

**Effects Of Corporate Social Responsibility on Customers' Loyalty
A Case of Hai and Mawenzi National Microfinance Bank Branches in Kilimanjaro
Region**

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The main objective of this study was to assess the effects of corporate social responsibility (CSR) and customer loyalty (CL) in NMB Kilimanjaro Region. This study specifically aimed to examine whether Corporate Social Responsibility (CSR) efforts do affect customers' loyalty, to establish whether CSR initiatives have significant value to attract indirect marketing value for the bank, and determine whether CSR helps to enhance customer loyalty towards a National Microfinance bank. This study was driven by a positivistic epistemology based on quantitative research design of which cross section survey approach was used. Purposive sampling was used to get the sample. Data were analyzed using descriptive statistics, and regression under the aid of statistical package of social sciences computer software. The analysis based on a total of 101 respondents from Hai and Mawenzi NMB branches were used to address the research objectives. The findings of the study revealed that the higher the practice of CSR, the stronger the consumer loyalty towards a particular firm. The study also showed that, by investing in CSR, a firm could achieve a positive outcome in terms of its financial performance. CSR can provide an additional competitive edge to a particular firm. However, the linearity of this relationship warrants more testing and empirical research. The study indicated that all the CSR programmes are aligned with the Strategic Intent of most, if not all, NMB branches. It also established that all the CSR programmes do contribute to attainment of the Strategic Intent at NMI) through several contributions to the expectations of the various stakeholders of the organisation. The study further found out that all the CSR programmes are aligned with the Strategic Intent of most if not all NMI), It also established that all the CSR programmes do contribute to attainment of the strategic intent of a bank with several contributions to the expectations of the various stakeholders of the organization. The key recommendation of the study was that the current CSR programmes should be expanded to engage more employees and serve more needy cases in wider geographical