "Strongly Disagree" (1) and 15 respondents (a small minority) for "Disagree" (2). The total percentage of disagreement is less than one-seventh.

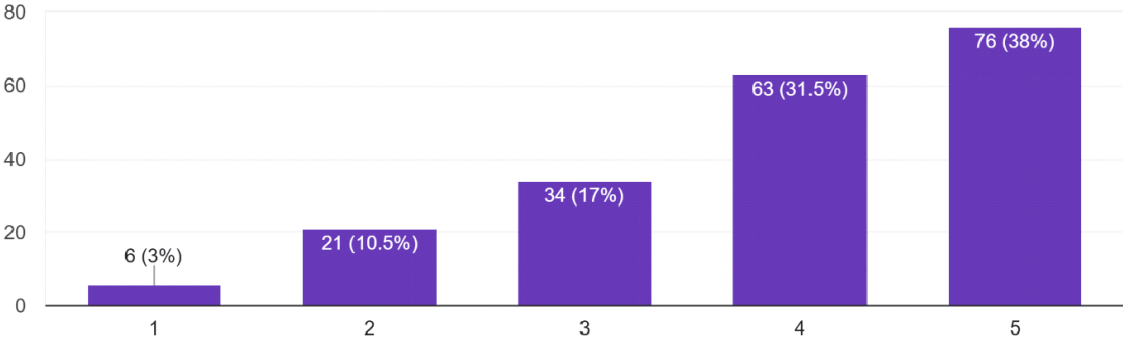
The substantial cumulative agreement of more than two-thirds provides a strong endorsement of the perceived sincerity of MTN's CSR activities. This result is crucial, as consumer belief in genuine intent is the foundation of authenticity, mitigating the risk of greenwashing accusations. The total disagreement rate is minimal (less than one-seventh), suggesting that a very small fraction of consumers actively believe the efforts are purely self-serving. However, the about one-sixth neutral segment highlights a significant minority whose perception of sincerity is not yet fully confirmed, indicating an opportunity for MTN to deepen the emotional and authentic connection of its CSR messaging to move this group toward conviction.

Graph 4.27: The company’s CSR programs demonstrate genuine concern for social issues.



4. The company’s CSR programs demonstrate genuine concern for social issues.

200 responses



Source: Researcher’s field study (2025)

The results show a strong majority perception that MTN’s CSR programs are rooted in genuine concern for societal welfare, though the level of agreement is slightly less centered in the highest category compared to the previous two graphs. The largest segment of respondents, 76 individuals (more than one-third), selected "Strongly Agree" (5). The second-largest group, 63 respondents (almost one-third), selected "Agree" (4). The combined positive agreement

(categories 4 and 5) accounts for more than two-thirds of the total sample. The neutral position (3) shows the highest concentration of non-agreeing responses, with 34 respondents (about one-sixth). The level of disagreement is relatively low, totaling less than one-seventh of the sample. This includes 21 respondents (about one-tenth) selecting "Disagree" (2) and only 6 respondents (a small fraction) selecting "Strongly Disagree" (1).

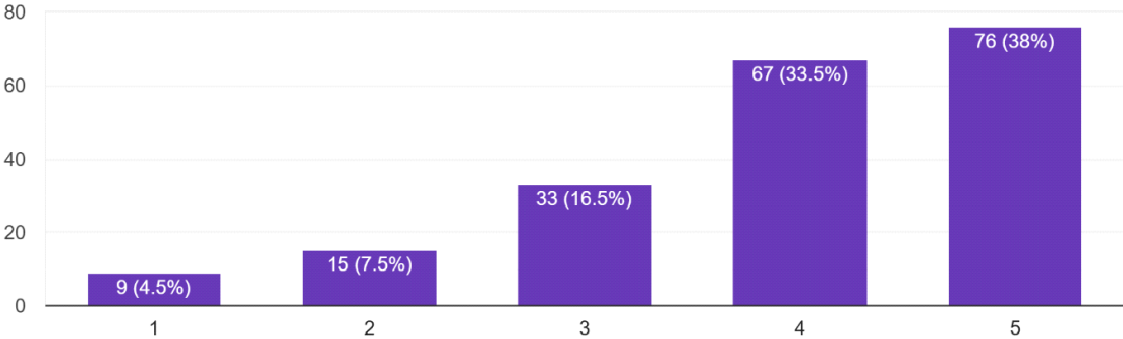
The substantial cumulative agreement of more than two-thirds (69.5%) provides a strong indicator that consumers largely trust the motives behind MTN's CSR programs, believing them to be driven by genuine concern rather than self-interest. The fact that the highest concentration of non-agreeing responses falls into the neutral category (about one-sixth) suggests that uncertainty, rather than outright suspicion, is the main challenge. The total disagreement is low (less than one-seventh), indicating that active doubt about the program's motives is limited.

Graph 4.28: MTN’s long-term CSR projects show a real commitment to community development.



