



UWTSD MBA

Final Dissertation Proposal

**An Investigation of the relationship for CSR and Brand
Loyalty to HK Banking Industry Based on Customer Trust,
Customer Satisfaction and Brand Image**

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1. Introduction

In the contemporary business landscape, Corporate Social Responsibility (CSR) has emerged as a critical factor influencing consumer behavior and brand loyalty. The banking industry, particularly in regions like Hong Kong, is under increasing scrutiny regarding its ethical practices and social contributions. As consumers become more socially conscious, their expectations for banks to engage in responsible practices intensify. This research proposal aims to investigate the relationship between CSR and brand loyalty in the Hong Kong banking industry, focusing on how customer trust, customer satisfaction, and brand image mediate this relationship.

The significance of this study lies in its potential to provide insights into how banks can leverage CSR initiatives to foster stronger customer loyalty. Understanding these dynamics is essential for banks seeking to enhance their competitive advantage in a crowded marketplace. By exploring the interplay between CSR and brand loyalty through the lenses of customer trust, satisfaction, and brand image, this research will contribute to both academic literature and practical applications within the banking sector.

Recent studies have highlighted the importance of CSR initiatives in shaping consumer perceptions in Hong Kong's banking sector. For instance, a report by the Hong Kong Monetary Authority (HKMA) emphasizes that "the HKMA is committed to fulfilling its corporate social responsibility...supporting the wider community and protecting the environment" (HKMA, 2020). This commitment reflects a growing recognition among banks that their operations extend beyond mere profit generation; they also play a vital role in societal well-being.

Moreover, research conducted by the Hong Kong Association of Banks (HKAB) indicates that CSR activities significantly influence customers' selection of banking services. The report states that "banks must assess the impact of CSR initiatives and allocate resources to implement CSR effectively and efficiently" (HKAB, 2023). This underscores the necessity for banks to strategically align their CSR efforts with customer expectations to enhance loyalty.

Furthermore, a recent study found that CSR initiatives positively affect customers' bank selection in Hong Kong. It was noted that "CSR initiatives related to customer service and environmental sustainability have a greater impact on customers than those related to broader societal issues" (Ha et al., 2024). These insights underscore the necessity for an in-depth

investigation into how CSR influences brand loyalty within the banking context of Hong Kong. By focusing on customer trust, satisfaction, and brand image as mediators, this study aims to provide actionable recommendations for banks looking to enhance their CSR strategies effectively.

1.1 Research background

The banking sector in Hong Kong is increasingly influenced by the principles of Corporate Social Responsibility (CSR), which have become essential for maintaining a competitive advantage. As consumers in Hong Kong become more aware of social and environmental issues, their expectations for banks to engage in responsible practices that positively impact society have intensified. This shift necessitates that banks not only comply with regulatory requirements but also actively demonstrate their commitment to social responsibility. Recent studies indicate that CSR initiatives can significantly impact customer perceptions and behaviors. For instance, research has shown that banks that actively engage in CSR activities tend to enjoy higher levels of customer loyalty and trust. Kumar et al. (2023) highlight that co-creating CSR initiatives can enhance customer loyalty, suggesting that banks in Hong Kong should focus on collaborative efforts with their customers to strengthen these relationships. Additionally, many financial institutions recognize that integrating CSR into their operations is vital for enhancing customer relationships and building long-term trust (Costa & Di Pillo, 2024). These insights underscore the need for banks in Hong Kong to strategically align their CSR efforts with customer expectations to improve loyalty.

1.2 Research Motivation

The motivation for this research stems from the recognition that CSR is not merely a compliance or marketing tool but a vital component of strategic management within the banking sector in Hong Kong. As competition intensifies, banks must differentiate themselves by demonstrating a genuine commitment to social responsibility. Understanding how CSR initiatives affect brand loyalty can provide banks with valuable insights into enhancing their competitive advantage.

It has been observed that CSR initiatives significantly impact customer loyalty and trust, suggesting that banks prioritizing CSR are likely to cultivate stronger relationships with their customers in Hong Kong. Furthermore, engaging in CSR activities not only improves brand

image but also fosters stronger customer relationships, indicating a direct link between CSR engagement and customer loyalty.

