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Examining the impact of corporate social responsibility (CSR) dimensions on consumer trust and purchase intention. A case study of Zimgold Oil Industries.

BY

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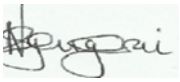

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DEDICATION

I dedicate this dissertation to the Almighty God for granting me wisdom, strength, and perseverance throughout my academic journey. I also dedicate this work to my beloved family and friends whose unwavering support, encouragement, sacrifices, and prayers inspired me to remain committed to my studies. This achievement is a testament to their invaluable contribution to my academic success.

ABSTRACT

Corporate Social Responsibility (CSR) has become an important strategic tool through which organisations enhance stakeholder relationships, corporate reputation, and competitive advantage. Previous studies have shown that CSR initiatives positively influence consumer trust and purchasing behaviour (Carroll, 1991; Turker, 2009). This study examined the impact of CSR dimensions, namely economic responsibility, social responsibility, legal responsibility, and environmental responsibility, on consumer trust and purchase intention using Zimgold Oil Industries as a case study. A quantitative research approach based on a causal research design was adopted, and data were collected from consumers using structured questionnaires. Data were analysed using SPSS and AMOS through descriptive statistics, reliability and validity tests, correlation analysis, and Structural Equation Modelling (SEM). The findings revealed that CSR dimensions significantly and positively influence consumer trust, which in turn positively affects consumers' purchase intentions. The study further established that consumer trust mediates the relationship between CSR dimensions and purchase intention. The study concludes that effective CSR practices contribute to stronger consumer trust and increased purchase intention. It is therefore recommended that Zimgold Oil Industries continue investing in economic, social, legal, and environmental initiatives that create value for both consumers and society while enhancing long-term business performance.

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TABLE OF CONTENTS

Table of Contents

RELEASE FORM i
APROVAL FORM ii
DEDICATION iii
ABSTRACT iv
ACKNOWLEDGEMENTS v
TABLE OF CONTENTS vi
LIST OF TABLES x
LIST OF FIGURES xi
CHAPTER I 1
INTRODUCTION 1
1.0 INTRODUCTION 1
1.1 BACKGROUND OF STUDY 1
1.2 PROBLEM STATEMENT 2
1.3 RESEARCH OBJECTIVES 3
1.4 STATEMENT OF HYPOTHESIS 3
1.5 SIGNIFICANCE OF THE STUDY 4
1.5.1 TO THE RESEARCHER 4
1.5.2 TO THE UNIVERSITY 4
1.5.3 TO THE COMPANY 4
1.6 ASSUMPTIONS OF THE STUDY 5
1.7 LIMITATIONS OF THE STUDY 5
1.8 DELIMITATION OF THE STUDY 5
1.9 DEFINITION OF KEY TERMS 5
1.10 SUMMARY 8

CHARPTER 11 9
LITERATURE REVIEW 9
2.0 INTRODUCTION 9
2.1 THEORETICAL REVIEW 9
2.1.1 Corporate Social Responsibility (CSR) 9
2.1.2 Economic Corporate social responsibility 10
2.1.3 Social Corporate Social Responsibility 10
2.1.4 Legal Corporate Social Responsibility 11
2.1.5 Environmental Corporate Social Responsibility 11
2.1.6 Consumer Trust 12
2.1.7 Purchase Intention 12
2.2 THEORATICAL LITERATURE 12
2.2.1 Stakeholder Theory 13
2.2.2 Theory of planned behavior (TPB) 14
2.2.3 Social Exchange Theory 16
2.2.4 Signaling Theory 17
2.2.5 Trust Commitment Theory 18
2.3 EMPIRICAL LITERATURE AND HYPOTHESIS DEVELOPMENT 19
2.3.1 Economic CSR and Consumer Trust/Purchase Intention 19
2.3.2 the is a Relationship between Social CSR and Consumer Trust and Purchase Intention 20
2.3.3 The Relationship between Legal CSR and Consumer Trust and Purchase Intention .. 21
2.3.4 The Relationship between Environmental CSR and Consumer Trust and Purchase Intention 21
2.3.5 Consumer Trust and Purchase Intention 22
2.4 CONCEPTUAL FRAMEWORK 23

2.5 GAP ANALYSIS 24
2.6 SUMMARY 26
CHAPTER III 28
RESEARCH METHODOLOGY 28
3.0 INTRODUCTION 28
3.1 RESEARCH DESIGN 28
3.2 TARGET POPULATION 28
3.3 SAMPLING FRAME. 29
3.4 SAMPLE SIZE 29
3.5 SAMPLING PROCEDURES 30
3.6 RESEARCH INSTRUMENT 30
3.6.1 MEASUREMENT SCALES 30
3.6.1.1 Economic CSR 30
3.6.1.2 Social CSR 31
3.6.1.3 Legal CSR 31
3.6.1.4 Environmental CSR 31
3.6.1.5 Measure of Consumer Trust 31
3.6.1.6 Measurement of purchase Intention 31
3.7 RELIABILITY & VALIDITY 31
3.8 PILOT STUDY 32
3.9 DATA COLLECTION PROCEDURES 32
3.9.1 PRIMARY DATA 32
3.10 DATA PRESENTATION AND ANALYSIS PROCEDURES 33
3.11 ETHICAL CONSIDERATIONS 33
3.12 SUMMARY AND CONCLUSION 33
CHAPTER IV 34

DATA PRESENTATION, ANALYSIS AND DISCUSSION 34
4.0 INTRODUCTION 34
4.1 QUESTIONNAIRE RESPONSE RATE 34
4.2 DEMOGRAPHIC PROFILE OF THE PARTICIPANT 35
4.3 MEASUREMENT MODEL 38
4.4 UNI-DIMENSIONALITY TEST 40
4.5 RELIABILITY TEST 41
4.6 CONVERGENT VALIDITY 42
4.7 DISCRIMINANT VALIDITY 43
4.8 MODEL FIT FOR STRACTUAL MODEL 44
4.9 HYPOTHESIS TESTING 45
4.10 DISCUSSION OF RESULTS 48
4.10.1 Relationship between Economic CSR and Consumer Trust 48
4.10.2 Relationship between Social CSR and Consumer Trust 49
4.10.3 Relationship between Legal CSR and Consumer Trust 49
4.10.4 Relationship between Environmental CSR and Consumer Trust 49
4.10.5 Relationship between Consumer Trust and Purchase Intention 49
4.11 SUMMARY 50
CHAPTER V 51
SUMMARY, CONCLUSION AND RECOMMENDATIONS 51
5.0 INTRODUCTION 51
5.1 SUMMARY 51
5.2 CONCLUSIONS 53
5.3 RECOMMENDATIONS 55
5.4 AREAS FOR FURTHER RESEARCH 56
APPENDIX I QUESTIONNAIRE 61

TURNITIN REPORT 67

LIST OF TABLES

Table 1: Summary of Gap Analysis 25

Table 2: Saunders (2005) sample size calculation for a particular population 29

Table 3: Questionnaire rate of response 34

Table 4: Demographic Profile of Respondents 36

Table 5: Goodness of Fit Results for Measurement Model 40

Table 6: Composite Reliability and Validity 41

Table 7: Mean, Standard deviations, Average Variance Extracted, Composite Reliability, Discriminant Validity and Shared Variance. 43

Table 8: Goodness of fit results for structural model 44

Table 9: Hypothesis Testing 47

LIST OF FIGURES

Figure 1: Stakeholder Theory Model 14

Figure 2: Theory of planned behavior Model 15

Figure 3: Social Exchange Theory model 17

Figure 4: Signaling Theory Framework 18

Figure 5: Trust Commitment Theory 19

Figure 6: Conceptual Model of the Study: 24

Figure 7: Measurement Model 39

Figure 8: Structural Model 46

CHAPTER I

INTRODUCTION

1.0 INTRODUCTION

In this modern age of a competitive environment, business firms have come to realize that the profit would not be enough to build a successful business in the long run. Corporations are being held more accountable and ethical by community, government, consumers and other entities. CSR is a marketing for many companies, helping them to gain consumer confidence and maintain good relationships with consumers. The objective of this study is to examine the role of the various dimensions of the Corporate Social Responsibility approach (Economic, Social, Legal, and Environmental) on consumer trust and purchase intention, particularly with the Zimbabwean company Zimgold Oil Industries, one of the top producing companies for edible oils in Zimbabwe. In this chapter, the study's background, problem statement, research objectives, and hypothesis were examined. Additionally, the significance, delimitations, and limitations of the study were outlined, along with definitions of key terms. The chapter concluded with a summary.

1.1 BACKGROUND OF STUDY

Today, consumers are demanding much more from businesses than just profitability, and the notion of Corporate Social Responsibility (CST) has come into focus. Originally popularized through the work of Archie B. Carroll, Corporate Social Responsibility is often conceptualized as a multidimensional commitment by firms to fulfill economic, legal, ethical, and philanthropic responsibilities. (Al- Haddad, S., Sharabati, A., Al-Khasawneh, M., Maraqa, R., and Hashem, R., 2022. ‘The influence of Corporate Social Responsibility on consumer Purchase Intention: The mediating role of Consumer Engagement via Social Media’, Vol 14). Over time, researchers and practitioners have extended this to include environmental and social dimensions, recognizing that companies operate in a broader ecosystem of stakeholders including communities, regulators, employees and the natural environment.

For example, CSR research has shown that when firms integrate environmental responsibilities and social commitments into their operations in addition to the traditional economic and legal compliance roles, they can influence consumer perceptions and behaviors in important ways. (Zaborek, A., and Mabrouk, A K., 2025. 'The Role of Social and Environmental CSR in Shaping Purchase Intention', Vol 17. In the fields of marketing and consumer behaviour research, this has led to studies exploring the impact of CSR on factors like consumer trust and purchase intentions. The trust consumers have in a company or brand can serve as an intermediary between CSR efforts and probability of consumers selecting the brand or products.

The context in which the corporations, specifically in the oil and agro-processing industry in Zimbabwe like Zimgold Oil industries, operate is dynamic, with regulatory pressure, limited resources, community expectations, and increased consumers' awareness of sustainability issues. Within the framework, examining how Zimgold Oil Industries Corporate Social Responsibility performance influences the trust and purchasing intentions of consumers in Zimbabwe is important with regard to the various dimensions of the CSR namely; economic, social, legal and environmental. The company is at a crossroads, both in terms of conducting business in an economy of adversity and in view of its expectations to operate responsibly in the eyes of its various stakeholders.

Therefore, this study investigates the effects of four dimensions of CSR (economic, social, legal and environmental) on consumer trust in Zimgold Oil Industries and how that trust influences their purchase intentions for Zimgold Oil Industries' products.

1.2 PROBLEM STATEMENT

This study aims to investigate how extensively Zimgold Oil industries has implemented corporate social responsibility (CSR) initiatives to affect the trust of their customers and their purchase intention. Over the last few years, it seems people don't have the same level of faith in the brand as they used to, while Zimgold is obviously making an effort in CSR. The research will therefore concentrate on the four primary dimensions of CSR (economic, social, legal, and environmental) examining each separately and collectively to assess how they influence consumer trust in the company and how this trust translate into their willingness to purchase zimgold products.

The CSR and its relationship to general consumer attitudes has been studied before but little empirical evidence exists that explains the immediate impacts of particular CSR dimensions on the trust of consumers and their purchase behavior in the Zimbabwean manufacturing environment. This lack of clarity is an opportunity to find out how and if Zimgold oil industries' CSR activities contribute to consumer's trust and affect their purchasing decision through a focused case study. As noted in international research, CSR initiatives may only influence purchase intention when consumers perceive them and when trust is built. (Subhani, I., Fan, J., Asdulla, M S., Watto, W A., and Nigar, F., 2024. 'The relationsjip between corporate social responsibiloty dimensions and consumer purchasing intentions in a cross-caltural setting.' Vol10:129.

1.3 RESEARCH OBJECTIVES

1. To determine the effect of the economic dimension of CSR on consumer trust at Zimgold Oil Industries.
2. To assess the effect of the social dimension of CSR on consumer trust at Zimgold Oil Industries.
3. To examine the effect of the legal dimension of CSR on consumer trust at Zimgold Oil Industries.
4. To evaluate the effect of the environmental dimension of CSR on consumer trust at Zimgold Oil Industries.
5. To assess the impact of consumer trust on purchase intention toward Zimgold Oil Industries' products.

1.4 STATEMENT OF HYPOTHESIS

H_1: The economic dimension of CSR at Zimgold Oil Industries has a positive and significant effect on consumer trust.

H_2: The social dimension of CSR at Zimgold Oil Industries has a positive and significant effect on consumer trust.

H_3: The legal dimension of CSR at Zimgold Oil Industries has a positive and significant effect on consumer trust

H_4: The environmental dimension of CSR at Zimgold Oil Industries has a positive and significant effect on consumer trust.

H_5: Consumer trust has a positive and significant effect on purchase intention toward Zimgold Oil Industries' products.