5. MTN’s long-term CSR projects show a real commitment to community development.

200 responses

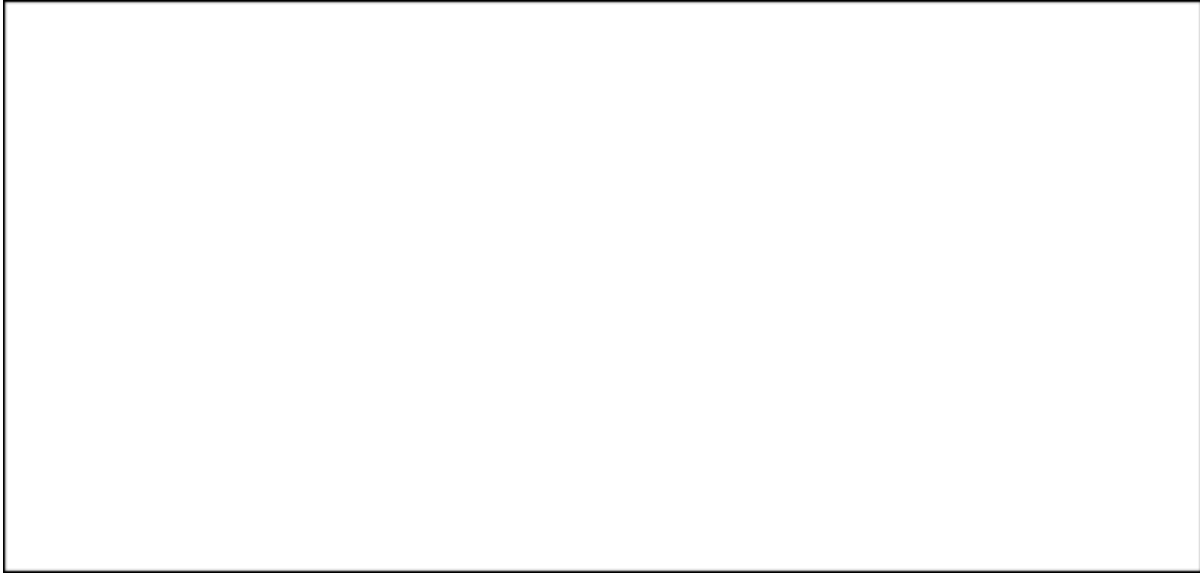


Source: Researcher’s field study (2025)

The results for graph 28 perceived long-term commitment are exceptionally strong, exhibiting the most concentrated positive sentiment among the four measured variables. The modal response is "Strongly Agree" (5), selected by 76 individuals (more than one-third). The second-highest frequency is "Agree" (4), chosen by 67 respondents (one-third). The combined

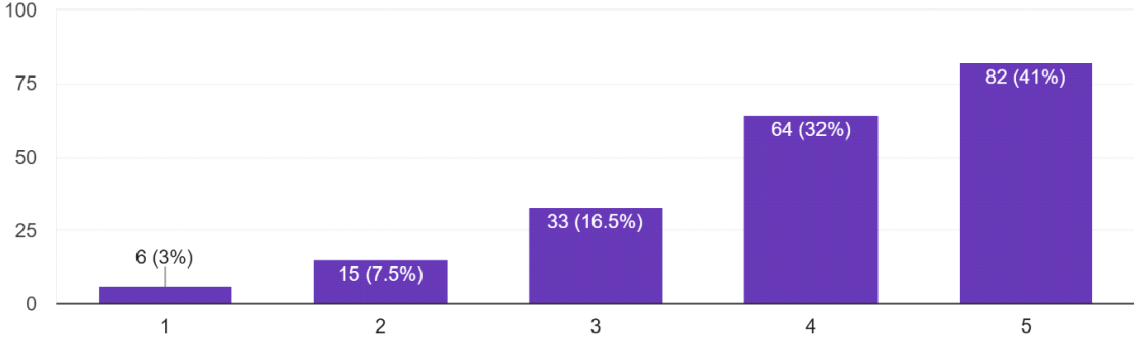
positive agreement (categories 4 and 5) is more than seven-tenths of the total sample. The neutral position (3) accounts for 33 respondents (about one-sixth). Responses indicating skepticism about long-term commitment (categories 1 and 2) are low, totaling only just over one-tenth of the sample. This includes 15 respondents (less than one-tenth) selecting "Disagree" (2) and 9 respondents (a small fraction) selecting "Strongly Disagree" (1). From the responses, it has been established that majority indicates a strong belief among the public that MTN's CSR efforts are sustainable, strategic, and genuinely aimed at long-term community development, rather than short-term publicity stunts.

Graph 4.29: MTN’s CSR communication aligns with its business practices



6. MTN’s CSR communication aligns with its business practices.

200 responses



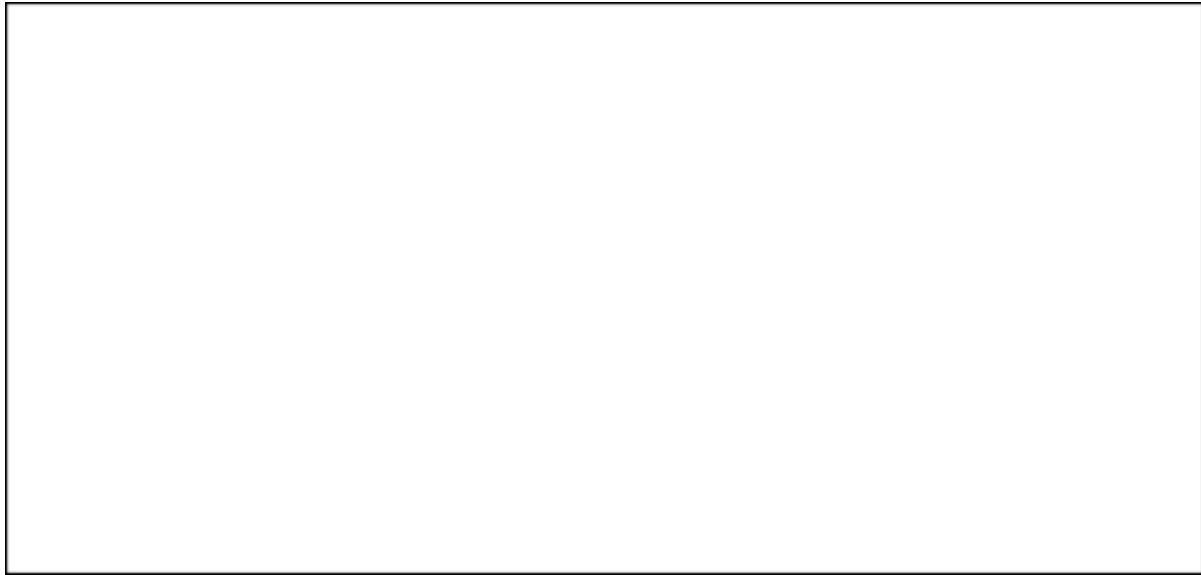
Source: Researcher’s field study (2025)

The data exhibits a strong positive view, indicating a widespread belief that MTN’s public communication regarding its CSR is consistent with its broader operational and business conduct. The highest frequency of response is in the "Strongly Agree" (5) category, chosen by 82 individuals (just over two-fifths) of the sample. This is the highest percentage recorded across all

five variables. The second-highest frequency is "Agree" (4), selected by 64 respondents (almost one-third). The combined positive agreement (categories 4 and 5) accounts for a substantial nearly three-quarters of all responses. The neutral position (3) was selected by 33 respondents (about one-sixth). Disagreement (categories 1 and 2) is very low, totaling only less than one-tenth of the sample, with 6 respondents (a small fraction) selecting "Strongly Disagree" (1) and 15 respondents (a small minority) selecting "Disagree" (2).