Given these observations, this research aims to investigate the mediating roles of customer trust, satisfaction, and brand image in the relationship between CSR initiatives and brand loyalty within Hong Kong's banking sector. By exploring these dynamics, this study seeks to provide actionable insights for banking institutions looking to enhance their CSR strategies effectively.

1.3 Research aim and objectives

The primary aim of this research is to investigate the relationship between Corporate Social Responsibility (CSR) and brand loyalty within the banking industry in Hong Kong, specifically examining how customer trust, customer satisfaction, and brand image mediate this relationship. By exploring these dynamics, this study seeks to provide valuable insights for banking institutions aiming to enhance their CSR strategies and improve customer loyalty.

To achieve this aim, the research will focus on the following specific objectives:

1. To analyze the impact of CSR initiatives on brand loyalty among customers of banks in Hong Kong. Research indicates that effective CSR initiatives can enhance brand loyalty by fostering positive consumer perceptions (Luo & Bhattacharya, 2006).
2. To examine the mediating role of customer trust in the relationship between CSR initiatives and brand loyalty. Trust is a critical factor in building customer relationships, and studies suggest that CSR can significantly enhance customer trust (Maignan & Ferrell, 2004).
3. To assess the mediating effect of customer satisfaction on the relationship between CSR initiatives and brand loyalty. Customer satisfaction has been linked to increased loyalty, particularly when customers perceive a bank's CSR efforts positively (Homburg et al., 2003).
4. To evaluate the role of brand image as a mediator in the relationship between CSR initiatives and brand loyalty. A strong brand image can amplify the effects of CSR on customer loyalty, as consumers are more likely to remain loyal to brands, they perceive as socially responsible (Bennett & Rundle-Thiele, 2005).
5. To provide actionable recommendations for banking institutions in Hong Kong to enhance their CSR strategies based on the findings of this study. Translating research insights

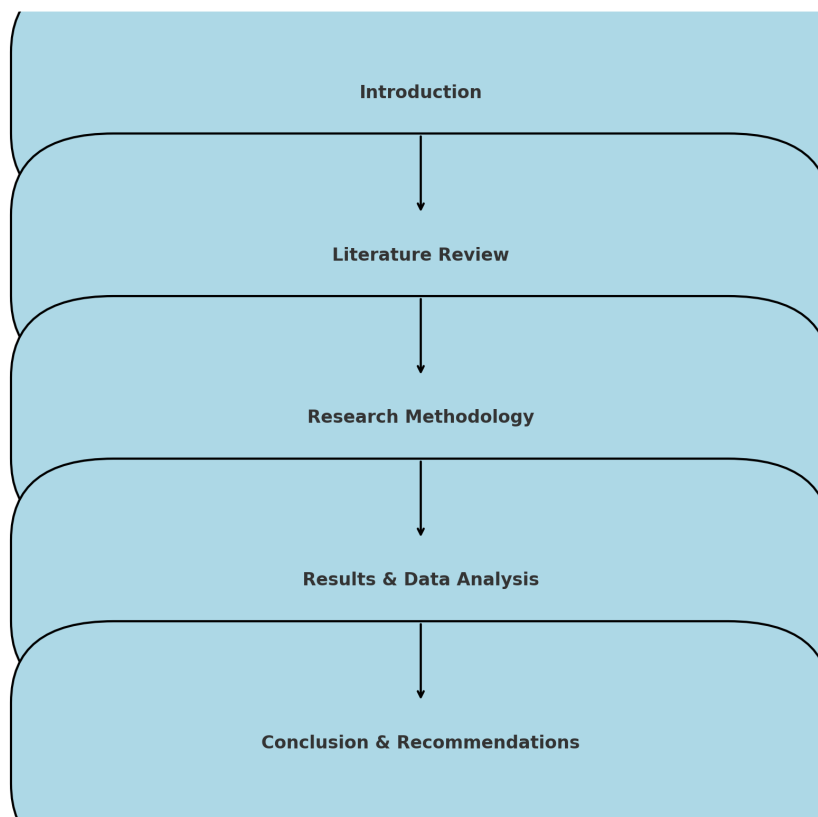
into practical strategies is crucial for banks looking to leverage CSR as a tool for competitive advantage (Porter & Kramer, 2007).

By addressing these objectives, this research aims to contribute to a deeper understanding of how CSR can be leveraged as a strategic tool for building stronger relationships with customers in the competitive banking landscape of Hong Kong.