1.5 SIGNIFICANCE OF THE STUDY

1.5.1 TO THE RESEARCHER

Through this study, the researcher gained a more comprehensive insight into how corporate social responsibility practices influence consumer trust and their intention to purchase. It was beneficial for the researcher to increase his knowledge in the field of CSR theory and its applications in real business environments. This knowledge will be useful to the researcher in the future for his academic and professional work, as it will give him experience in marketing ethics, and corporate reputation management (Kotler & Lee, 2005).

1.5.2 TO THE UNIVERSITY

The study was also found to be useful for the University as a reference to add to their academic resources on CSR, consumer behavior and marketing research. It served as a valuable reference and indicator for future learners interested in undertaking similar research in the manufacturing and consumer goods industries, especially in Zimbabwe. The results can also help to fill the gap in the literature that is already there on CSR and consumer trust in economies that are developing.

1.5.3 TO THE COMPANY

This study gives insight into how Zimgold Oil Industries can be stronger in a very competitive market, by implementing effective CSR initiatives. It provided the company with a better insight into the effects of its economic, social legal and environmental obligations on consumer

confidence and their willingness to buy their products. The insights informed Zimgold Oil Industries to prioritize their CSR initiatives and ensure they meet the expectations of their customers, which ultimately helped to build their brand loyalty and sustainability (Carroll, 1991).

1.6 ASSUMPTIONS OF THE STUDY

The research operated under the premise that the factors considered –namely, the economic, social, legal and environmental dimensions of corporate social responsibility would influence their intention to purchase products from Zimgold oil industries. Positive aspects of CSR, like fair pricing, community support, legal compliance and environmental protection, were assumed to boost consumer trust and encourage repeat purchases. Failure to take advantage of the above CSR aspects or being unethical and irresponsible in their activities might result in a loss of consumer trust and a lower buyability of the company.

1.7 LIMITATIONS OF THE STUDY

The study could not account for all factors which could potentially impact consumer trust and purchase intent because corporate social responsibility is not the only factor that would impact these factors. Other external factors, like brand image, products quality, price and advertising may also have influenced, outside the researcher's control.

1.8 DELIMITATION OF THE STUDY

This research was limited to Zimgold Oil Industries in Harare. The company's management provided access to relevant documents and information, subject to its internal policies and confidentiality regulations. The study was only concerned with the economic, social, legal, and environmental aspects of organizational social responsibility and consumer trust and buying intention as the dependent variable, and not with other CSR marketing and operational aspects.

1.9 DEFINITION OF KEY TERMS

Corporate Social Responsibility

The definition of Corporate Social Responsibility refers to the role of organizations to operate their businesses ethically while fulfilling their legal obligations and responsibilities, making them profitable and socially and environmentally responsible. Carroll (1991) suggested that CSR promotes companies to take into account the interest of the stakeholders as they work toward achieving organizational goals. In this study, CSR is defined as Zimgold Oil Industries' activities in economic, legal and environmental responsibility to increase the consumer trust and purchase intention.

Economic Responsibility

Economic responsibility involves a business ensuring its financial sustainability while producing goods and services that fulfill market demands. According Carroll (1991), businesses are supposed to provide profits, remain competitive and add value to their stakeholders. Economically responsible behavior in the context of Zimgold Oil Industries is defined as fair pricing, affordability of the products, efficiency of operation and contribution to economic development.

Social Responsibility

By definition, Social responsibility refers to the obligation of an organization focusing on the welfare of society, community and employees beyond the scope of financial gains. Socially responsible companies tend to be involved in activities like community support, employee welfare, health promotion and educational programs (Dahlsrud, 2008). For Zimgold Oil Industries, social responsibility can include community development initiatives and supporting the well-being of stakeholders.

Legal Responsibility

Legal responsibility refers to an organization's duty to adhere to the laws and regulations governing business operations. Carroll (1991) asserts that the businesses are expected to meet legal obligations for consumer protection, labor practices, safety and environment protection. Adhering to food safety legislation, labels and regulatory requirements is the legal responsibility of Zimgold oil Industries.

Environmental Responsibility

Environmental Responsibility is the concern of organizations to reduce negative environmental effects that their activities have on the environment. Elkington (1997) defines environmentally responsible businesses as those practicing environmentally sustainable practices including waste minimizing, pollution control, responsible sourcing and environmentally friendly production processes. The concept of environmental responsibility in this research refers to the actions taken by Zimgold Oil Industries in the effort to promote sustainable and environmental protection.

Consumer Trust

Trust in consumers can be described as a trust in the ability of a company that is based on their perceived reliability, honesty and ethical conduct. According to Morgan and Hunt (1994), after customer's notice a company is consistently acting in their best interests, they grow more trustful of the company. In this study customer trust is defined as the degree of trust from the final user in the activities of Zimgold Oil Industries to act in a responsible manner and to provide products that are in line with consumer expectations.

Purchase Intention

Purchase intention is the probability, based on perceptions, attitudes, and beliefs, that a customer will purchase a specific brand or product (Fishbein & Ajzen, 1975). Brand reputation, trust, and CSR involvement are some of the factors that affect this indicator of future purchasing behavior (Peloza & Shang, 2011). There are high chances that customers may purchase Zimgold Oil Industries' goods when they believe the firm is socially and environmentally conscious.

Stakeholders

Based on Freeman (1984), stakeholders are people or groups that are affected by or have the power to affect an organization's objectives, rules and operations. They include customers, employees, suppliers, local government agencies and the community at large. Good CSR practices make sure that the expectations and needs of all interested parties are satisfied, which helps to foster long-term growth and mutual trust for companies like Zimgold oil Industries.

1.10 SUMMARY

Since the brief introduction of the research has already been presented, the remaining work is arranged into the next chapters. In the second chapter, an examination of the existing literature was conducted to explore how the dimensions of corporate social responsibility (CSR) that is; economic, legal, social and environmental impact consumer trust and their intention to purchase. This section draws on existing theories such as Carroll's (1991) CSR Pyramid and other relevant empirical studies. The study methodology used is highlighted in Chapter 3, which outlines the research design and the methods used for data collection and analysis in this study. Chapter 4 showcases the data, interprets the findings, and examines the results concerning the study's objectives. Lastly, Chapter 5 provides a summarization of the key outcomes, conclusions drawn from the study, and recommendations for Zimgold Oil Industries as well as suggestions for future studies in this area.

CHARPTER 11

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter is focused on giving a literature review which will include the theoretical literature already there on the dimension of corporate social responsibility (Economic, Social, Legal and Environment) and their effect on customers' trust and buying intention. A focus on the empirical studies that are related to the study are included in this chapter, culminating in a conceptual model that guides this research. This chapter concludes with a summary ok key findings.

2.1 THEORETICAL REVIEW

2.1.1 Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) is the responsibility of the organization towards society other than making profit. It involves business activities that are aimed at the advancement of the welfare of society, but still profitable and ethical. Archie B Carroll (1991) defines the CSR as a set of four responsibilities that organizations must perform concurrently: economic, legal, ethical/social and philanthropic responsibilities.

The CSR has turned from philanthropy into business strategies designed to establish sustainable business relationship with stakeholders. In today’s business landscape, CSR has become a vital element for establishing trust with customers, strengthening company image and boosting future profitability.

In manufacturing industry, CSR involves responsible sourcing of raw materials, fair pricing and employee welfare, environmental protection, and consumer protection. CSR initiatives for companies like Zimgold Oil Industries can range from assisting local farmers, ensuring food safety, adhering to health and safety guidelines, to implementing eco-friendly production practices.

Carroll (1991) stated that CSR can be distinguished into four dimensions: economic responsibility, legal responsibility, social responsibility and environmental responsibility. These dimensions are discussed in the following sections.

2.1.2 Economic Corporate social responsibility

Economic CSR is a company's duty to make a profit, while providing a good product and service to consumers. Organizations should be expected to be profitable, to provide jobs, establish fair pricing systems, and to participate in economic development in a positive manner.

Economic responsibility is the base requirement for any business to survive since if a business is not able to financially meets its obligations, it will not go so far as to meet its social or environmental obligations. Carroll (1991) states that the goals of the firm are to maximize the value of its shareholders' equity and to make it a profitable venture to customers.

Zimgold Oil Industries, a manufacturing company, can implement economic CSR by offering consumers affordable prices for cooking oil, ensuring that its products are fit for consumption, providing employment opportunities in Zimbabwe as well as supporting local suppliers. An economically responsible firm is perceived to be reliable and stable, which enhances consumers' level of trust and their willingness to buy.

2.1.3 Social Corporate Social Responsibility

Social CSR is the corporate program that is designed for the betterment of the society and community welfare. This can involve things such as charitable works, employee wellness initiatives, educational opportunities, health promotion, and community development.

Social responsibility is a focus on moral duties in addition to legal duties. The scholars believe that businesses have a responsibility to engage in the improvement of social conditions of stakeholders.

Social CSR can be providing assistance to local farmers, donating food products in times of nation crisis, sponsoring education programs or enhancing the working environment of employees for

Zimgold oil Industries. These activities have a positive impacts on consumer perceptions and build trust in brands.

2.1.4 Legal Corporate Social Responsibility

Legal CSR is the requirement for companies to follow the law, legal and industry regulations, as well as industry norms in their business activities. Organizations should be carried out in a lawful manner with fairness, accountability and transparency.

Carroll (1991) posited that legal responsibility ensures that firms are run within the societal and regulatory expectations. Food manufactures are held accountable to the food safety legislation, environmental laws and standards for consumer protection.

Legal CSR for Zimgold Oil Industries might involve adhering to food quality standards, product labelling laws, taxation laws and labor laws. Compliance contributes to consumer trust and buy intentions by giving the assurance about the product's legitimacy and safety.

2.1.5 Environmental Corporate Social Responsibility

Environmental CSR is the action that an organization takes towards environmental conservation and sustainability. It contains waste management, reduction of pollution, suitable packaging, energy conservation and responsible sourcing.

Enviro-proof buying behaviors are growing in importance around the world as consumers more and more seek brands with environmental awareness. Companies that have a responsible attitude to the environment are perceived as responsible, caring and future-oriented.

Environmental CSR could include reducing industrial waste, implementing recyclable packaging, reducing emissions, and environmentally sustainable production for Zimgold Oil Industries. These can have a positive effect on consumer trust and purchase decision.

2.1.6 Consumer Trust

Consumer confidence is the level of trust that consumers have in a brand for its reliability to provide consistently quality products or services. Consumers will build trust if they believe the companies to be ethical, transparent, and reliable.

The reason is that consumers trust plays a key role in determining long-term customer relationships, as consumers are more likely to return to brands they trust. In food related fields, where the quality and safety of the food are of direct consequence for the health of consumers, trust is especially crucial.

Consumers who think that Zimgold Oil Industries is socially responsible may gain trust in the organization's products, leading to increased brand loyalty and purchasing.

2.1.7 Purchase Intention

Purchase intention is a consumer's probability or desire to buy a product/service. It's the tendency of a consumer's behavior towards purchasing decisions.

Quality, trust, price fairness, ethical business practice and brand reputation are some of the factors that can affect purchase intention. Consumers have been deemed to be more affected by CSR practices in purchasing decisions by scholars.

If consumers view Zimgold Oil Industries as a company that is economically responsible, socially conscious, legally compliant and environmentally responsible, they might form a positive purchase intention for the products of the company.

2.2 THEORATICAL LITERATURE

The general theory for this study is the Stakeholder Theory, which describes the value creation of the organization by creating responsibility. The Theory of Planned Behavior, Social Exchange Theory, Signaling Theory, and Trust Commitment Theory also provide support for the study, as they explain the relationship between CSR dimensions and consumer trust and purchase intention.

Various researchers brought forward these theories to explain the effect of the CSR dimensions on consumers' trust and why trust finally has an effect on consumers' purchasing willingness.

2.2.1 Stakeholder Theory

In 1984, R. Edward Freeman outlined the Stakeholder Theory. The theory proposes that the organization should take into account all stakeholders and not only shareholders' interests. Stakeholders include customers, employee, suppliers, investors, communities, governments and the environment.

The theory states that sustainable organization success is achieved through a balance of stakeholder expectations. Its businesses that care for their stakeholders who will gain long-term trust, loyalty and profitability.

For this study, consumers are among the important stakeholders of Zimgold Oil Industries. Thus, the organization's economic, legal, social and environmental responsibilities help to build positive perception of the organization among consumers and trust in the products of the business.

In other words, if a company, like Zimgold, offers good prices, engages in social responsibility, respects food safety standards, and implements environmentally friendly production processes, the consumers are more likely to be convinced of the company's reliability, and then to buy the products. This indicates the positive correlation between CSR dimensions and consumer trust.