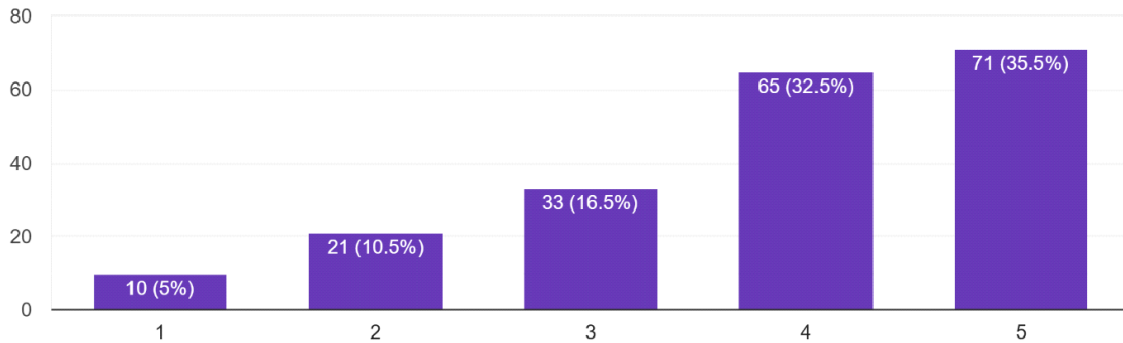
The substantial cumulative agreement of 73% (nearly three-quarters), driven by the highest recorded 'Strongly Agree' percentage (just over two-fifths), is a powerful strategic finding. It confirms that the majority of consumers perceive a high level of integrity and coherence between what MTN says about its social efforts and how it conducts its main business operations. This alignment is fundamental for trust, as a perceived disconnect would severely risk accusations of hypocrisy. The extremely low disagreement rate (less than one-tenth) suggests almost no active skepticism about the company's ethical conduct. While the neutral segment (about one-sixth) still exists, the data overwhelmingly confirms that the CSR communication effectively serves to reinforce the belief that MTN is an ethically consistent organization across its entire business.

Graph 4.30: I believe MTN's CSR activities are more than publicity stunts.



7. I believe MTN's CSR activities are more than publicity stunts.

200 responses



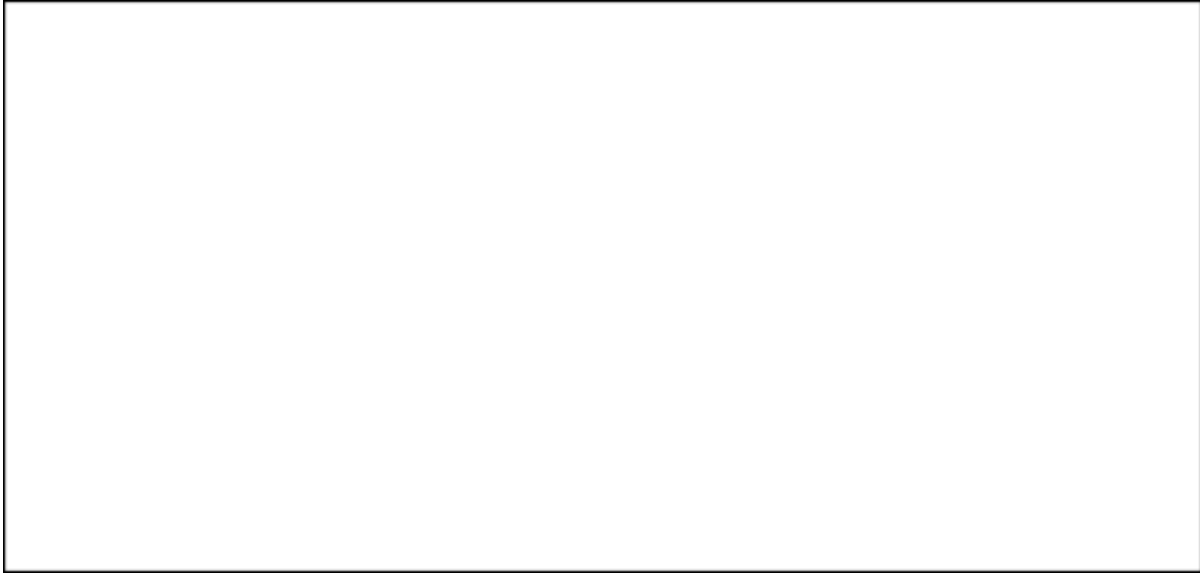
Source: Researcher's field study (2025)

The data reveals a strong positive view, indicating widespread public confidence that MTN's CSR is driven by substantive goals rather than superficial promotional intent. The highest frequency of response is in the "Strongly Agree" (5) category, chosen by 71 individuals (more than one-third). The second-highest frequency is "Agree" (4), selected by 65 respondents (almost one-third). The combined positive agreement (categories 4 and 5) is more than two-thirds of the

total sample. The neutral position (3) accounts for 33 respondents (about one-sixth). Disagreement (categories 1 and 2) totals less than one-sixth of the sample, with 10 respondents (a small fraction) selecting "Strongly Disagree" (1) and 21 respondents (about one-tenth) selecting "Disagree" (2).

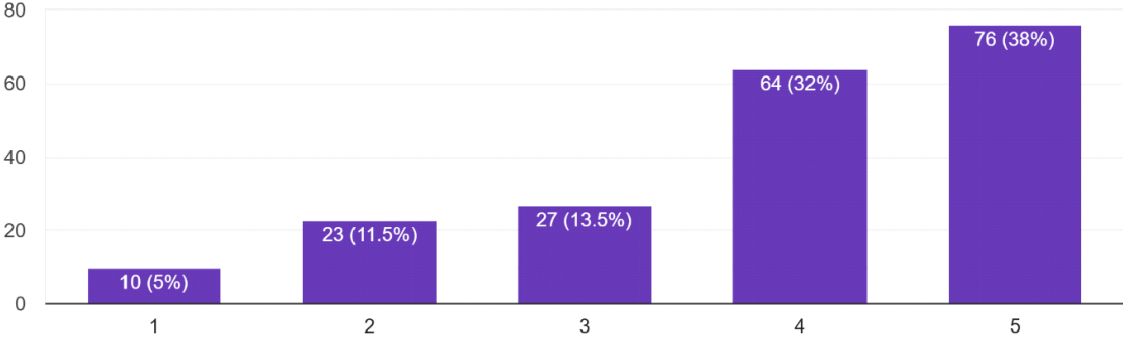
The substantial cumulative agreement of 68.0% (more than two-thirds) is a powerful finding that MTN has successfully convinced the majority of consumers that its CSR efforts are purpose-driven and strategic, not merely an exercise in public relations. The combined disagreement is low (less than one-sixth), indicating that active cynicism regarding the company's motives is limited. The neutral segment (about one-sixth) is comparable in size to the disagreement segment, highlighting that ambivalence, rather than outright rejection, is the primary area where further communication could be focused to fully establish the strategic integrity of the CSR initiatives.