1.4 Summary

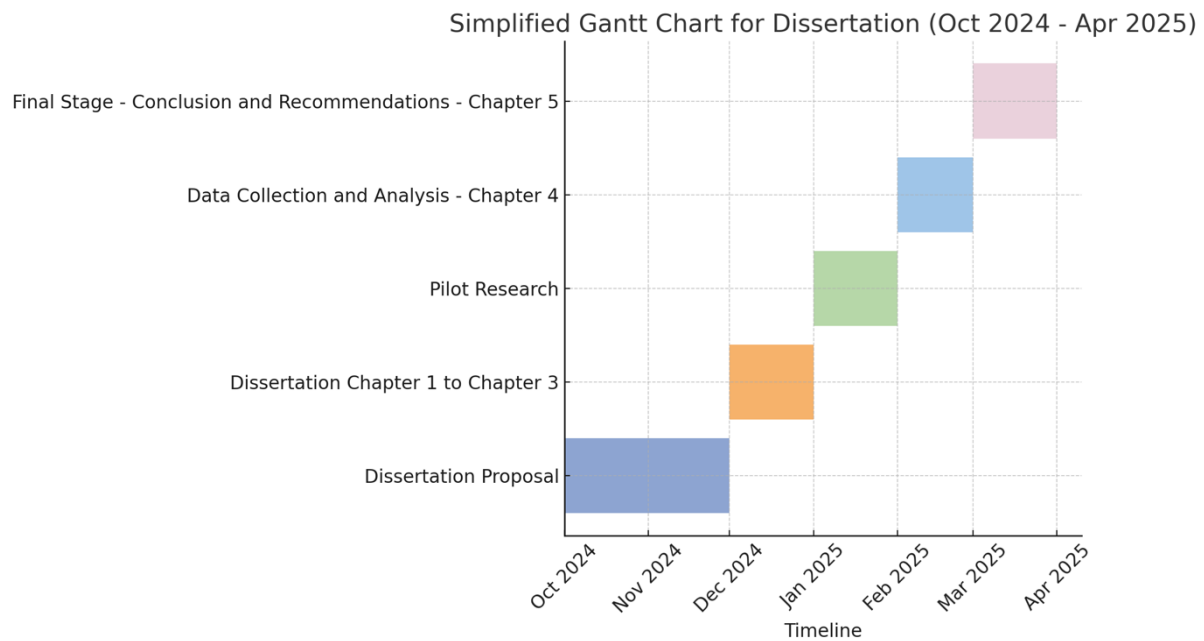
This research paper is outlined in Figure 1 below and accompanied by the research workflow timetable in Figure 2.

Figure 1: Flowchart of the Research



Source: Constructed by the author

Figure 2: Gantt Chart for the Research Table



Source: Constructed by the author

2. Literature Review

The literature review will provide an overview of key concepts related to CSR, brand loyalty, customer trust, customer satisfaction, and brand image. This section will synthesize existing research findings and identify gaps that this study aims to fill.

2.1 Corporate Social Responsibility (CSR) and Brand Loyalty

Corporate Social Responsibility (CSR) has become a critical factor influencing customer behavior and brand loyalty in the banking industry, particularly in competitive markets like Hong Kong. CSR refers to a company's efforts to go beyond legal and economic obligations to address societal and environmental issues (Carroll, 1991). In the banking sector, CSR initiatives often include environmental sustainability projects, ethical practices, and community engagement, which significantly shape customer perceptions and loyalty (Ha et al., 2024).

Studies have shown that CSR positively impacts customer loyalty by fostering trust, satisfaction, and a favorable brand image. For example, Aramburu and Pescador (2019) found that CSR initiatives enhance customer trust and satisfaction, which are critical mediators of loyalty. Similarly, Ha et al. (2024) highlighted that CSR initiatives related to

environmental sustainability and customer welfare are particularly impactful in Hong Kong's banking sector. These findings underscore the importance of aligning CSR strategies with customer.

2.2 Social Exchange Theory (SET) as a Theoretical Framework

Social Exchange Theory (SET), introduced by Homans (1961) and expanded by Blau (1964), provides a robust framework for understanding the dynamics between CSR and brand loyalty. SET posits that relationships are built on reciprocal exchanges where individuals seek to maximize rewards while minimizing costs. In the context of banking, customers evaluate their relationship with banks based on perceived benefits (e.g., ethical practices, social responsibility) versus costs (e.g., fees or dissatisfaction).