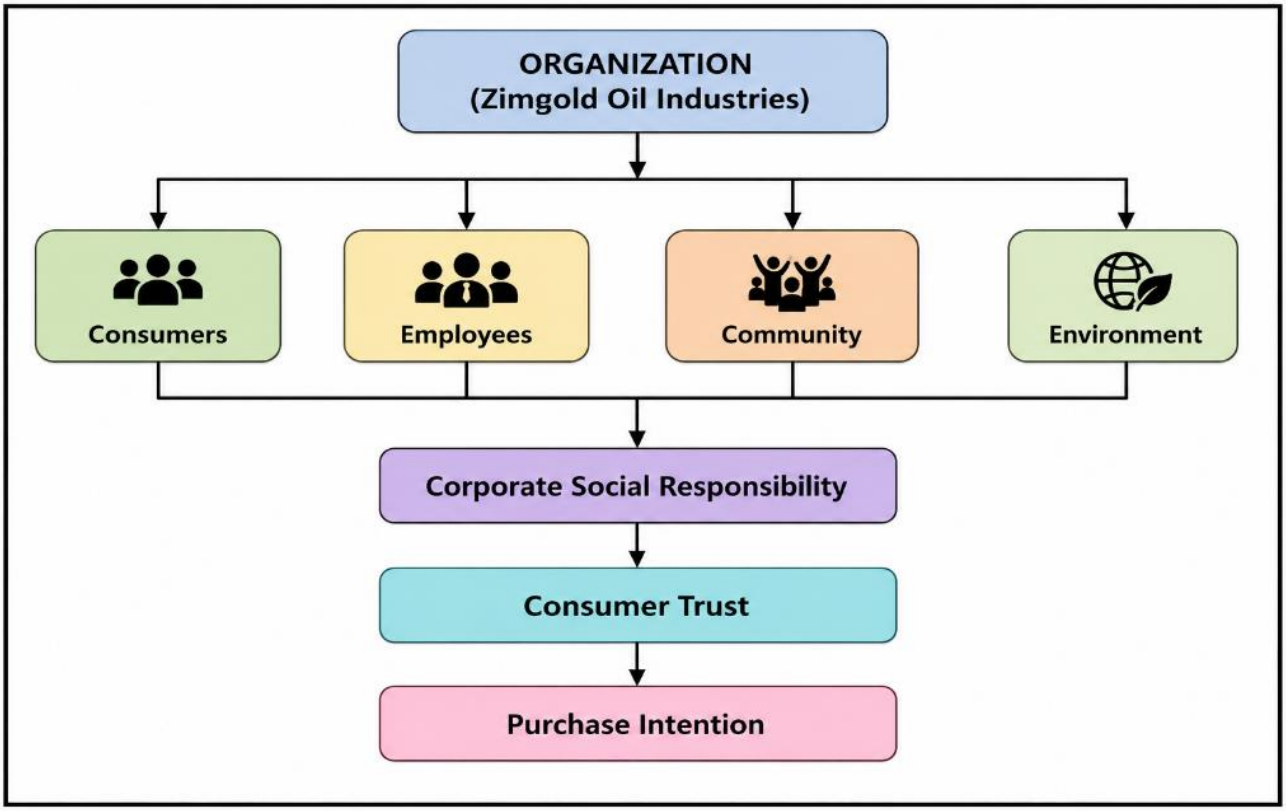

Figure 1: Stakeholder Theory Model

Source: Adapted from Freeman (1984)

2.2.2 Theory of planned behavior (TPB)

Icek Ajzen's 1991 theory of planned behavior (TPB). This theory proposes that the attitudes, subjective norms, and perceived behavioral control influence the behavioral intention. The theory states that consumers' buying decisions are affected by:

a) Attitude toward behavior

These are the positive or negative assessments of some behavior. Shoppers who have positive perceptions towards CSR will most likely foster positive attitudes towards a company's products.

For instance, if a consumer thinks of Zimgold Oil Industries as being socially responsible and environmentally conscious, then he/she might have positive attitudes towards buying cooking oil products from Zimgold Oil Industries.

b) Subjective Norms

Subjective norms is social pressure that affects consumer behavior from family, friends and society.

As society continues to emphasize ethical and responsible companies, consumers have access to products from Zimgold. Purchasing behavior may also be impacted by the word-of-mouth recommendations about CSR.

c) Perceived Behavioral Control

This represents consumers' belief about their competence to engage in a behavior. Purchase intention can be affected by other factors, like affordability, access and products availability.

Consumers might want to buy Zimgold products if they think the products are cheap, available and ethically made.

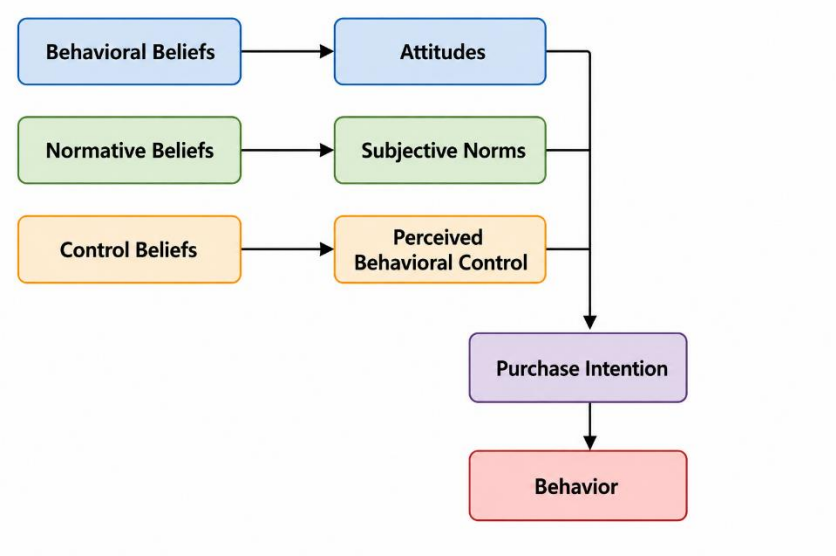

Figure 2: Theory of planned behavior Model

Source: Adapted from Ajzen (1991)

Thus, based on this theory, CSR aspects can positively influence attitudes, trust, and consumers' purchase intention.

2.2.3 Social Exchange Theory

George Homans (1958) and later, Peter Blau (1964), developed the Social Exchange Theory. The theory is based on the notion of a two-way process in which people respond positively to positive treatment.

According to the theory, consumers respond to their perceived involvement in socially responsible with positive attitudes, trust, loyalty, and repeat purchase.

CSR activities are seen by consumers as an endeavor of the organization towards the improvement of society. This means that they can gain trust and buy their products from such organizations as a result of consumers being rewarded.

For instance, if Zimgold Oil Industries contributes to the local community welfare, provides jobs and help local farmers, consumers may respond positively due to their trust and the intention to purchase. This indicates a positive relationship between CSR dimensions and consumers' trust.

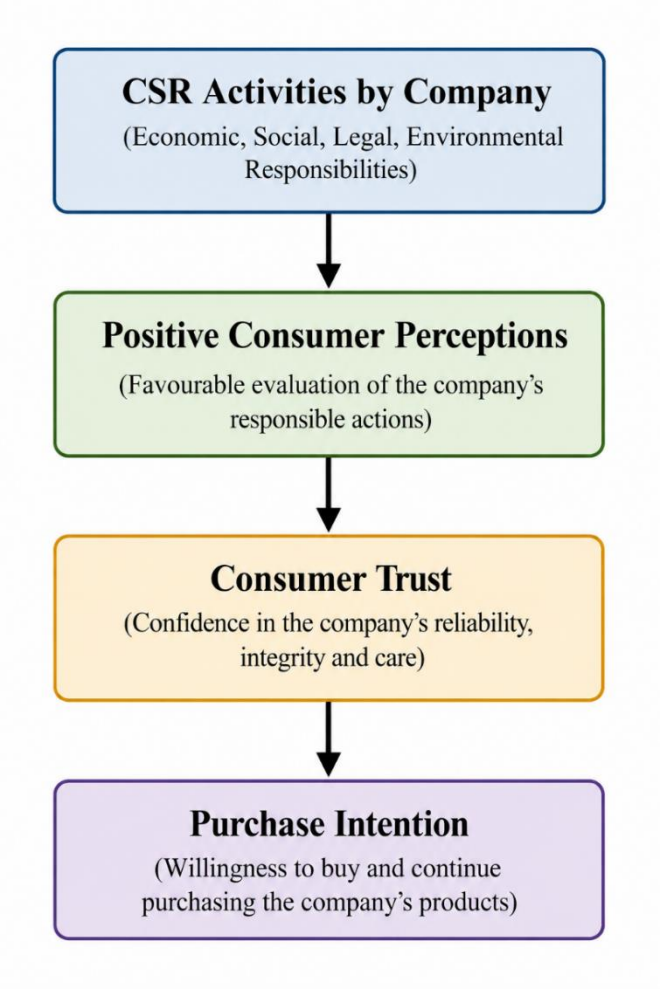

Figure 3: Social Exchange Theory model

Source: Adapeted from Blau (1964)

2.2.4 Signaling Theory

In 1973, Michael Spence made an announcement knows as the Signaling Theory. The theory proposes that organizations send signals that lessen uncertainty for stakeholders in order to convey valuable information. The CSR activities are positive signals to the consumers about the credibility, ethical, reliability, and commitment of a company towards welfare of the society.

Sometimes, consumers have incomplete information both the company's actions. Thus, CSR activities, including environmental sustainability, fair labor practices and community support are indicators of trustworthiness. A sustainable package, for instance, from Zimgold Oil Industries,

can be a strong sign of a company's commitment to sustainability, which can boost consumer trust and increase purchase intention.

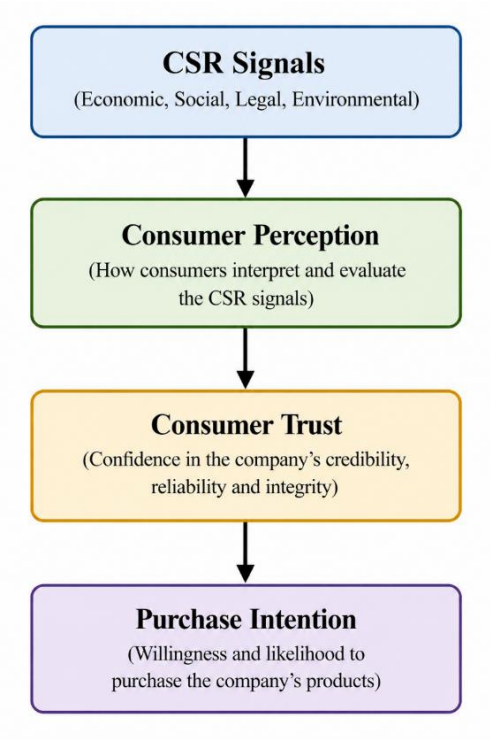

Figure 4: Signaling Theory Framework

Source: Adapted from Spence (1973)

2.2.5 Trust Commitment Theory

In 1994 Robert M. Morgan and Shelby D. Hunt proposed the Trust Commitment Theory The theory puts forward that trust is the key of successful long-term relationships. In theory, a consumer who believes in a company is likely to be loyal to the brand, make repeat purchases, and recommend the brand to others.

Thus, consumer trust serves as a crucial connection between CSR aspects and purchase intention. Zimgold Oil Industries is better known by its responsible attitude and when people trust it, they are more inclined to buy its products.

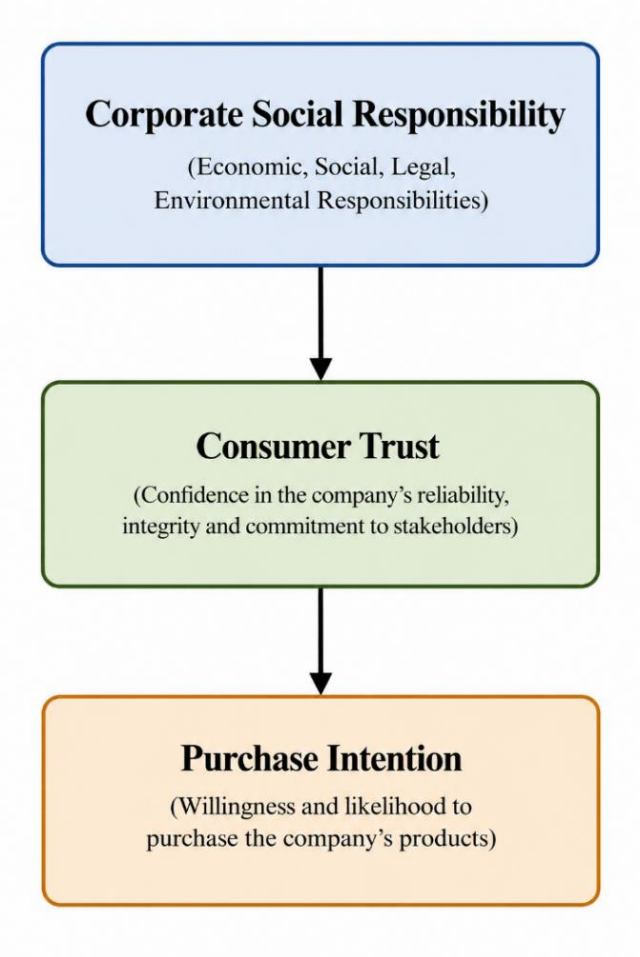

Figure 5: Trust Commitment Theory

Source: Adaped from Morgan and Hunt (1994)

2.3 EMPIRICAL LITERATURE AND HYPOTHESIS DEVELOPMENT

2.3.1 Economic CSR and Consumer Trust/Purchase Intention

One of the pillars of CSR is economic accountability. If companies are profitable and financially viable, then they do not stand the chance to maintain their social and ethical responsibilities (Carroll, 1991). Economic CSR includes employment creation, product quality, fair pricing and profitability. All these activities influence the consumer's perception and trust in a brand.