Graph 4.31: The consistency of MTN’s CSR messages makes them appear authentic.



8. The consistency of MTN’s CSR messages makes them appear authentic.

200 responses

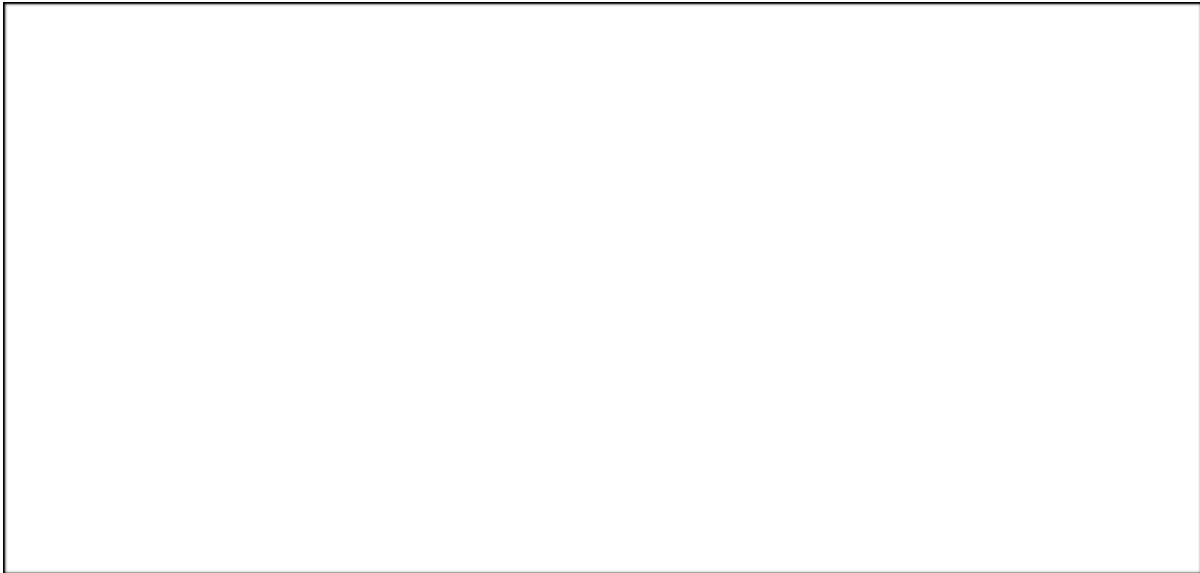


Source: Researcher’s field study (2025)

Graph 31 assesses the degree to which respondents agree that "The consistency of MTN’s CSR messages makes them appear authentic." The data demonstrates a very positive view, indicating that the consistency in MTN’s messaging is highly effective in building perceived authenticity. The highest number of responses, 76 individuals (more than one-third), selected "Strongly Agree" (5). The second-highest number, 64 respondents (almost one-third), selected "Agree" (4).

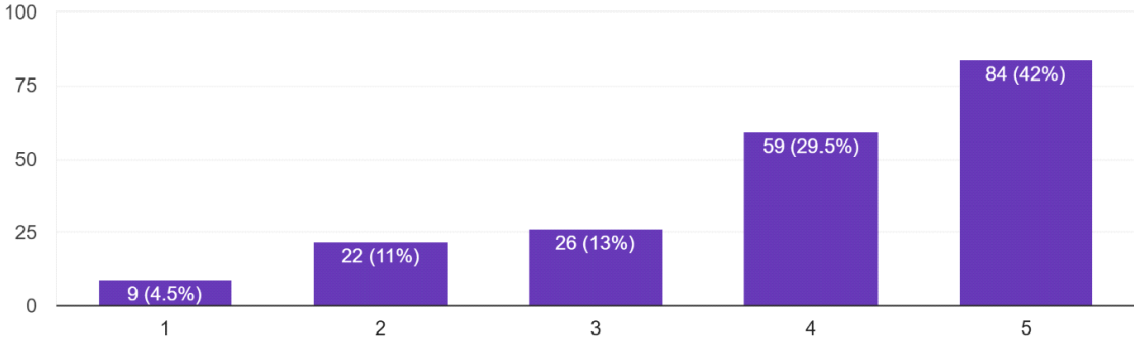
The combined positive agreement (categories 4 and 5) is a high seven-tenths of the total sample. The neutral position (3) accounts for 27 respondents (less than one-seventh). Disagreement (categories 1 and 2) is low, totaling less than one-fifth of the sample, with 10 respondents (a small fraction) selecting "Strongly Disagree" (1) and 23 respondents (about one-eighth) selecting "Disagree" (2). The strong agreement suggests that MTN has maintained a clear, sustained narrative about its social initiatives over time.

Graph 4.32: MTN’s management demonstrates genuine commitment to CSR goals.