Cropanzano and Mitchell (2005) emphasized that trust, commitment, and reciprocity are central to SET. When banks engage in meaningful CSR activities, customers perceive these efforts as beneficial exchanges that warrant reciprocation through loyalty. For instance, Khan et al. (2021) demonstrated that customers who perceive banks as socially responsible are more likely to trust them, which aligns with SET's principle of reciprocity.

2.3 Mediating Role of Customer Trust

Customer trust is a critical mediator in the relationship between CSR and brand loyalty. Trust reduces perceived risks in financial transactions and fosters long-term relationships between banks and customers. In Hong Kong's banking industry, trust is particularly vital due to the competitive nature of the market.

Research by Ha et al. (2024) found that CSR initiatives focusing on transparency and ethical practices significantly enhance customer trust in Hong Kong banks. This aligns with SET's premise that trust is built through positive exchanges over time. Furthermore, Bhatti et al. (2022) highlighted that perceived organizational support through CSR enhances trust, which ultimately strengthens customer loyalty.

2.4 Mediating Role of Customer Satisfaction

Customer satisfaction arises when customers perceive that the benefits of their relationship with a bank outweigh the associated costs. Clemes et al. (2010) emphasized that service quality plays a significant role in shaping satisfaction levels in the banking industry.

In Hong Kong's context, Tong et al. (2014) demonstrated that CSR initiatives addressing environmental concerns and community welfare positively influence customer satisfaction. This aligns with SET's notion of equitable exchanges: when customers perceive value from a bank's CSR activities, they reciprocate with greater satisfaction and loyalty.

2.5 Mediating Role of Brand Image

Brand image reflects customers' perceptions of a bank's values and reputation. A strong brand image amplifies the effects of CSR on customer loyalty by reinforcing trust and satisfaction (Bennett & Rundle-Thiele, 2005). In Hong Kong's banking industry, where competition is intense, a favorable brand image serves as a key differentiator.

Ha et al. (2024) found that CSR initiatives related to environmental sustainability significantly enhance brand image among Hong Kong consumers. This aligns with SET's principle that positive exchanges—such as visible contributions to societal well-being—strengthen relational bonds between banks and customers.

2.6 Integrating SET into the Research Model

The proposed research model integrates SET to explain how CSR influences brand loyalty through mediators such as customer trust, satisfaction, and brand image:

- CSR → Customer Trust → Brand Loyalty: Customers reciprocate trust gained from ethical practices by remaining loyal.
- CSR → Customer Satisfaction → Brand Loyalty: Positive experiences derived from CSR initiatives lead to higher satisfaction levels.
- CSR → Brand Image → Brand Loyalty: A strong brand image fosters emotional connections that enhance loyalty.

This model aligns with SET's premise of reciprocal exchanges: when banks invest in socially responsible practices, customers perceive these efforts as valuable contributions to society and reciprocate with increased loyalty.

2.7 Constructs and Measurement

This section outlines the key constructs in the research model (CSR, customer trust, customer satisfaction, brand image, and brand loyalty) and explains how they will be measured. The constructs are operationalized based on established scales from prior studies, ensuring

validity and reliability. The measurement approach aligns with Social Exchange Theory (SET), which emphasizes the reciprocal exchange of benefits between banks and customers.

2.7.1 Corporate Social Responsibility (CSR)

CSR is conceptualized as customers' perceptions of a bank's socially responsible practices. Following Carroll's (1991) framework, CSR is divided into three dimensions: economic CSR (profitability and financial responsibility), environmental CSR (sustainability initiatives), and ethical CSR (fair business practices). These dimensions reflect the comprehensive nature of CSR within Hong Kong's banking industry.

CSR will be measured using a multi-item Likert scale adapted from Maignan and Ferrell (2004) and validated by Ha et al. (2024) in the Hong Kong banking context.

2.7.2 Customer Trust

Customer trust refers to the belief that a bank is reliable, honest, and acts in the best interest of its customers. Trust is a critical mediator in SET, as it represents a key reward in the exchange relationship between banks and customers.

The construct will be measured using scales adapted from Morgan and Hunt (1994).