A strong financial performance indicates consistency and reliability to clients, which leads to increased client confidence and repeat business, according to a 2009 study by Pomering and Dolnicar. Likewise, Fatma and Rahman (2015) found that companies that practice equity and financial transparency in their transactions gain the consumer's trust and purchasing intentions.

Raza et al. (2020) determined that the more profitable companies, in terms of positives economic welfare, were those that reinvest their profits in local community development projects. Machingambi (2021) argues that the local farmers and suppliers are viewed as source of improvement of the economy and hence consumers have a tendency to defend companies that defend them. Economies CSR is thus very important for increasing consumer's confidence and decision to purchase.

H1: Economic CSR has a positive effect on consumer trust .

2.3.2 the is a Relationship between Social CSR and Consumer Trust and Purchase Intention

The study examines the relationship between Social CSR and consumer trust and purchase intention. The study investigates the relationships between Social CSR and consumer trust and consumer purchase intention. Corporate social responsibility is a company's responsibility to the welfare of its employees and communicate beyond its short-term financial goals. Consumers' perceptions are positively influence by businesses that are socially responsible, as they are seen as moral and caring, and this can boost consumers' trust in companies, claimed Maignan and Ferrell (2001). Programs for supporting health practices, education and community development have proven to help build brands and boost buy intentions.

Perez and del Bosque (2013) claim that social CSR projects enhance the satisfaction and trust of consumers when it is able to connect corporate values with social values. In addition, Martinez and Rodriguez del Bosque (2013) revealed that customers are more inclined to become devoted to and purchase more from firms that actively promote employee welfare and philanthropy.

Companies and consumers have a stronger emotional bond when they are actively involved in community project, per a 2020 study on the food industry by Kim, Lee, and Roh. Zimgold oil

industries can improve its image by supporting local farmers, organizing food drives and create job products, thus improving the customers' confidence and consequently sales.

H2: Social CSR has a positive effect on consumer trust.

2.3.3 The Relationship between Legal CSR and Consumer Trust and Purchase Intention

A company's adherence to legal mandates, regulations, and ethical standards is the focus of legal corporate social responsibility (CSR). According to Carroll (1991), legal responsibility ensures that companies operate fairly and transparently while abiding by the law. Öberseder, Schlegelmilch, and Murphy (2013) noted that consumers' perceptions of a company's legitimacy are strongly correlated with its adherence to legal and ethical standards. Customers are discouraged from making purchases and credibility is harmed by noncompliance or involvement in scandals.

Choi and La (2013) examined how CSR affects consumer trust and found that businesses that maintain legal compliance build stronger customer relationships and increase brand credibility. Hassan and Ali (2015) assert that consumers in emerging economies, where regulatory enforcement is often uneven, also tend to trust and support companies that voluntarily abide by the law.

Following Zimbabwe's regulations pertaining to food safety, consumer protection, and labeling could reassure customers about the ethical integrity and quality of Zimgold Oil Industries' products. This would foster trust and promote purchasing decisions.

H3: Legal CSR has a positive effect on consumer trust.

2.3.4 The Relationship between Environmental CSR and Consumer Trust and Purchase Intention

As consumers' environmental awareness has been enhanced, environmental CSR is gaining importance in corporate social responsibility. Companies that invest in green initiatives enhance customers' positive brand association and emotional connection, Bhattacharya and Sen (2004) argue. Pollution control, waste management, and sustainable sourcing are examples of environmental CSR efforts that resonate with environmental values. Pollution control, waste management, and sustainable sourcing are examples of environmental CSR initiatives that resonate with environmental values.

Yadav and Pathak (2017) found that customers are more inclined to buy from the companies that are eco-friendly, as they believe that the policies being followed by these companies are the moral and progressive policies to follow. Likewise, Nguyen and Hoang (2020) established that positive relation between environmental corporate social responsibility (CSR) and customer loyalty and confidence in natural resource-dependent industries.

Cherian and Jacob (2012) found that using sustainability as an integral part of the company's business operations strengthens long term customer relationships, as it shows that the company cares about profitability and environmental protection. All of these measures could significantly boost consumer confidence and willingness to buy Zimgold Oil Industries products, with a positive impact on the company's reputation. These efforts can improve consumer trust and willingness to buy Zimgold Oil Industries products, positively impacting the company's reputation.

H4: Environmental CSR has a positive effect on consumer trust.

2.3.5 Consumer Trust and Purchase Intention.

One of the most important factors to consider regarding purchase intention is consumer trust. Trust can be built if customers know that organizations can consistently provide quality, reliability, honesty and ethical business practices.

There is a theory about trust, the Trust Commitment Theory developed by Morgan and Hunt (1994) which state that trust is one of the predictors of the long-term consumer relationship and consumer behavioral commitment.

A study by Chaudhuri and Holbrook (2001) revealed that there is a strong relationship between customer loyalty, attitude, and repeated purchase with the trusted brand. People who have confidence in brands will build up stronger purchase intentions. Similarly, Gefen (2000) found that that consumer trust plays an important role in the purchase intention when purchasing online and offline as it reduces uncertainty and perceived risk. Kim, Ferrin and Rao (2008) also stated that trust helps boost product quality and reliability in the organization, which boost their willingness to buy.

Zimgold Oil Industries' consumers more likely to buy products of edible oil and recommend others if they trust the company because of the responsible economical, legal, social and environmental practices. Hence it can be hypothesized that the literature reviewed that:

H5: There is a positive relationship between consumer trust and purchase intention.

2.4 CONCEPTUAL FRAMEWORK

Within the conceptual framework, the economic, social, legal and environmental dimensions of corporate social responsibility (CSR) are found to influence consumer trust and purchase intention.

2.4.1 Independent Variables:

- Economic CSR
- Social CSR
- Legal CSR
- Environmental CSR

2.4.2 Mediating Variable

- Consumer Trust

2.4.3 Dependent Variable:

- Purchase Intention

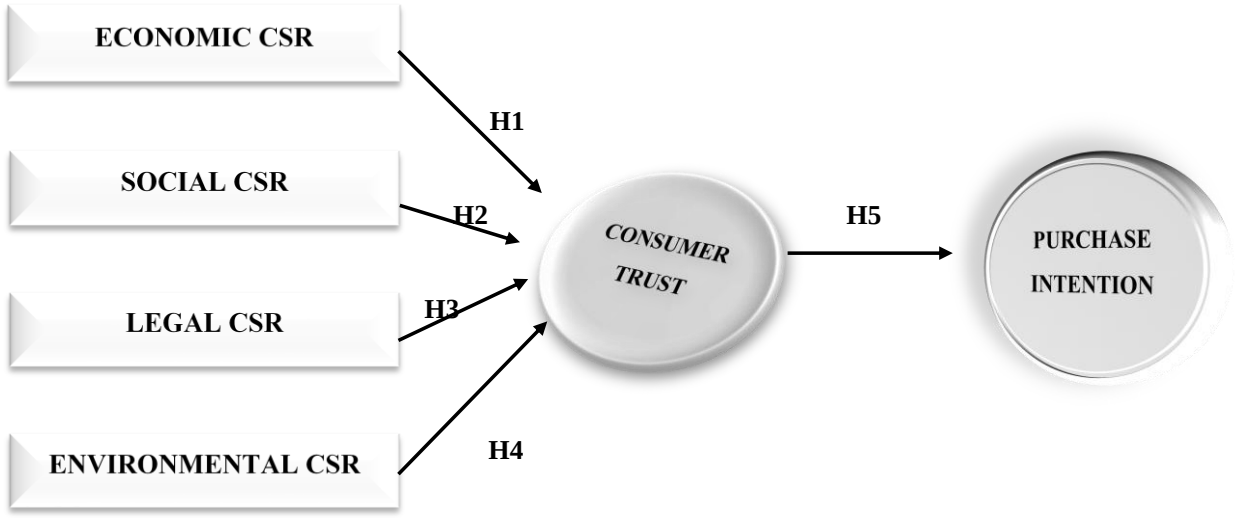

Figure 6: Conceptual Model of the Study:

2.5 GAP ANALYSIS

There have been several studies related to the concept of corporate social responsibility, consumer trust and purchase intent. Most of the previous studies, however, were limited to other sectors like banking, telecommunications, hospitality, retail and multinational companies, and paid little attention to the edible oil manufacturing industry.

Numerous researches have been carried out across the globe, including China, Saudi Arabia, Pakistan, South Africa, the United Kingdom, and the United States, that have created links between CSR and consumer behavior. But these studies were undertaken in environments that differed from Zimbabwe in both socio-economic and cultural aspects and it is difficult to generalize.

There is a geographical gap due to the few studies that have investigated the relationship between CSR aspects, consumers' trust and purchase intention in the manufacturing industry of Zimbabwe.

Zimbabwe has largely been under-researched compared to South Africa and Nigeria with most studies focusing on these two countries.

Contextual gap also exist as previous studies have concentrated primarily on bank, telecommunication, and retail stores. There have been very few studies which have explored CSR dimensions in the edible oil manufacturing companies like Zimgold Oil Industries.

There is methodological gap as most of the previous studies were qualitative and/or secondary data studies. In this study, a quantitative method is used to measure the effects of the dimensions of CSR on consumer trust and purchase intention.

Another gap is the theoretical one in which many studies were based on a single theory to explain the CSR relationships. The present study aims to combine the Stakeholder Theory, Theory of Planned Behavior, Social Exchange Theory, Signaling Theory, and Trust Commitment Theory to get a comprehensive idea about the effect of dimensions of CSR on consumer trust and consumer buying intention.

In addition, there is a gap because most of the past studies have focused on CSR or consumer trust separately, or CSR and purchase intention independently. The economic, legal, social and environmental aspects of CSR have been combined with consumer trust and consumer purchase intention in a single framework in few studies.

Thus, this study aims to fill the above gaps by focusing on the effects of CSR dimensions on consumer trust and purchase intention, taking the case of Zimgold Oil Industries in Zimbabwe.

Table 1: Summary of Gap Analysis

GAP TYPE	PREVIOUS STUDIES	LIMITATION	PRESENT STUDY CONTRIBUTION
Geographical Gap	Asia, Europe, South Africa	Limited Zimbabwe evidence	Focus on Zimbabwe

Contextual Gap	Banking, Retail, Telecoms	Limited edible oil studies	Focus on Zimgold Oil Industries
Methodological Gap	Mostly qualitative	Limited quantitative evidence	Quantitative approach
Theoretical Gap	Single-theory studies	Fragmented explanation	Integrated theory approach
Variable Gap	CSR-trust or CSR-purchase separately	Limited integrated framework	CSR → Trust → Purchase Intention

The chapter briefly summarizes the theories presented in the literature that suggest how corporate social responsibility (CSR) practices relate to trust in consumers and intention to purchase. It focused on understanding how economic, legal, social and environmental factors impact on customers' perception and interaction with a business. The chapter also discussed some of the previous studies that explored the link between CSR, customer trust and purchasing intention in different contexts. A conceptual framework was designed to show the CSR aspects' influence on the customers' trust, which consequently affects their buying intention of products from Zimgold Oil Industries.

2.6 SUMMARY

The literature reviewed in this chapter has explained the effects of the dimensions of corporate social responsibility on consumer trust and intention to purchase. Theories related to this study were discussed in the chapter including theories of stakeholder, theory of planned behavior, social exchange theory, signaling theory and trust commitment theory. The definitions of the main variables, economic, social, legal, and environmental CSR, consumer trust and purchase intention were also discussed.

Previous researchers' empirical study was reviewed to develop relationships among study variables, resulting in the development of hypotheses. This chapter also highlighted the geographical gaps, contextual gaps, methodological gaps, theoretical gaps and variable gaps and thus provided justification for the present study. Finally, a conceptual framework was presented

which showed relationships between variables. The next chapter highlights the method of research which was used in conducting the study.

CHAPTER III

RESEARCH METHODOLOGY

3.0 INTRODUCTION

With the help of Zimgold Oil Industries as a case study, this chapter uncovers the methodology adopted to explore the effects of "corporate social responsibility" (CSR) on customer' trust and intention to purchase in the economic, social legal and environmental aspects. This chapter discusses research design, target population, sampling practice, research tool, data collection, validity and reliability, pilot testing, data processing methodology and ethical issues. These components guided the systematic data collection analysis needed to achieve the study's objectives.