9. MTN’s management demonstrates genuine commitment to CSR goals.

200 responses



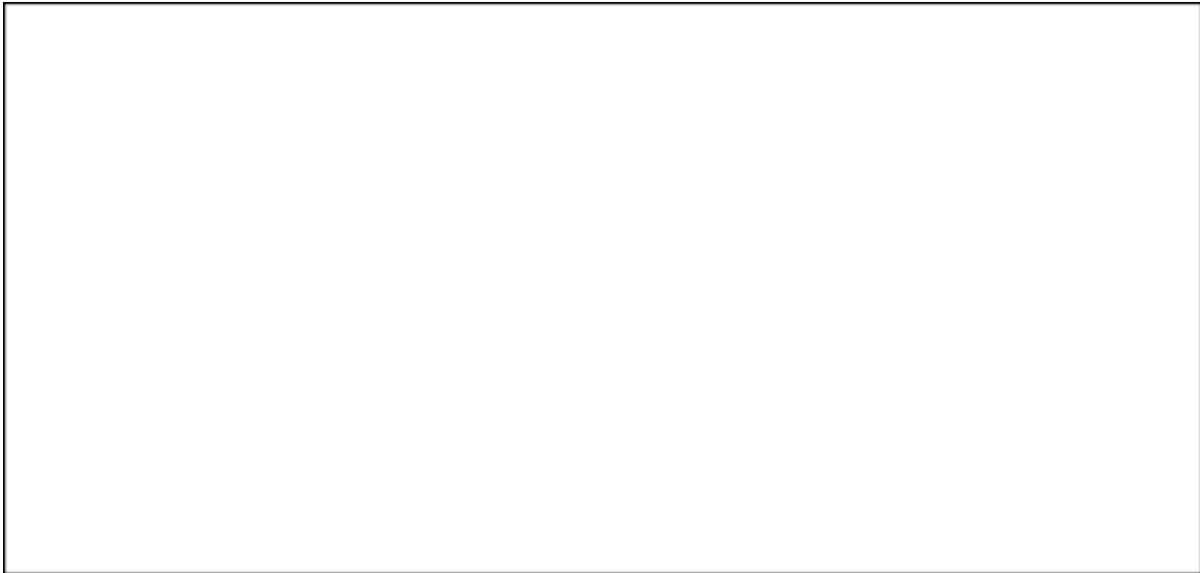
Source: Researcher’s field study (2025)

The results for management commitment show the highest concentration of positive sentiment among all eight variables, indicating an exceptionally strong belief in the leadership’s dedication. The modal response is "Strongly Agree" (5), chosen by 84 individuals (just over two-fifths). This is the highest single-category percentage in the entire survey. The second-highest frequency is "Agree" (4), selected by 59 respondents (more than one-quarter). The combined positive

agreement (categories 4 and 5) reaches a staggering more than seven-tenths of the total sample. The neutral position (3) is the lowest across the survey at 26 respondents (just over one-eighth). Disagreement (categories 1 and 2) totals less than one-sixth of the sample, with 9 respondents (a small fraction) selecting "Strongly Disagree" (1) and 22 respondents (about one-tenth) selecting "Disagree" (2). The data strongly confirms that the respondents perceive a clear and dedicated endorsement of CSR goals from MTN's top leadership.

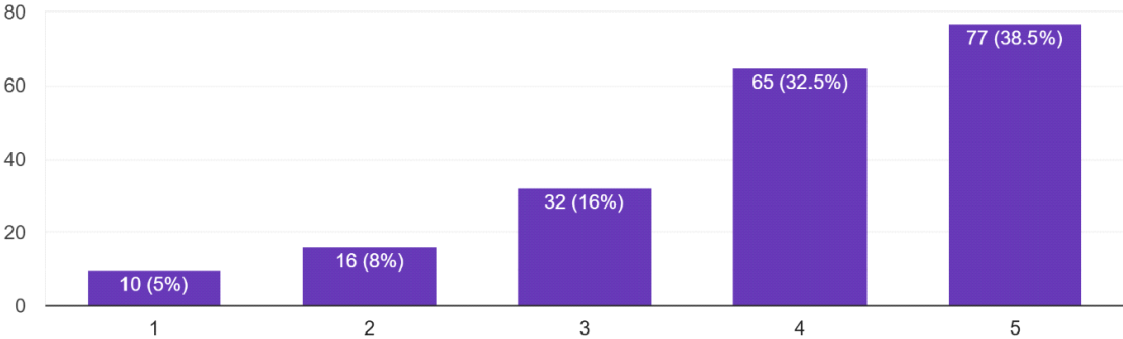
The extraordinary cumulative agreement of more than seven-tenths (71.5%), featuring the highest 'Strongly Agree' score (just over two-fifths) in the entire survey, provides a clear confirmation that MTN's leadership is successfully projecting an image of deep commitment to CSR. This finding is strategically critical because management commitment is foundational as it validates all other CSR communication efforts as sincere and sustainable. The minimal neutral response rate (just over one-eighth) suggests that consumers have largely formed a strong, positive opinion, leaving little room for uncertainty. The very low disagreement rate (less than one-sixth) confirms that skepticism regarding the sincerity of MTN's top leadership is exceptionally limited.

Graph 4.33: I believe MTN’s CSR communication is honest, transparent, and reliable.



10. I believe MTN’s CSR communication is honest, transparent, and reliable.

200 responses



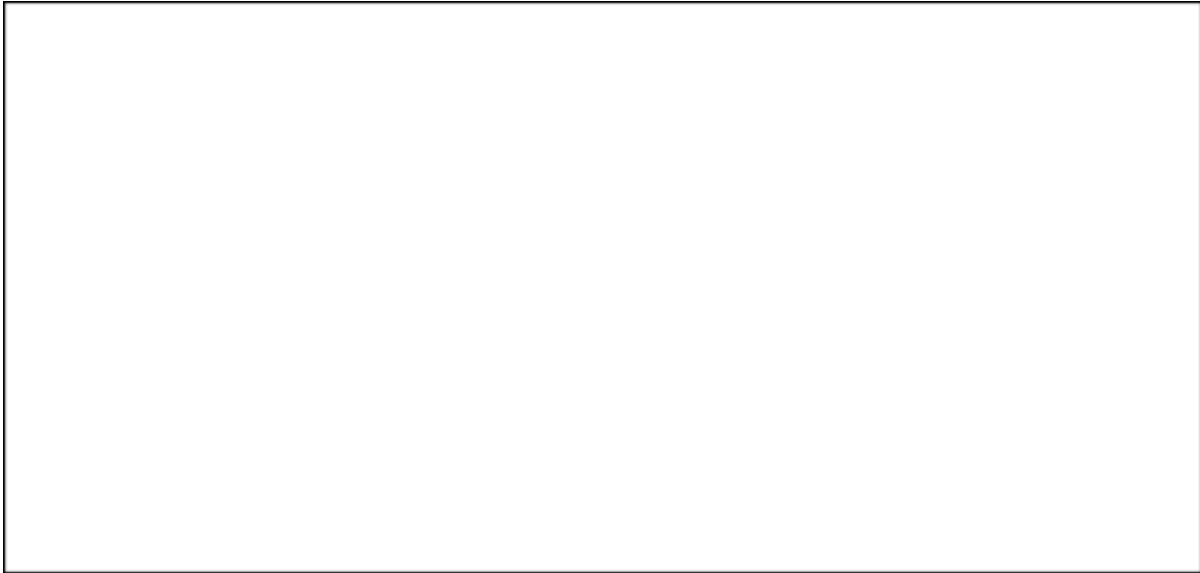
Source: Researcher’s field study (2025)