2.7.3 Customer Satisfaction

Customer satisfaction reflects the extent to which customers perceive their expectations have been met or exceeded by the bank's services and CSR initiatives. In SET terms, satisfaction arises when customers perceive that the rewards of their relationship outweigh the costs.

Satisfaction will be measured using scales adapted from Clemes et al. (2010)

2.7.4 Brand Image

Brand image represents customers' perceptions of the bank's reputation, values, and identity as influenced by its CSR initiatives. A positive brand image strengthens relational exchanges under SET by enhancing perceived value.

Brand image will be measured using items adapted from Bennett and Rundle-Thiele (2005) and Ha et al. (2024).

2.7.5 Brand Loyalty

Brand loyalty is defined as customers' commitment to repeatedly use a specific bank's services despite competitive pressures or alternatives. Loyalty reflects reciprocity under SET, where customers reward banks for their perceived value through continued patronage.

Brand loyalty will be measured using scales adapted from Zeithaml et al. (1996) and Kumar et al. (2023).

2.7.6 Demographic factors

Control variables such as age, gender, income level, profession, and marital status will also be included to account for demographic influences on customer perceptions of CSR and brand loyalty. These variables have been shown to moderate relationships between CSR initiatives and customer behavior in prior studies from Ha et al. (2024).

2.8 Statistical Analysis for Demographic factors

To explore the role of demographic variables (age, gender, income, profession, and marital status) in the relationship between CSR, customer trust, customer satisfaction, brand image, and brand loyalty within Hong Kong's banking industry, two statistical approaches will be employed: one-way ANOVA and regression analysis for group comparisons and significant relationships, and Structural Equation Modeling (SEM) to understand interactions among predictors.

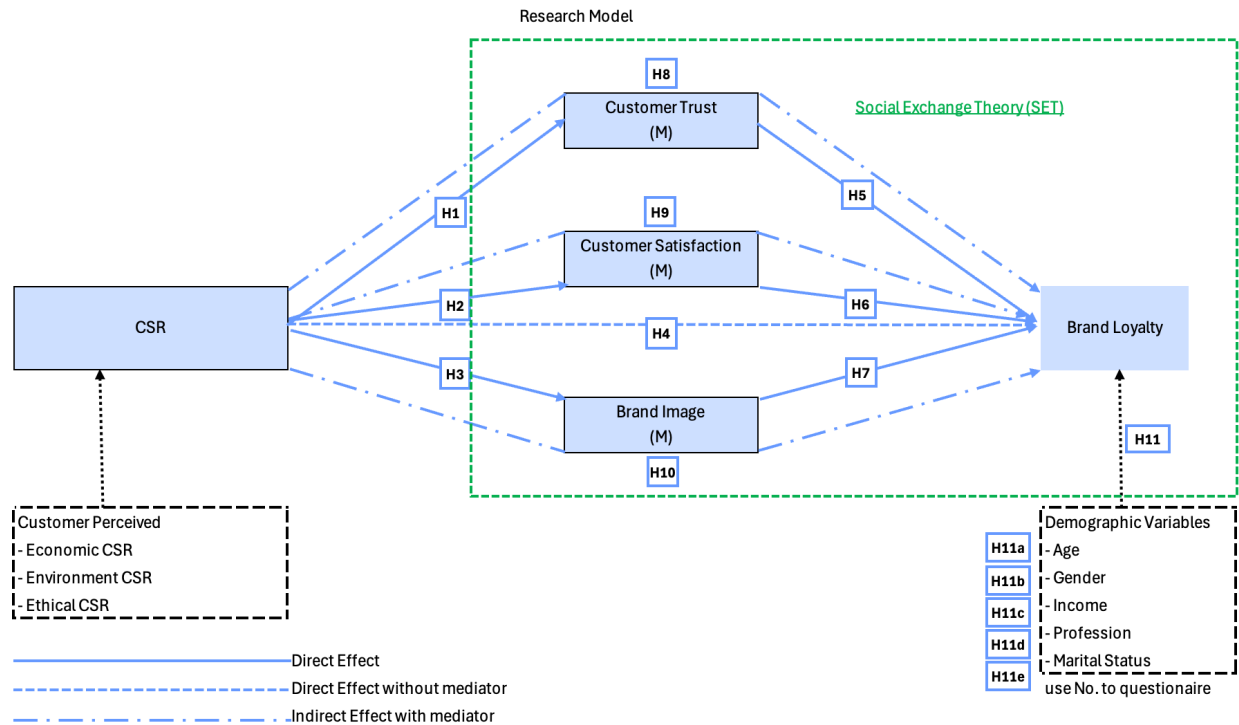
3. Research Methodology

This section outlines the research methodology used to investigate the relationship between Corporate Social Responsibility (CSR) and brand loyalty in the Hong Kong banking industry, focusing on the mediating roles of customer trust, satisfaction, and brand image. The methodology integrates both quantitative and qualitative approaches to provide a comprehensive analysis