3.1 RESEARCH DESIGN

This study used casual research design because the researcher wanted to find out the casual relationship between consumer trust, purchase intention and CSR dimensions. Structured questionnaires. Were used to collect the items which are given on a numeric rating scale, using a quantitative research approach. Check and Schutt (2011) point out that quantitative designs are used to measure attitudes and perceptions in large populations, or to test hypotheses.

The design was appropriate since the study's objectives was to find out how consumers' trust in Zimgold Oil Industries and their inclination to purchase its products are impacted by the company's economic, social, legal, and environmental CSR initiatives.

3.2 TARGET POPULATION

The targeted population included the one thousand and five hundred consumers of Zimgold oil industries in Bindura, Harare and surrounding areas. This group included those who bought Zimgold cooking oil at least once in the past 12 months. According to Malthotra and Birks (2006), a target population consist of individuals who have the relevant characteristics needed to address the study issues. This group's past purchasing experience puts them in a good position to provide

insightful responses on the link between CSR activities, trust, and intentions to purchase Zimgold products.

3.3 SAMPLING FRAME.

The sampling frame included all clients included in Zimgold's community outreach databases, retail loyalty records, and customer engagement records. These customers had engaged with Zimgold either via campaigns, specific supermarket visits, or Zimgold's CSR community initiatives. Consequently, it was easier to select a sample which represented the entire population under investigation.

3.4 SAMPLE SIZE

With a population of 1000 to 2000, Saunders (2009) recommends a sample size of 300 for a 95% confidence interval with a 5% margin error. This advice was followed by the researcher. A good selection of a sample will improve the chances of the results being representative of the opinion of the whole population.

Table 2: Saunders (2005) sample size calculation for a particular population

Population.	**5%**	**3%**	**2%**	**1%**
50	44	48.	49	50
100	79	91	95	99
150	108	132	140	148
200	132	168	185	196
250	152	203	226.	244
300	168	234	267	291
400	196	291	434	384
500	217	340	414	475

750	254	440	571	696
1000	278	516	706	906
1200	300	578	810	1071
2000	322	696	1091	1655
5000	357	879	1622	3288
10 0 00	370	964	1936	4899

Adapted from Saunders (2005, p67)

3.5 SAMPLING PROCEDURES

The sampling method followed was systematic. Systematic sampling is a type of probability sampling that involves sampling by regularly selecting participants as per the McCombes (2023). The sampling interval (K) was determined from the following formula:

Until the sample size of 310 respondents was attained, every fifth customer that is; the third, eighth, thirteenth, etc., was chosen. A random number, 3, was selected from the database to be the starting number. This ensured that the sample was evenly distributed and unbiased.

3.6 RESEARCH INSTRUMENT

Structured questionnaire was used as the main instrument of the study. It included Likert-scale items from validated measuring scales for each of the constructs.

3.6.1 MEASUREMENT SCALES

3.6.1.1 Economic CSR

The economic responsibility metric was inspired by Carroll's CSR scale indicators that focus on equitable pricing, quality assurance and economic value creation (Carroll, 1991).

3.6.1.2 Social CSR

This scale is based on Maignan, 2001 and it measures social justice, employee welfare, and philanthropy and community development.

3.6.1.3 Legal CSR

Carroll's (1991) indicators (rules adherence, moral behavior and product safety compliance) were used to measure legal responsibility.

3.6.1.4 Environmental CSR

The environmental responsibility components were based on what Chen (2010) had developed, emphasizing on sustainability, waste management, pollution control, and eco-friendly packaging.

3.6.1.5 Measure of Consumer Trust

A five-point Likert scale was adapted by Delgado-Ballester (2004) to create the customer trust, which is used to gauge the dependability, integrity, and confidence in a brand. The reliability of the scale is claimed to be more than 0.80

3.6.1.6 Measurement of purchase Intention

The measure of purchase intention used was a five item scale following the approach of Dodds, Monroe, and Grewal (1991). The scale measures consumers' buying willingness, their buying future and their brand preference.

Six of my construct measured using 5 point Likert scales ranging from strongly disagree (1) to strongly agree (5).

3.7 RELIABILITY & VALIDITY

According to Malhotra and Birks (2006), reliability is a measurement tool's consistency where internal consistency was measured following Cronbach's Alpha and values higher than "0.70" were considered satisfactory. Therefore validity was made sure of by;

1. Content validity: matching the questionnaire's items to accepted theoretical framework and having the supervisor evaluate the tool.
2. Average variance extracted (AVE) is used to measure construct validity.
3. Though expert review and pilot testing, face validity is guaranteed.

These verifications ensured that the construct being studied were appropriately reflected in the questionnaire.

3.8 PILOT STUDY

Forty-five customers who frequently purchase Zimgold cooking oil participated in a pilot study. I carried out a second pilot study of eight participants as it was necessary to assess the questionnaire's suitability, reliability, and lucidity. In response to feedback, the questions' structure and wording were refined. The primary research did not include pilot subjects.

3.9 DATA COLLECTION PROCEDURES

Physical surveys were implemented to collect data in a few retail locations where Zimgold products are frequently bought, including TM Pick n Pay, Gain, Metro Hyper Wholesale, Choppies, N Richards Wholesalers, OK Zimbabwe, and Simrac. Digital questionnaires were distributed to customers on Zimgold's promotional mailing lists in order to collect more responses.

The aim of the study was explained, the participants were greeted with courtesy, and their consent was obtained. Surveys were either electronically submitted or collected on-site, depending on how they were distributed.

3.9.1 PRIMARY DATA

The primary data was obtained from local consumers, making use of questionnaires which were distributed after getting permission to proceed and carry out the research. Numerous benefits of primary research were noted by the researcher. However, some drawbacks were encountered, such as time-consuming and very costly.

3.10 DATA PRESENTATION AND ANALYSIS PROCEDURES

SPSS version 27 and AMOS version 26 were the software used for coding and analysis of data. Descriptive statics (mean, standard deviation, frequencies) were used to summarize the data. Includes inferential statics: regression analysis, correlation analysis, hypothesis testing (structural equation modelling (SEM). It is concluded that these techniques were useful in determining the strength and significance of the relationships between the CSR dimensions, consumer trust and purchase intention. Data presented in tables, graphs and charts for clarity.

3.11 ETHICAL CONSIDERATIONS

Approval to conduct the study was obtained from Zimgold Oil Industries. The respondents were advised that they could withdraw at any time and participation was voluntary. All personal information like name and contacts details were not collected to maintain anonymity and confidentiality. Research process was conducted in an orderly manner, treating all participants with respect and fairness.

3.12 SUMMARY AND CONCLUSION

This chapter discussed the methodology used in the study, including research design, target population, sampling techniques, instruments, data collection procedures, pilot testing, reliability and validity, and ethical considerations. The next chapter presents the data analysis and findings of the study.

CHAPTER IV

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 INTRODUCTION

This chapter deals with the presentation, analysis and discussion of the data received from the respondents on impact of corporate social responsibility (CSR) dimension on consumer trust and intention to purchase at Zimgold Oil Industries. Primary data was collected using questionnaires distributed among consumers of Zimgold cooking oil products. Response rate, demographic characteristics of respondents, factor analysis results, reliability and validity testing, measurement model, hypothesis testing, and discussion of findings were presented in Chapter 4.

4.1 QUESTIONNAIRE RESPONSE RATE

The number of responses that are valid out of the total number of questionnaires sent out is called the response rate. Claide (2024) stated that the response rate can be determined by diving the number of questionnaire returned by the number of questionnaire distributed and multiply by the result of 100.

The study distributed 300 questionnaires to consumers of Zimgold Oil Industries product. A total of 290 questionnaires were returned, giving a response rate of 96.6% of the 300 questionnaires that were sent out. The high response rate suggest high participation and more trustworthiness of the study results.

Table 3: Questionnaire rate of response

	Frequency	**Rate**
Questionnaires dispersed	300	100%
Questionnaires submitted	290	96.6%

Source: Primary data

A 96.6% response rate was deemed acceptable for statistical analysis and interpretation. The response rate is high, which means that non-response bias can be minimized since the respondents

were more willing to participate in the study. The results can be extrapolated to all Zimgold Oil Industries consumers.

4.2 DEMOGRAPHIC PROFILE OF THE PARTICIPANT

The questionnaire survey included the demographic characteristics of the respondents in order to get an insight into the group composition of the respondents participating in the research. Demographic variables such as sex, age, educational qualification and employment status and frequency of Zimgold products purchase were used.

Table 4: Demographic Profile of Respondents

	Category.	Frequency.	Percentage %.
Gender	**Male**	**122**	**42.1%**
	Female	**168**	**57.9%**
	Total	**290**	
Age	**18 -25 years**	**81**	**27.9%**
	26 – 35 years	**58**	**20%**
	36 – 45 years	**71**	**24.5%**
	46 – 55 years	**53**	**18.3%**
	56 years and above	**27**	**9.3%**
		290	
Educational	**Primary**	**7**	**2.4%**
	Secondary	**85**	**29.3%**
	Certificate/Diploma	**59**	**20.3%**
	Degree	**90**	**31%**
	Master's Degree	**34**	**11.7%**
	PhD	**8**	**2.8%**
Employment Status	**Unemployed**	**74**	**25.5%**
	Employed	**63**	**21.7%**
	Self-employed	**81**	**27.9%**
	Student	**58**	**20%**
	Retired	**10**	**3.4%**
		290	

Source: Primary data

This study used a consumer survey with the use of Zimgold edible oil. 57.9% of the sample group of respondents in the survey were female while 42.1% were male. This demographic profile is typical of the situation that women are the household leaders in purchasing goods for daily needs, as is observed in most societies, and is in line with the gender distribution of the survey sample.

This survey divided participants into the following age groups: 18 – 25 years old, 26 – 35 years old, 36 – 45 years old, 46 – 55 years old and lastly 56 years old and above. Combined with the proportion of respondents in each group, it can be inferred that young and middle-aged groups are the core consumer base of this brand, and all data used are sourced from this demographic survey.

Among the sampled respondents in this study, the distribution of educational attainment, ordered by share size, is as follows: general degrees 31%, secondary education 29.3%, certificates/diplomas 20.3%, master's degree 11.7%, doctoral degrees 2.8% and primary school education with 2.4%. The educational level of most respondents is sufficient to allow them to understand the topics related to corporate social responsibility and consumer trust, which is under examination of this study.

In terms of employment status, self-employed respondents dominated the study at 27.9%, followed by unemployed participant at 25.5%. Employed respondents constituted 21.7%, whilst students represented 20%. Retired respondents accounted for 3.4%. This indicates that consumers from different economic backgrounds participated in the study.

The last part of the demographic was the buy rate, which measured the rate at which the participants purchase Zimgold cooking oil. 65.2% of the participants recorded that they buy Zimgold oil often and very often, which means that the participants were much really aware or familiar with the product under study and not providing assumption answers as they regularly purchased them, making them suitable participants for evaluating the impact of Corporate social responsibility dimensions on "consumer trust and purchase intention". Respondents who occasionally purchased Zimgold products constituted 23.4%, whilst those who rarely bought the products obtained 10%. Consumers who never purchased Zimgold products constituted only 1.4%.

4.3 MEASUREMENT MODEL

Measurement model was carried out to see the validity and reliability of the conceptual model to measure what it intends to measure. The measurement model tested the significance of loading of all observed variables onto the constructs. The model examined the relationship between economic responsibility and consumer trust and purchase intention.

The result of the evaluation of the measurement model showed that all variables were loaded significantly and sufficiently to measure their respective constructs.