The results demonstrate a very positive perception of MTN’s communication quality, indicating high stakeholder confidence in the integrity of its messaging. The highest response is "Strongly Agree" (5), selected by 77 individuals (just under two-fifths). The second-highest frequency is "Agree" (4), chosen by 65 respondents (almost one-third). The combined positive agreement (categories 4 and 5) is a significant more than seven-tenths of the total sample. The neutral

position (3) accounts for 32 respondents (about one-sixth). Disagreement (categories 1 and 2) is low, totaling less than one-seventh of the sample, with 10 respondents (a small fraction) selecting "Strongly Disagree" (1) and 16 respondents (a small minority) selecting "Disagree" (2).

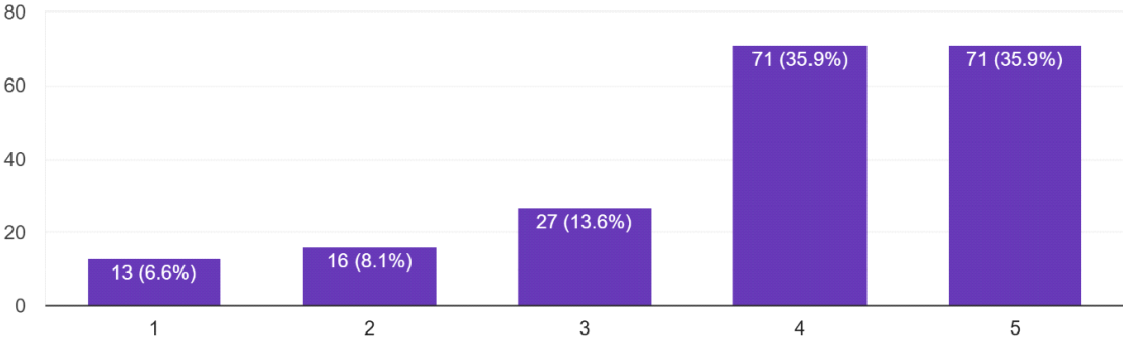
The substantial cumulative agreement of 71.0% (more than seven-tenths) confirms that the majority of consumers perceive MTN's CSR communication as being of high quality and integrity. The strong weighting towards 'Strongly Agree' (just under two-fifths) underscores the depth of conviction in this positive perception. The disagreement rate is very low (less than one-seventh), suggesting that active rejection of the communication's quality is minimal. The about one-sixth neutral segment indicates a moderate portion of the audience whose opinion on communication quality is not yet fully defined, but overall, the data validates MTN's communication strategy as effective, clear, and trustworthy.

Graph 4.34: MTN’s CSR initiatives appear consistent over time rather than occasional publicity efforts.



11. MTN’s CSR initiatives appear consistent over time rather than occasional publicity efforts.

198 responses



Source: Researcher’s field study (2025)

The data reveals an exceptionally strong positive skew, showing a near-consensus that MTN’s CSR is a continuous commitment, not a sporadic PR campaign. Both the "Agree" (4) and "Strongly Agree" (5) categories recorded the exact same frequency: 71 individuals (more than one-third) each. The combined positive agreement is a very high more than seven-tenths. The

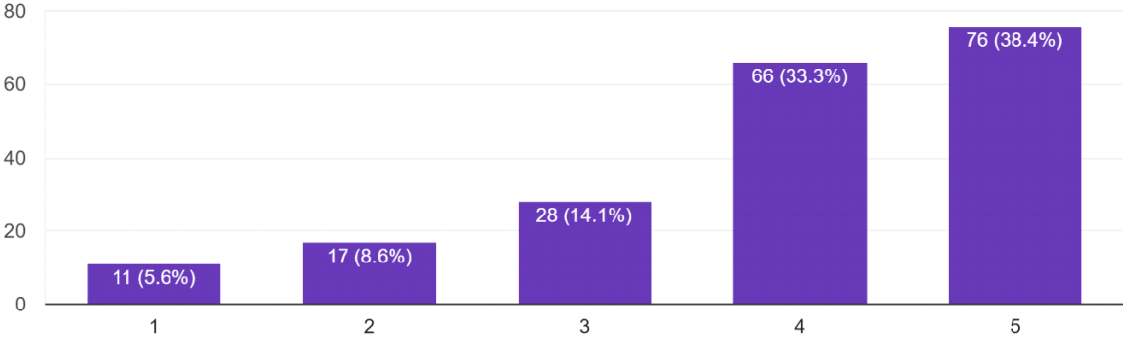
neutral position (3) accounts for 27 respondents (less than one-sixth). Disagreement (categories 1 and 2) is the lowest recorded for all ten questions, totaling only less than one-sixth. This results strongly indicate that respondents view the effectiveness of MTN's strategy in maintaining temporal consistency, which is vital for building long-term trust. From the responses, it has been established that majority of the respondents demonstrates how MTN overcomes cynicism, by simply showing up consistently.

Graph 4.35: I feel MTN’s CSR activities genuinely address real community needs rather than surface-level issues



12. I feel MTN’s CSR activities genuinely address real community needs rather than surface-level issues.

198 responses



Source: Researcher’s field study (2025)

The highest proportion of respondents from graph 35 above selected "Strongly Agree" (5), accounting for 76 individuals (just under two-fifths). The second-largest group selected "Agree" (4), comprising 66 respondents (one-third). The combined positive agreement is a very strong more than seven-tenths. The neutral position (3) accounts for 28 respondents (less than

one-sixth). Disagreement (categories 1 and 2) totals less than one-sixth of the sample. This finding validates majority of the respondents' views that the strategic alignment between MTN's CSR initiatives and the actual developmental needs of the communities are in sync. The combined disagreement and neutral segments are both low (less than one-sixth), indicating minimal consumer doubt regarding the effectiveness and relevance of MTN's social investments. This strategic balance is important for maximizing the positive impact of CSR on the brand's reputation and trust.