3.1 Research Model with Hypotheses

The research model is designed to explore how CSR influences brand loyalty through mediators such as customer trust, satisfaction, and brand image which suggests that relationships are built on reciprocal exchanges.

Figure 3: Conceptual model of the study with hypotheses



Hypotheses:

- H1: CSR has positively influence to Customer Trust.
- H2: CSR has positively influence to customer Satisfaction
- H3: CSR has positively influence to Brand Image
- H4: CSR has positively influence to Brand Loyalty
- H5: Customer Trust has positively influence to Brand Loyalty
- H6: Customer Satisfaction has positively influence to Brand Loyalty
- H7: Brand Image has positively influence to Brand Loyalty
- H8: Customer Trust mediates between CSR and Brand Loyalty
- H9: Customer Satisfaction mediates between CSR and Brand Loyalty
- H10: Brand Image mediates between CSR and Brand Loyalty
- H11a: Age has significantly difference in Brand Loyalty
- H11b: Gender has significantly difference in Brand Loyalty
- H11c: Income has significantly difference in Brand Loyalty
- H11d: Profession has significantly difference in Brand Loyalty
- H11e: Marital Status has significantly difference in Brand Loyalty

Source: Constructed by author

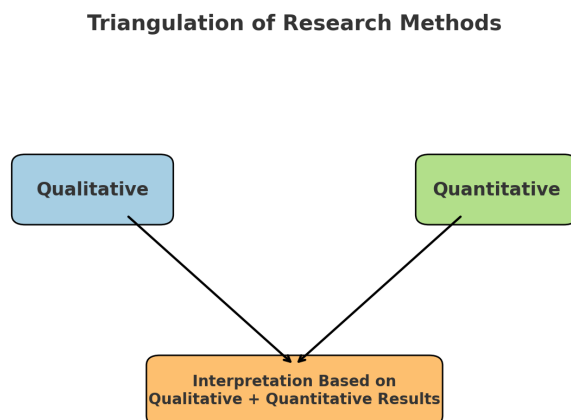
3.2 Triangulation

Triangulation enhances the validity and reliability of research findings by using multiple methods and data sources to cross-verify results. According to Denzin (1978), triangulation can involve data, investigator, theory, or methodological triangulation.

Data Triangulation: Collecting data from various sources within the banking sector ensures a comprehensive view of CSR impacts on customer perceptions.

Methodological Triangulation: Combining quantitative surveys with qualitative focus groups provides a multi-faceted understanding of how CSR initiatives influence brand loyalty.

Figure 4: Quantitative and qualitative research



Source: Creswell, J. W. (2009).

3.3 Quantitative and qualitative research

Quantitative Research

The quantitative component involves a structured questionnaire survey targeting bank customers in Hong Kong. This approach allows for statistical analysis of relationships between CSR, trust, satisfaction, brand image, and loyalty.

Qualitative Research

Qualitative insights will be gathered through focus groups with bank customers to explore deeper perceptions and attitudes towards CSR initiatives. This method provides context to quantitative findings and uncovers nuanced customer insights.

3.4 Focus Group

Focus groups will consist of 8-10 participants representing diverse demographics.

Discussions will explore:

- Perceptions of CSR initiatives by banks

- The impact of these initiatives on trust, satisfaction, and brand image

- Personal experiences influencing brand loyalty

These sessions will be recorded and transcribed for thematic analysis, providing qualitative depth to the study (Krueger & Casey, 2015).

3.5 Questionnaire Survey Method

The questionnaire survey method will serve as the primary data collection tool for the quantitative component of this research. This approach is widely used in social science research to gather structured data from a large sample, enabling statistical analysis and hypothesis testing (Bryman, 2016). The survey will be designed to measure the constructs in the research model—CSR, customer trust, customer satisfaction, brand image, and brand loyalty—using validated scales adapted from prior studies.