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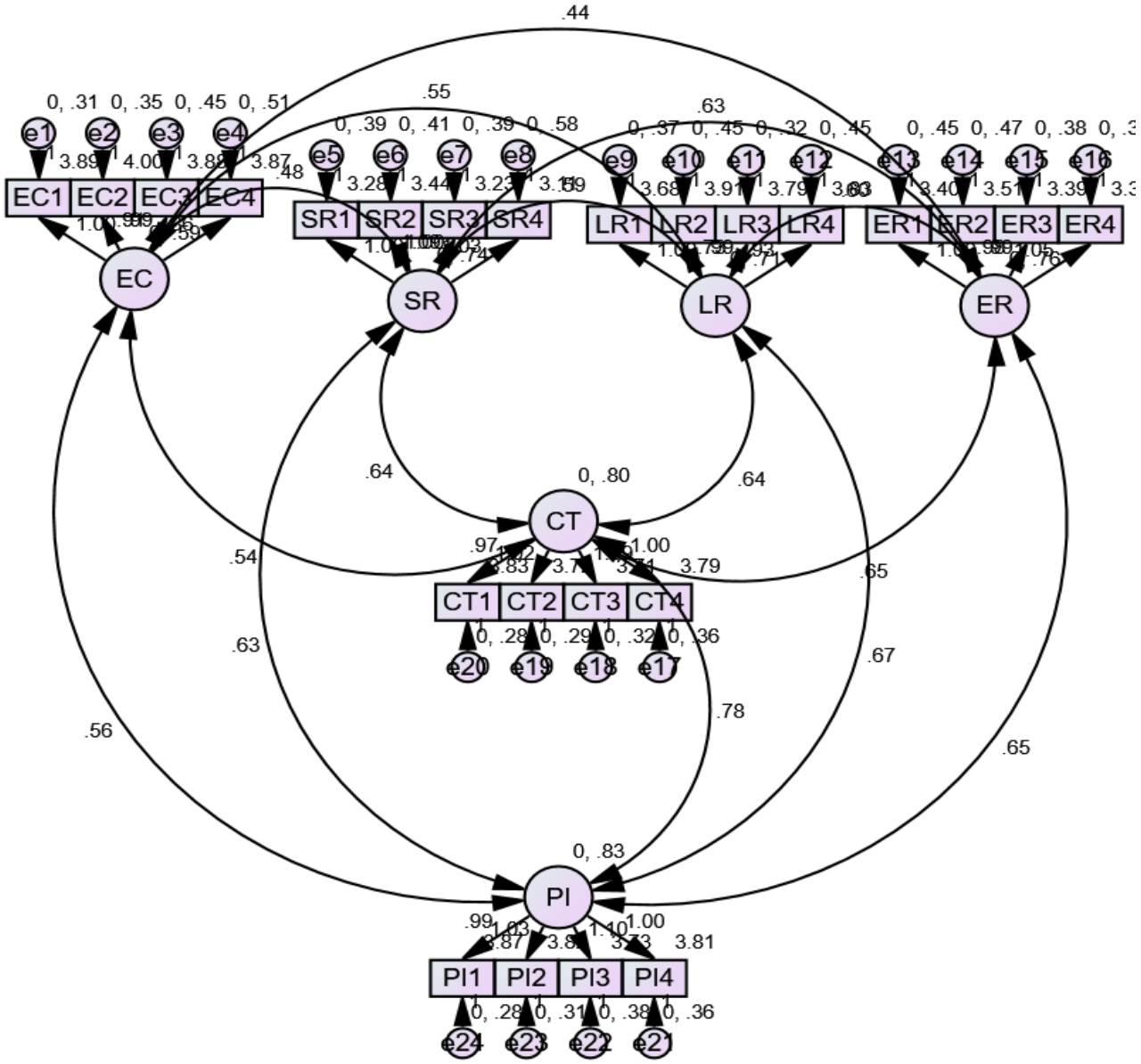

Figure 7: Measurement Model

Table 5: Goodness of Fit Results for Measurement Model

Goodness of fit statistics	Desired range of standards for good fit	Value for the study
Incremental fit index (IFI)	>0.90	0.966
Normal Fit Index (NFI)	>0.90	0.926
Tucker Lewis Index (TLI)	>0.90	0.960
Comparative Fit Index (CFI)	>0.90	0.966
Root-Mean Error Square of Approximation (RMSEA)	<0.08	0.052
Chi-square (CMI/DF)	<3.00	1.772

Source: AMOS Output

The measurement model had an acceptable fit with the data. The ratio of chi-square to the number of degrees of freedom 9CMIN/DF = 1.772) was less than the recommended ratio of 3.0, which suggests that the proposed model is a good fit for the observed data.

The root Mean Square Error of Approximation (RMSEA) value was 0.052, and it is smaller than 0.08, meaning that the approximation error is small and the model is fit.

The Tucker Lewis Index (TLI = 0.960) and Comparative Fit Index (CFI = 0.966) were both above the acceptable value of 0.90, indicating that the model had a good overall fit.

Likewise, both the Incremental Fit Index (IFI = 0.966) and Normal Fit Index (FFI = 0.926) were higher than the suggested value of 0.90, which confirmed that the variables reasonably well.

4.4 UNI-DIMENSIONALITY TEST

A uni-dimensionality test was conducted in the study to see if the measurement items of the questionnaire measured one construct. Indices derived from response patterns, reliability and

validity and principle components analysis were used to determine the uni-dimensionality of constructs. The Uni-dimensionality test was performed by factor analysis technique in SPSS and AMOS.

The test was conducted on the six constructs of the study, namely economic responsibility, social responsibility, legal responsibility, environmental responsibility, consumer trust and purchase intention. The factor loadings for items were significantly enough that they were retained for further analysis. The items selected for each of the constructs were analyzed as indicated in the table below.

4.5 RELIABILITY TEST

The table below show the reliability and validity of the constructs. The reliability was assessed by Composite Reliability (CR) and the validity was assessed by Average Variance Extracted.

Table 6: Composite Reliability and Validity

Construct	**Number of items**	**Composite Reliability**	**Validity**
Economic Responsibility	4	0.84	0.56
Social Responsibility	4	0.80	0.64
Legal Responsibility	4	0.85	0.60
Environmental Responsibility	4	088	0.65
Consumer Trust	4	0.91	0.73
Purchase Intention	4	0.91	0.73

Source: Primary data AMOS Output

The data above offers an understanding of the reliability and validity of the contracts which are economic responsibility, environmental responsibility, social responsibility, legal responsibility, consumer trust and consumer purchase intention. All constructs have a Composite Reliability (CR)

RANGE OF 0.800 – 0.910, which is considered to be satisfactory in terms of consistency and reliability.

The results suggest that all the items that were used to measure construct were enternally consistent and reliable, which gave an excellent basis for further analysis. Consumer trust and purchase intentions had the highest reliability (0.910), indicating high consistency of measurement items used to measure these constructs.

Economical responsibility, Social Responsibility, Legal Responsibility and Environmental responsibility had acceptable reliability values above 0.70, which was the recommended level, suggesting that these constructs were reliable measures of the dimensions of CSR.

4.6 CONVERGENT VALIDITY

From the convergent validity point of view, Average Variance Extracted (AVE) had values between 0.560 and 0.730. The constructs of economic responsibility, social responsibility, legal responsibility, environmental responsibility, and consumer trust and purchase intention had AVE values higher than 0.50, which means that they exhibit moderate to strong convergent validity.

These results indicate that the constructs were clearly defined and that there was a significant amount of variation within each construct from the indicators. Consumer trust and purchase intention had the highest AVE value 90.730) which means that the explained power of the observed variables is greater.

In general, the construct show acceptable level of reliability and convergent validity. All measurement items converged well to measure the respective constructs as the results show. So, the convergent validity of all variables used in the study model was obtained.

Table 7: Mean, Standard deviations, Average Variance Extracted, Composite Reliability, Discriminant Validity and Shared Variance.

Construct	Mean	SD	AVE	CR	Shared Variance					
					1	2	3	4	5	6
EC	**3.91**	**0.79**	**0.563**	**0.837**	**0.750**					
SR	**3.26**	**0.95**	**0.642**	**0.800**	**0.706**	**0.801**				
LR	**3.80**	**0.83**	**0.597**	**0.855**	**0.436**	**0.672**	**0.773**			
ER	**3.42**	**0.94**	**0.649**	**0.881**	**0.624**	**0.706**	**0.656**	**0.806**		
CT	**3.76**	**0.95**	**0.727**	**0.914**	**0.624**	**0.689**	**0.723**	**0.689**	**0.853**	
PI	**3.81**	**0.99**	**0.726**	**0.914**	**0.640**	**0.656**	**0.740**	**0.656**	**0.922**	**0.852**

Source: AMOS Output

4.7 DISCRIMINANT VALIDITY

Discriminant validity shows the extent to which a construct is truly distinct from other constructs in the model. To verify discriminant validity, Average Variance Extracted (AVE) for each construct was compared with the correlation between constructs by using the Fornell-Larcker criterion. Discriminant validity is achieved when the square root of AVE of a construct exceeds the correlations of that construct with other constructs.

Results indicate that each construct measures a different concept and has more variance with its indicators than with other constructs in the model. This means that the variables of the study were sufficiently different from each other.

Thus, the discriminant validity was approved and it could be concluded that the measurement model could differentiate the dimensions of Corporate Social Responsibility (CSR) from the dimensions of consumer trust and purchase intention.

4.8 MODEL FIT FOR STRACTUAL MODEL

In the structural equation model (SEM) fitting, fit indices are useful tools for determining the goodness of fit of the proposed model to the actually observed data. The fit indices that are used to assess the overall fit of a structural model are listed below.

Table 8: Goodness of fit results for structural model

Goodness of fit statistics	**Desired range of standards for good fit**	**Value for the study**
Incremental fit index (IFI)	>0.90	0.966
Normal Fit Index (NFI)	>0.90	0.925
Tucker Lewis Index (TLI)	>0.90	0.961
Comparative Fit Index (CFI)	>0.90	0.966
Root-Mean Error Square of Approximation (RMSEA)	<0.08	0.051
Chi-square (CMI/DF)	<3.00	1.776

Source: AMOS Output

The incremental fit was satisfactory with an IFI value higher than 0.90, which was equal to 0.966 in the present study. This indicates that the structural model is significantly better than the null model because of its goodness of fit to the observed data.

The value of TLI was 0.960, which was far above the acceptable level, while taking into account complexity and the number of degrees of freedom. Similarly, the CFI value was 0.966 which was higher than the recommended level, indicating an overall satisfactory fit of the structural model and data.

The value of RMSEA is 0.052, which is below the recommended value of 0.08, suggesting that there is a small approximation error and good model fit. The chi-square ratio (CMIN/DF = 1.772)

was also within a satisfactory range (<3.00) indicating a satisfactory correspondence between the hypothesized model and the observed covariance matrix.

The results thus demonstrate that the model is a good fit to be observed data suitable for hypothesis testing.

4.9 HYPOTHESIS TESTING

Structural Equation Modelling (SEM) was used in this study to test the hypotheses proposed. The purpose of analysis was to assess the impact of the different aspects of Corporate Social Responsibility (CSR) on the consumer's trust and willingness to buy among consumers of Zimgold Oil Industries products.

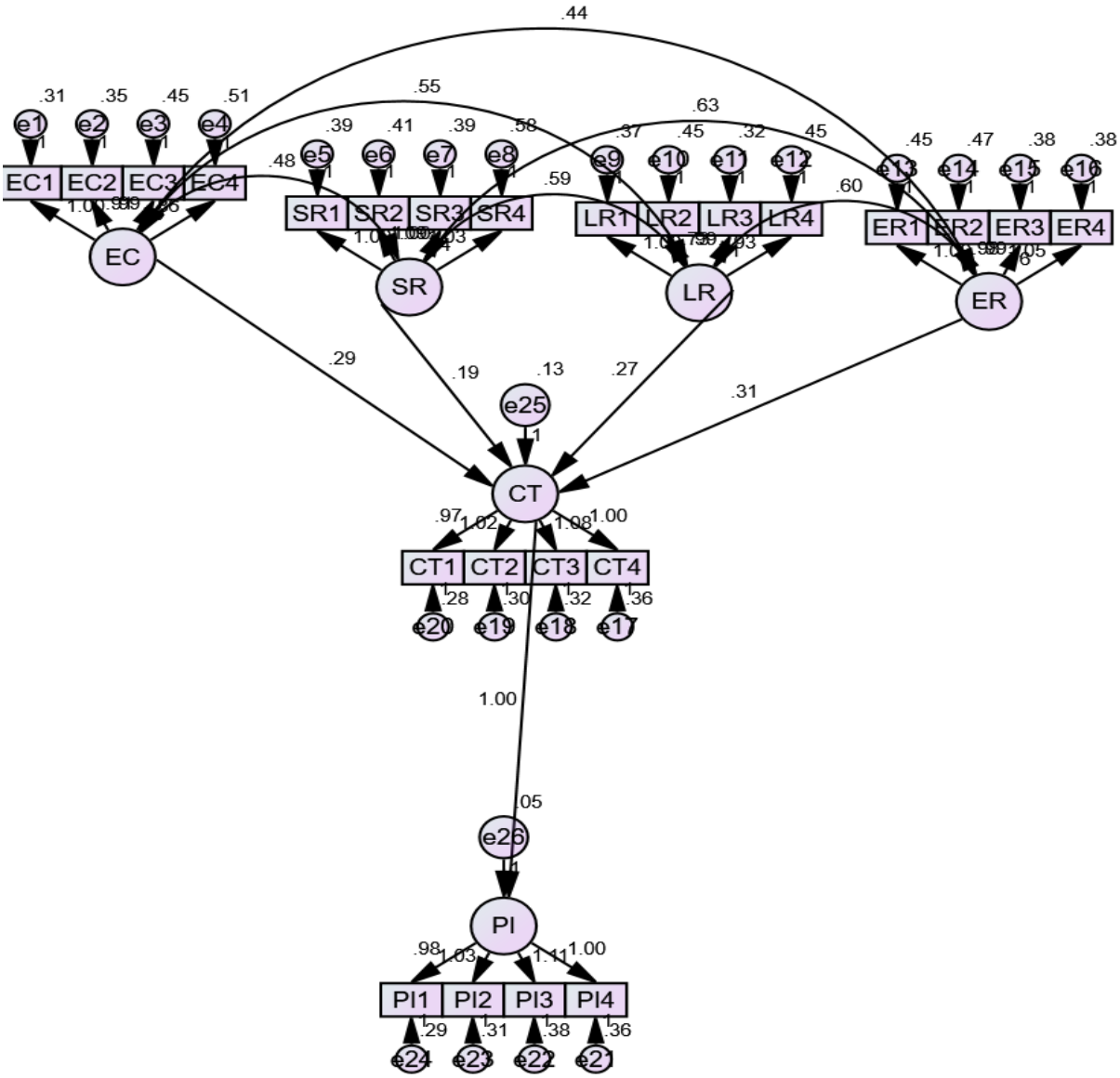

Figure 8: Structural Model

Table 9: Hypothesis Testing

Hypothesis	Relationship	Beta	T-Value	P-value	Decision
H1	Economic CSR → Consumer Trust	0.286	2.922	0.003	Accepted
H2	Social CSR → Consumer Trust	0.193	2.195	0.028	Accepted
H3	Legal CSR → Consumer Trust	0.274	2.269	0.023	Accepted
H4	Environmental CSR → Consumer Trust	0.313	3.584	<0.001	Accepted
H5	Consumer Trust → Purchase Intention	0.995	16.742	<0.001	Accepted

Source: SPSS AMOS

The first hypothesis was that positive ECR has a positive impact on consumer trust. The hypothesis was accepted because it was found that the p-value of the hypothesis was 0.003 and the Beta coefficient was 0.286, both are less than the significance level of 0.05. This suggests that confidence in the economy is a positive influence on consumer confidence. Zimgold tends to be more trusted when consumers believe that the company offers value for money, fair pricing and that it can contribute to economic development.