4.1 Conclusion

This part of the research presented and analyzed the data collected from respondents in this study. From the analysis, it was found that majority of the respondents who took part in this research were aware of the corporate social responsibility communication of MTN Ghana. From the analysis, we have also found that many of the respondents are likely to choose the brand because of their CSR activity, while a few of them also said they were not influenced by MTN's CSR communication when using their services. From the analysis, it has also been found that MTN Ghana's CSR messaging is highly rated among respondents, who felt that the CSR initiative of the brand was positive and had a good impact on society.

The next chapter will detail a discussion and suggestions of this data, as well as present some recommendations based on the key findings of this research, which will all be detailed in the final chapter of this study.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSION

5.0 Introduction

This chapter serves to interpret the principal outcomes of the investigation. It includes a summary of these findings and presents actionable recommendations derived from them. The analysis directly addresses the stated research objectives and is framed by the existing academic literature. Theoretical backing for the arguments is provided, particularly utilizing relevant Corporate Social Responsibility Communication frameworks. Finally, this section offers suggestions for subsequent academic work.

5.1 Discussion

This section discusses the research findings by aligning them directly with the objectives established in Chapter One. Since the study sought to examine three key areas, the main results are presented and discussed under these respective objectives.

5.1.1 RQ1: The impact of CSR communication on consumer loyalty among MTN Ghana customers

The first objective of this study was to assess the direct impact of Corporate Social Responsibility (CSR) communication on consumer loyalty among MTN Ghana subscribers. The empirical evidence gathered from the survey data (Graphs 4.1–4.11) overwhelmingly confirms the hypothesis that CSR communication has a significant positive effect on consumer loyalty (H1). The findings demonstrate that MTN Ghana's successful communication strategy has cultivated a strong, favorable brand perception which directly translates into customer commitment and retention intention, aligning precisely with established academic theory.

The foundational success of MTN's strategy lies in its perceived visibility and reliability. The data shows that a substantial majority of respondents perceive that MTN Ghana frequently

updates **the** public about its CSR projects (65.5% agreed or strongly agreed) and, crucially, that they find the messages credible and believable (69% agreed or strongly agreed). This high frequency and credibility are paramount, as scholars recognize that CSR communication is now regarded as a core component of corporate social responsibility itself (Morsing & Schultz, 2006). For the communication to be effective, it must establish legitimacy and enhance reputation (Crane & Glozer, 2016). MTN's ability to achieve a high perceived reach (80.3% encounter messages "Very Often" or "Often") positions it strategically to meet stakeholder expectations, thereby fostering a climate conducive to loyalty.

Beyond mere dissemination, the communication effectively shapes corporate image and drives engagement. A significant 72.5% of respondents agreed that MTN's communication makes the company appear responsible and caring, and 67.5% agreed that the messages actively encourage more engagement with the brand. This outcome directly supports the argument that strategic CSR communication involves persuasion and consistent reputation building (Bhattacharya et al., 2011; Arvidsson, 2010). Furthermore, the positive perception of consistency across different communication channels (71% agreed or strongly agreed) suggests MTN has successfully navigated the "credibility dilemma" inherent in CSR messaging. This consistency provides evidence that the company is effectively striving to walk the talk, meaning their messages match their actual practices, thereby mitigating consumer skepticism (Schoeneborn et al., 2019). The belief that MTN's projects contribute positively to the local community (68% agreement) solidifies this perception of authenticity, as consumers validate the CSR efforts with tangible, real-world impact (Pérez & Rodríguez del Bosque, 2015).

Most importantly, the data confirms the direct translation of this positive perception into tangible loyalty intentions. A powerful 68.5% of the sample agreed that CSR messages influence their

decision to remain loyal to the brand, while 69.5% explicitly stated they are likely to continue using MTN because of its visible CSR activities. These results confirm the core proposition of this study: that consumer attachment to the brand is rooted not only in service quality but also in ethical performance. Loyalty in the modern context is defined not just by repeat purchasing, but by a combination of emotional and cognitive attachment (Salifu et al., 2023). By fostering this commitment through visible social responsibility, MTN builds what is recognized in literature as a protective asset (Delgado & Munuera, 2001), strengthening its resilience against competitive market threats. In summary, the findings strongly support the positive and significant direct impact of CSR communication on consumer loyalty, primarily mediated through the consistent portrayal of a responsible and credible brand image.

5.1.2 RQ2: How does brand trust mediate the relationship between CSR communication and consumer loyalty

The second objective of this research was to examine the mediating role of brand trust in the relationship between CSR communication and consumer loyalty. The analysis of survey data (Graphs 4.12–4.23) provides compelling evidence supporting the second hypothesis (H2), which posits that brand trust serves as a critical mediator in this relationship. The findings establish that MTN's CSR communication successfully cultivates a strong perception of reliability and integrity, which then translates into increased customer confidence and, ultimately, long-term commitment. The data strongly affirms that consumers base their trust in MTN on the company's ethical consistency and perceived dependability. A high percentage of respondents agreed that they believe MTN keeps the promises it makes through its CSR activities (69% agreement) and that the company acts consistently with the values it promotes through CSR (71% agreement). This perception of consistency and ethical sequence forms the bedrock of trust, which, according to Morgan and Hunt's (1994) Commitment-Trust Theory, is defined as