Second hypothesis was that the positive behavior of social corporate social responsibility increases consumer confidence. The hypothesis was supported because the Beta coefficient obtained was 0.193 and the p value obtained was 0.028 which is less than 0.05. Results showed that the community support, charitable activities and caring for employee welfare have a positive influence on consumer trust in Zimgold products.

The third hypothesis focused on how legal CSR relates to consumers' trust in a firm. The results showed that there was a positive relationship between these variables which was statistically significant with a beta coefficient of 0.274 and a p value of 0.023. Thus, the hypothesis was confirmed. The results suggest that consumers are more likely to trust Zimgold if they believe the company is abiding by the law, food safety standards, and consumer protection laws.

As for the fourth hypothesis, it has uncovered that environmental corporate social responsibility positively affects consumer trust. This was supported by statistical analysis, which showed a beta coefficient of 0.313 and a p-value of <0.001. in this study, environmental responsibility had the greatest on consumer trust of all the CSR dimensions measured. The discovery indicates that consumers are deeply interested in environmentally sustainable practices, such as sustainable production methods, using resources efficiently, and taking measures to minimize environmental effects.

The fifth hypothesis was that consumer trust has a positive impact on consumers' purchase intention. The hypothesis was well confirmed since the beta coefficient was very close to the unity and the p-value was less than 0.001. This means that increased consumer trust significantly increases consumers' likelihood of purchasing Zimgold products. Consumers who trust Zimgold are ready to buy products again, recommend the brands and expand their buying behavior.

4.10 DISCUSSION OF RESULTS

The goal of the research was to check the effects of the Corporate Social Responsibility (CSR) dimensions on consumer trust and purchase intention for Zimgold Oil Industries products among consumer. The results of the study are discussed and compared with the conclusions of previous empirical studies to see if the results of the study give a new direction or confirm the conclusions of previous empirical studies. The discussion also emphasizes the key implications of the study results with respect to the goals of the study.

4.10.1 Relationship between Economic CSR and Consumer Trust

The findings indicated and showed a significant positive correlation between the economic CSR and consumer trust. When Zimgold offers consumers affordable prices, fair pricing, and contributes to economic development through employment, consumers have a positive perception of the company. The results suggest that there will be an increased level of consumer confidence in organizations that behave financially responsibly and offer affordable of products.

The findings support the stakeholder theory which suggest that satisfying stakeholder economic needs is a way to build trust and support.

4.10.2 Relationship between Social CSR and Consumer Trust

The results empirically showed that there was a significant correlation between the factors in the study (social responsibility and consumer trust). This indicates that they appreciate companies that are vibrant in their community, charitable and offer employee benefits. The results suggested that the activities of social responsibility increase emotional attachment and increase trust among consumers. As consumers' perception of social responsibility improves, the likelihood that they feel that a company actually cares about society also increases.

4.10.3 Relationship between Legal CSR and Consumer Trust

Results of the study revealed that there was a statistically significant relationship between legal responsibility and consumer trust. This signifies that legal standards contribute greatly in enhancing consumer confidence. Consumers are more likely to rely on companies that adhere to government standards, respect the rights of its consumers and display transparency. Legal responsibility guarantees that products customers eat are sanitary and they are made following standards.

4.10.4 Relationship between Environmental CSR and Consumer Trust

The findings indicated that there is a very significant positive correlation between environmental responsibility and consumer trust and the most significant factor influencing consumers' trust was environmental responsibility. The results show that the present-day consumer is increasingly knowledgeable about the importance of sustainability and environment protection. Zimgold's activities for the environment have an impact on the company's image and consumer confidence.

4.10.5 Relationship between Consumer Trust and Purchase Intention

The results indicated a significant positive correlation between consumers' trust and their intention to buy, suggesting that trust is an important determinant of consumers' buying behavior. In addition, consumers with trust are more likely to buy again, recommend the product to others and to be more likely to prefer Zimgold products than competitors. Thus, the importance of building trust among customers for the growth of purchase intention and customer loyalty remains.

4.11 SUMMARY

The chapter summarized the findings of the study conducted by distributing questionnaires to the customers of Zimgold Oil Industries products. It presented the processes of interpretation of data with software SPSS AMOS 26 with the method of structural equation modelling (SEM) for hypothesis testing and factor analysis, and SPSS 27 for reliability and validity test. The consistency and accuracy of the research construct were calculated by using the Cronbach's alpha, Composite reliability and average variance extracted (AVE).

The chapter presented, analyzed and discussed data collected from consumers of Zimgold Oil Industries. The response rate for the study was 96.6% with high engagement from the respondents. The demographic data indicated that the females and young consumers were the majority. The factor analysis results showed that all the constructs of the research had significant factor loadings, which meant that all the constructs were uni-dimensional. Reliability and validity tests showed good internal consistency and convergent validity. The findings of the structural equation modelling revealed that all four dimensions of CSR such as economic, social, legal and environmental have a positive effect on consumer trust. Additionally, trust of consumers significantly positively influenced purchase intention.

This study made five testable hypotheses, all of which were confirmed, indicating that corporate social responsibility dimensions are important factors in improving consumers' trust and purchase intention. The summary of findings, conclusions and recommendations of the study are presented in the next chapter.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter offers a synthesis of the main study findings and conclusions on the basis of research objectives and hypotheses. It also offers recommendations based on the findings and directions for future research. This discussion emphasizes the improvement of the understanding of the effect of the dimensions of Corporate Social Responsibility (CSR) on the consumers' trust and purchase intention within the edible oil industry.

5.1 SUMMARY

The main research goal was to explore the linkage between the dimensions of CSR, consumer trust and purchase intention with the Zimgold Oil Industries as a case study. The study was driven by the significance of CSR in influencing customer's perception, trust and buying behavior of the companies. Consumers demand that organizations, in today's competitive world, be responsible in dealing with economic, legal, social and environmental issues. These are considered to be responsible practices in order to establish a future oriented relationship with customers and other stakeholders.

The research was based on four independent variables of CSR: Economic responsibility, Social responsibility, Legal Responsibility, and environmental responsibility. Purchase intention was used as the dependent variable, and consumer trust was used as the mediating variable. The study aimed to find out the impact of CSR activities of Zimgold Oil Industries on the consumers' trust in the company and interest in buying cooking oil products by the consumers.

The literature reviewed in the study clearly framed the key concepts and identified different theories that generally supported the link between corporate social responsibility and consumer's trust and intention to purchase. The stakeholder theory was used to direct the study, placing at the heart of the study the interest of the stakeholders, such as the consumer, employees, government and community, so as to maintain their trust and sustainable business performance. Empirical

research conducted in the past has repeatedly shown that good corporate social responsibility has a positive impact on consumer trust and consumer purchasing behavior. These findings were used to create a conceptual model that would depict the link between the study variables.

A cause-and-effect relationship was investigated in the form of casual research design, which was adopted to examine the cause-and-effect relationship between CSR dimension, consumer trust, and purchase intention. The research method used for the study was a quantitative research method with structured questionnaires as research instruments for collecting primary data from the Zimgold cooking oil consumers. A total of 290 questionnaires were returned (96.6% response rate) out of 300 distributed questionnaires. This was deemed to be a satisfactory return for statistical analysis. The participants were chosen because they were familiar with Zimgold products and had a previous buying experience with the brand.

Data was analyzed on SPSS version 27 and AMOS version 26. Factor analysis was used to assess uni-dimensionality of the research constructs whilst Structural Equation Modelling (SEM) was employed for hypothesis testing. Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE) were used to check the reliability and validity. The results revealed that the constructs have reliabilities and validities that satisfy the criterion. The reliability and validity of all constructs were revealed to be consistent and accurate in measuring the intended constructs.

The results of the study showed that Economic corporate social responsibility had a significant positive effect on consumer trust. Consumers had more trust in Zimgold when believed that the company offered value for money, fair pricing and positively impacted economic development by creating jobs and ensuring business sustainability. This discovery suggests that there is a correlation between consumers and their appreciation of behavior that is economically responsible and their perception of the trustworthiness of the organization.

The study also concluded that social corporate social responsibility positively impacted in consumer trust. The company's community development efforts, charitable activities, employee care and concern for the health and safety of their consumers all contributed to enhancing

consumer perceptions of the company. This discovery indicates that consumers are more likely to trust the organizations that are actively engaged in social welfare and community building.
Moreover, the findings revealed that legal corporate social responsibility had a significant effect on the consumer's trust. The perception of compliance with food safety standards, government regulations and consumer protection laws was associated with consumers' higher trust in Zimgold. This shows that following legal frameworks and transparency provides confidence for consumers in the company and its products.

All corporate social responsibility dimensions were found to be related to consumer's trust in the company, with the strongest predictor being environmental corporate social responsibility. Use of natural resources in a sustainable way and environmental conservation programs were highly valued, as was environmentally friendly production processes. This discovery is an indication of the growing awareness of the customers about the need for environmental responsibility and sustainability in business operations.

Lastly, the study confirmed that consumers had a highly significant positive effect on the purchase intention. Consumers with high trust in Zimgold were more likely to purchase the brand's products, to recommend them to their friends and family and to choose the brand over competing products. This study reinforces the trust significance on consumer purchase decision and consumer loyalty.

5.2 CONCLUSIONS

This study revealed that corporate social responsibility dimension have significant effect with the findings of this study, it can be concluded that the dimension of CSR significantly affect the trust and purchasing intention of consumers at Zimgold oil industries. The study has proved that the three factors of economic, social, legal and environmental dimensions of CSR have a positive influence on the trust of consumers towards the Zimgold products. This means that companies that put money into social responsibility are more inclined to gain consumer confidence and a favorable brand perception.

In the study, it was concluded that economic responsibility is important for the improvement of trust as it guarantees fair pricing, value for money and sustainable contribution to the economy. Some consumers are more likely to have confidence in companies that they see as financially fair and that are working to foster economic development.

The study also found that social responsibility has a positive impact on consumer trust through social programs, charitable programs and welfare programs for the employees. Consumers value companies that show a caring attitude for social welfare and social progress.

The study also found that legal responsibility is important in improving consumer trust, as consumer confidence in the product quality, transparency and organization's accountability is assured if it is in compliance with regulations or food safety standards or laws about consumer protection. Consumers prefer to work with companies that adhere to legal standards and do the right thing.

Furthermore, the results showed that the most important consumer trust influencing factor is the environmental responsibility dimension of CSR. Today, consumer are demanding companies that are very environmentally conscious in their production and activities, and that take the environment seriously. Hence, environmental sustainability is now an important issue that influence consumers' perception and trust in the business organization.

The study also determined that trust level is a significant factor for the purchase intention of the consumers. The trust of the consumer in the Zimgold products encourages him to buy it again, to recommend it to others and boost one's buying behavior. This is an affirmation that trust is a link between corporate social responsibility and consumer purchasing behavior.

The study overall shows that the implementation of the four dimensions of CSR positively affects consumer trust, which subsequently can increase purchase intention. Hence, Zimgold Oil Industries must further enhance CSR practices in order to preserve consumer trust and gain a competitive edge and sustainable business growth.

5.3 RECOMMENDATIONS

From the results of this study, several recommendations are made for Zimgold oil industries as well as for future studies.

Zimgold Oil Industries should be continuing to advance its economic responsibility programs by keeping prices fair, making products affordable and offering value for money. The company should also be ongoing its support in promoting the local economic development by contributing to employment and sustainability in business, as consumers have a good perception of economic responsibility and trust.

The company should enhance its social responsibility activities by participating more in community development activities, health awareness creation activities and charity activities. These activities should be marketed on platforms to increase visibility to consumers, and encourage them to be more aware of the company's social contribution.

Zimgold Oil Industries must remain vigilant in adhering the rules and regulations governing food safety, consumer protection and quality measures in the industry. The consumer should be made aware of legal compliance through packaging information and certifications and through corporate reports to further enhance trust and credibility in transparency.

As the environmental responsibility was identified as the most significant factor that influenced consumer trust, the company should focus more on implementing improved and environmentally friendly production process, waste reduction, and eco-friendly packaging. Zimgold's action must be directed towards the promotion of environmental protection activities and their communication to consumers, to consolidate positive perceptions and trust.

Consumer trust is a factor that has a great impact on purchase intention, thus the strategies should be focusing on building and monitoring consumer trust. This can be accomplished by providing

quality products, ensuring that marketing information is not deceptive, engaging with customers and responding to customer complaints.

The study also suggests that Zimgold Oil Industries use social media, television advertising and public relations as an effective tool for raising awareness of its CSR works, as well as community outreach programs. If not communicated, many consumers may not fully appreciate the company's CSR efforts.

The research further suggests that companies in the edible oil industry integrate CSR as a strategic business tool and not as a compliance tool. Corporate social responsibility must be embedded in the organizational culture, strategic planning and in the management of customer relationships, favoring greater trust of the brand and the retention of customers in the long-term.

5.4 AREAS FOR FURTHER RESEARCH

Future research should be conducted on the effect of other aspects of the CSR such as ethical and philanthropic responsibility on consumer trust and purchase intention in the manufacturing industry.

The variable that may moderate or mediate between the Corporate Social Responsibility and purchase intention could be investigated in a future study such as brand image, customer satisfaction and customer loyalty.

Further studies need to expand to include consumers in other provinces of Zimbabwe to enhance generalizability of results.

The study suggests that researchers should use the mixed method of research in the future, combining the quantitative and qualitative methods, including interviews and focus group discussions. These approaches can help to gain a better understanding of consumers' attitudes and perceptions towards corporate social responsibility initiatives.

Further studies can also examine the influence of CSR dimensions between industries, for example, between food processing, retail, telecommunications and manufacturing industries to see if there are any differences in the influence of CSR dimensions

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APPENDIX I QUESTIONNAIRE

BINDURA UNIVERSITY OF SCIENCE EDUCATION

DEPARTMENT OF MARKETING



RESEARCH SURVEY QUESTIONNAIRE

Dear Participant,

My name is Shadreck Tawanda Kamukapa I am conducting an academic research study on the topic: **"Examining the Impact of Corporate Social Responsibility Dimensions (Economic, Social, Legal and Environmental) on Consumer Trust and Purchase Intention: A Case Study of Zimgold Oil Industries."**

This research is in partial fulfilment of my Bachelor's Degree in Marketing. You are kindly requested to complete this questionnaire consisting of four sections. The responses you provide will be treated with strict confidentiality and will be used solely for academic purposes. No personal identification is required and your honest responses will be highly appreciated.

Please tick (✓) or put an X in the appropriate box to show your response.

Section A: Demographic Information

Gender

- Male
- Female

Age Group

- 18 - 25 years
- 26 – 35 years
- 36 – 45 years
- 46 – 55 years
- 56 years and above

Highest Education Qualification

- Primary
- Secondary
- Certificate / Diploma
- Degree
- Master's Degree
- PhD

Employment Status

- Unemployed
- Employed
- Self-employed
- Student
- Retired

How often do you purchase Zimgold products?

- Very often
- Often
- Occasionally

- Rarely
- Never

This section seeks to gather background information about respondents.

Section B: Corporate Social Responsibility (CSR) Dimensions

Please indicate the extent to which you agree or disagree with the following statements relating to Zimgold Oil Industries' CSR practices.

Key:

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly agree

B1: Economic Responsibility

Statement	1	2	3	4	5
EC1 Zimgold offers products that provide good value for money.	☐	☐	☐	☐	☐
EC2 Zimgold contributes positively to the local economy through job creation.	☐	☐	☐	☐	☐
EC3 The company maintains fair pricing for its products.	☐	☐	☐	☐	☐
EC4 Zimgold operates efficiently to ensure business sustainability.	☐	☐	☐	☐	☐

B2: Social Responsibility

Statement	1	2	3	4	5
SR1 Zimgold supports community development initiatives.	☐	☐	☐	☐	☐

SR2 The company shows concern for consumer health and safety.	☐	☐	☐	☐	☐
SR3 Zimgold engages in charitable or social welfare activities.	☐	☐	☐	☐	☐
SR4 The company treats its employees fairly.	☐	☐	☐	☐	☐

B3: Legal Responsibility

Statement	1	2	3	4	5
LR1 Zimgold complies with government regulations and standards.	☐	☐	☐	☐	☐
LR2 The company adheres to food safety and quality laws.	☐	☐	☐	☐	☐
LR3 Zimgold operates transparently within legal frameworks.	☐	☐	☐	☐	☐
LR4 The company respects consumer rights and protection laws.	☐	☐	☐	☐	☐

B4: Environmental Responsibility

Statement	1	2	3	4	5
ER1 Zimgold minimizes environmental pollution during production.	☐	☐	☐	☐	☐
ER2 The company uses environmentally friendly packaging.	☐	☐	☐	☐	☐

ER3 Zimgold supports environmental conservation initiatives.	☐	☐	☐	☐	☐
ER4 The company promotes sustainable use of natural resources.	☐	☐	☐	☐	☐

Section C: Consumer Trust

Please indicate your level of agreement with the following statements regarding your trust in Zimgold Oil Industries.

Key: **1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree**

Statement	1	2	3	4	5
CT1 I trust Zimgold to deliver quality products.	☐	☐	☐	☐	☐
CT2 Zimgold is an honest and reliable company.	☐	☐	☐	☐	☐
CT3 I feel confident in Zimgold's business practices.	☐	☐	☐	☐	☐
CT4 Zimgold keeps its promises to customers.	☐	☐	☐	☐	☐

Section D: Purchase Intention

Please indicate how much you agree with the following statements regarding your intention to purchase Zimgold products.

Key: **1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree**

Statement	1	2	3	4	5
PI1 I intend to continue buying Zimgold products in the future.	☐	☐	☐	☐	☐

PI2 I would recommend Zimgold products to others.	☐	☐	☐	☐	☐
PI3 I prefer Zimgold over other cooking oil brands.	☐	☐	☐	☐	☐
PI4 I am likely to increase my purchase of Zimgold products.	☐	☐	☐	☐	☐

THANK YOU FOR YOUR PARTICIPATION!

Your contribution to this study is highly appreciated and will go a long way in supporting academic research**.**

Contact Details

Phone number: 0778949752 / 0787958356

Email : kamukapashadreck27@gmail.com

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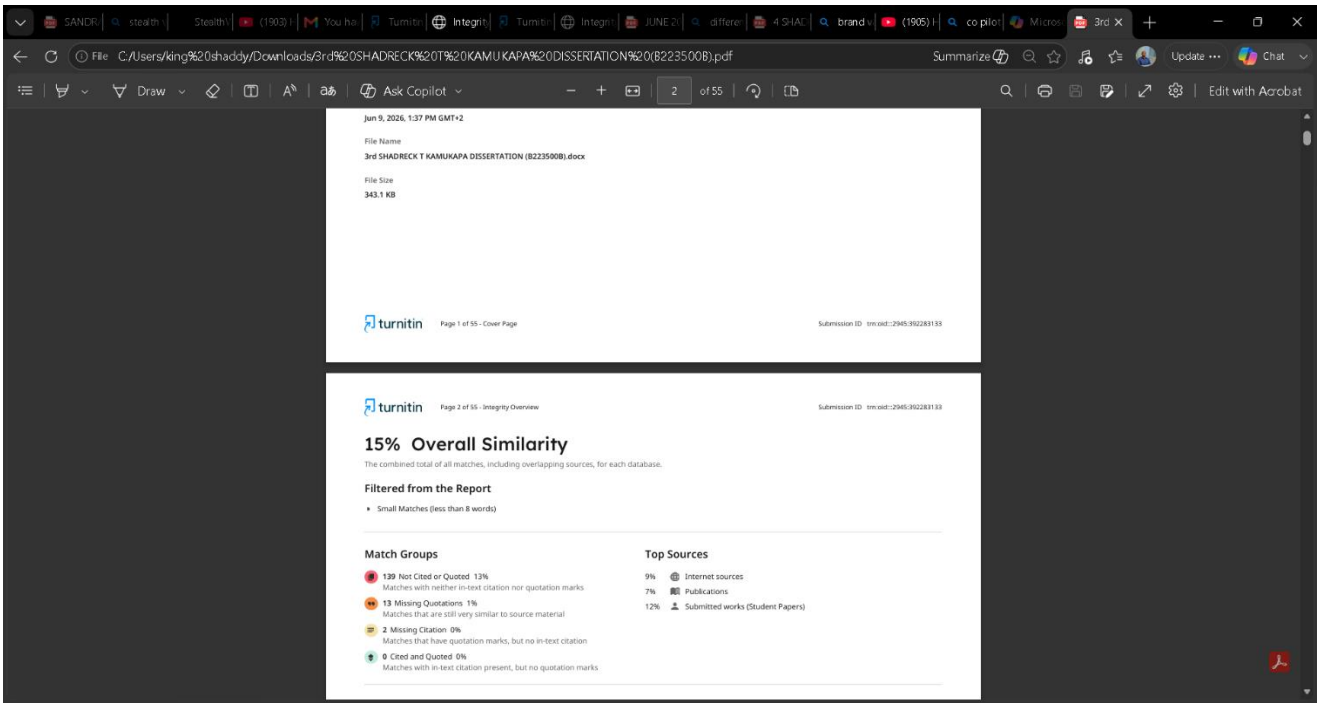

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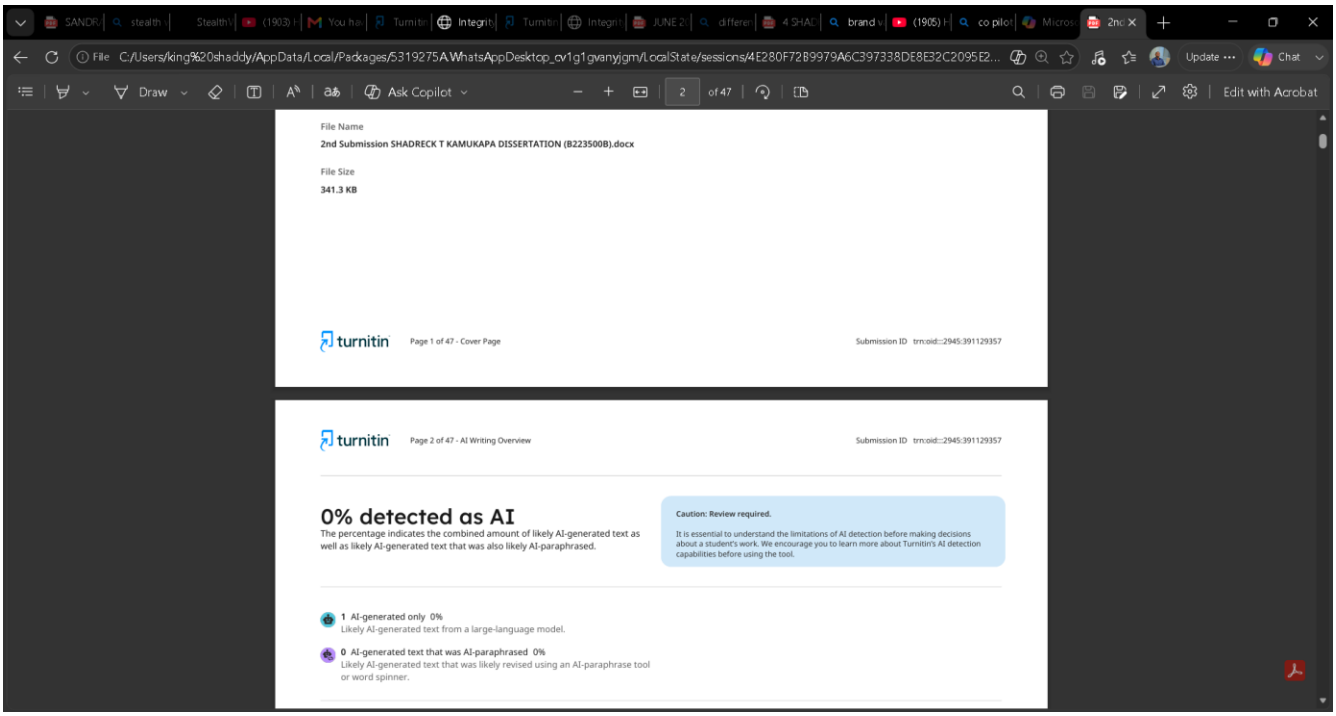

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