confidence in a partner's reliability and integrity. The theory stipulates those strong relationships are built on shared information, making the consistency of MTN's communication and subsequent action vital for building trust by reducing confusion and preventing conflict (Morgan & Hunt, 1994). Furthermore, the substantial agreement that MTN's honesty in CSR communication makes one trust the brand more (69.5% agreement) validates the literature that emphasizes trust plays a fundamental role when organizations seek to maintain long-term relationships with consumers exposed to CSR practices (Gu, 2023). The results demonstrate that the trust generated through MTN's social performance acts as a potent crossover mechanism, benefiting the perception of its core telecommunications services. Nearly 69% of respondents agreed that MTN's CSR efforts make them more confident in its products and services, and 68.5% agreed that CSR transparency strengthens their confidence in its services. This finding is significant as it supports the proposition that consistent CSR efforts improve overall brand reputation, which then positively biases consumer judgment regarding product quality and reliability. Crucially, this heightened confidence translates directly into behavioral commitment. The data shows that 73.5% of respondents feel secure remaining an MTN customer due to the company's responsible image, and 67.6% are more confident in staying with the network long-term due to its reputation for social responsibility. This empirical outcome confirms the core logic of the mediating role: the CSR communication initiates the belief in reliability (trust), and this trust then fosters the customer's enduring intention to maintain the relationship (loyalty). As Wang et al. (2022) note, firms increase trust through consistent CSR communication, which in turn promotes customer loyalty. This result also resonates with findings in similar service contexts where brand trust is validated as a key mechanism that converts CSR initiatives into consumer commitment (Irfan et al., 2021; Salifu et al., 2023). Therefore, the findings solidify the

conclusion that brand trust successfully mediates the relationship, serving as the essential psychological bridge that transforms positive perceptions of social responsibility into durable consumer loyalty.

5.1.3 RQ3: The extent to which perceived authenticity moderates the relationship between CSR communication and consumer loyalty

The final objective of this study was to determine the extent to which perceived authenticity of CSR messages moderates the relationship between CSR communication and consumer loyalty (RQ3). The analysis of the survey data, spanning Graphs 4.24 to 4.35, provides robust evidence supporting the third hypothesis (H3), which suggests that the link between CSR communication and consumer loyalty is significantly stronger when the communication is perceived as authentic. The findings highlight that authenticity, driven by consistency and a focus on genuine community needs, acts as a crucial condition that dictates the success of MTN's CSR-to-loyalty pathway.

The data establishes an extremely high level of belief among consumers that MTN's CSR is genuine rather than superficial. A staggering 74% of respondents agreed that MTN's CSR communication reflects its genuine corporate values, marking one of the highest levels of agreement in the entire survey. Furthermore, a combined 73% agreed that MTN's CSR communication aligns with its business practices, demonstrating a widespread perception of ethical congruence. This is vital, as message authenticity is defined in the literature as the consumer belief that the message matches the facts and exactly what it claims to be, with CSR authenticity being when people see the company's actions as honest and in line with its values (Pérez et al., 2015). This perceived alignment is necessary to overcome the skepticism toward firms' social and environmental claims that is prevalent in modern markets (Delmas & Burbano, 2011).

The key to the moderating effect of authenticity lies in its ability to counter consumer cynicism. The data clearly shows that MTN successfully overcomes the perception of greenwashing or promotional intent: 68.0% of respondents agreed that the company's CSR activities are more than publicity stunts. This finding is reinforced by the high agreement that MTN's long-term CSR projects show a real commitment to community development (71.5% agreement) and that the initiatives genuinely address real community needs (71.7% agreement). This strategic focus on long-term, substantive issues, rather than surface-level concerns, is essential because CSR communication can be counterproductive if it lacks honesty and alignment with corporate actions (Pérez et al., 2015). When consumers perceive CSR programs as genuine, they are far more likely to form positive attitudes and responses toward the brand (Becker-Olsen et al., 2005).

The consistency of the communication is also instrumental in building this perception: 70.0% agreed that the consistency of MTN's CSR messages makes them appear authentic. This continuous, clear narrative is paramount, as the study's theoretical framework suggests that the effect of CSR communication depends entirely on how people perceive its authenticity (Wang et al., 2022). In the Ghanaian context, this result confirms findings that consumers are more likely to engage with CSR initiatives that reflect local cultural values, as such messages feel more authentic to them (Jerab, 2024; Tandoh & Duffour, 2023).

5.2 Study Limitations

- The use of standardized instruments (surveys) limited the study's ability to fully explain the underlying motivations or contextual nuances behind respondents' views, potentially overlooking important insights into how students interpreted CSR initiatives.

- R Rigidity of Survey Design, once administered, the survey design lacked the flexibility to explore unexpected issues or probe deeper into responses, thereby restricting the study's capacity to uncover emergent insights beyond the pre-determined structured questions.

5.3 Recommendations for Future Researchers

- Future research should extend the study's scope to include a comparative analysis between MTN Ghana and other key telecommunication service providers in Ghana. This would provide richer context and allow for the generalization of findings regarding the influence of CSR communication on loyalty across the broader industry.
- To address the limitations of the purely quantitative approach, future studies should integrate a qualitative component (e.g., in-depth interviews or focus groups). This would help to explain the mechanisms behind observed relationships, specifically exploring why and how consumers interpret the authenticity of CSR messages and why a small percentage remain unconvinced by the CSR-loyalty pathway.
- Given that the study showed a strong influence of ethical and philanthropic CSR, future researchers should investigate how different specific dimensions of CSR (e.g., environmental conservation versus digital skills training) independently influence consumer loyalty and brand trust in the Ghanaian telecom sector, thus providing more insight to the industry.

5.4 Recommendations for Policymakers

- The government should shift from granting blanket tax deductions for charity to providing performance-based tax breaks for CSR investments that demonstrably align

with critical national priorities, such as youth employment, digital skills training, or UN Sustainable Development Goals (SDGs). This policy directs corporate spending towards areas that generate the highest societal and economic return.

- To ensure public confidence in the long-term sincerity and consistency of corporate social claims, policymakers should introduce a phased mandate for Integrated Reporting for large companies. This would require reporting on both financial and verified ESG (Environmental, Social, and Governance) performance, ensuring accountability and protecting the public from 'greenwashing' and inconsistent ethical conduct.
- The government should use its substantial purchasing power to reward ethical behaviour by adopting "responsible bidder" criteria for all public contracts. Companies demonstrating verified high standards of CSR compliance, transparent governance, and local content procurement should receive preferential scoring. This institutionalizes corporate citizenship as a prerequisite for engaging with the state, driving widespread ethical improvements across the market.

5.5 conclusion

In conclusion, the empirical evidence demonstrates that perceived authenticity does indeed moderate the relationship between CSR communication and consumer loyalty. The high level of perceived authenticity serves as the catalyst that enables positive CSR communication to translate effectively into loyalty. By viewing MTN's efforts as genuine, long-term commitments rooted in corporate values and aligned with local needs, consumers are more willing to form the strong relational bonds necessary for enduring loyalty, confirming the central moderating role of authenticity as important.

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