The questionnaire will consist of two sections. The first section will collect demographic information such as age, gender, income level, profession, and marital status. These variables will be used as control factors to analyze their influence on the relationships between CSR and brand loyalty. The second section will include items measuring the key constructs. CSR will be assessed using a multi-dimensional scale adapted from Maignan and Ferrell (2004), covering economic, environmental, and ethical dimensions. Customer trust will be measured using items from Morgan and Hunt (1994), while customer satisfaction will be evaluated based on Clemes et al. (2010). Brand image and brand loyalty will be measured using scales developed by Bennett and Rundle-Thiele (2005) and Zeithaml et al. (1996), respectively.

Respondents will rate their agreement with statements on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). This format ensures consistency in responses and facilitates quantitative analysis (Likert, 1932). The survey will be administered online to reach a broad audience of banking customers in Hong Kong. Online distribution is cost-effective and allows for efficient data collection within a limited timeframe (Evans & Mathur, 2005).

To ensure reliability and validity, the questionnaire will undergo a pilot test with 30 participants before full-scale distribution. Feedback from the pilot test will be used to refine the wording of items and address any ambiguities. Data collected through the survey will be

analyzed using statistical techniques such as descriptive statistics, one-way ANOVA, regression analysis, and Structural Equation Modeling (SEM). These methods will help establish relationships between variables and test the hypotheses outlined in the research model.

By employing this structured approach, the questionnaire survey method ensures that robust data is collected to examine how CSR initiatives influence brand loyalty through mediating factors such as customer trust, satisfaction, and brand image in Hong Kong's banking industry.

3.6 Final Survey

Demographic Information in the Survey

The demographic section of the survey will collect data on age, gender, income, profession, and marital status. These variables will be used to analyze differences in customer perceptions of CSR and brand loyalty across various groups. Each demographic variable will be measured using a 5-point Likert scale where applicable, ensuring consistency with other constructs in the survey.

1. Age

Respondents will indicate their age group using a 5-point Likert scale:

- 1 = Under 18
- 2 = 18–29
- 3 = 30–49
- 4 = 50–59
- 5 = Over 60

2. Gender

Gender will be categorized as:

- 1 = Male
- 2 = Female

3. Income Level

Income will be measured in monthly income brackets (in HKD), with responses coded on a Likert scale:

- 1 = Less than \$20,000
- 2 = \$20,001–\$40,000
- 3 = \$40,001–\$60,000

- 4 = \$60,001–\$80,000
- 5 = More than \$80,000

4. Profession

Profession will be categorized into broad occupational groups:

- 1 = Student
- 2 = Professional/Managerial
- 3 = Administrative/Clerical
- 4 = Self-employed/Entrepreneur
- 5 = Retired/Other

5. Marital Status

Marital status will be measured using a Likert scale:

- 1 = Single
- 2 = Married
- 3 = Divorced
- 4 = Separated
- 5 = Widowed

Table 1: Questionnaire survey

	Survey Questions	Adopted from
	<i>Corporate Social Responsibility (CSR)</i>	
1	The bank actively engages in environmentally sustainable practices	(Maignan, I., & Ferrell, O.C, 2004)
2	The bank demonstrates fairness in its business operations.	(Ha et al., 2024)
3	The bank contributes to the economic development of society	(Carroll, A.B, 1991)
4	The bank supports community welfare initiatives.	(Porter & Kramer, 2007)
5	The bank's CSR activities align with my personal values.	(Luo & Bhattacharya, 2006)
	<i>Customer Trust (CT)</i>	
1	I trust this bank to act in my best interest.	(Morgan & Hunt, 1994)
2	This bank is reliable in delivering its promises.	(Choi & La, 2013)
3	This bank has a good reputation for ethical practices	(Kumar et al., 2023)
4	I feel secure in my transactions with this bank	(Bhatti et al., 2022)
5	This bank is transparent about its operations	(Ha et al., 2024)
	<i>Customer Satisfaction (CS)</i>	
1	I am satisfied with this bank's overall services	(Clemes et al., 2010)
2	This bank's CSR activities meet my expectations	(Homburg et al., 2003)
3	I feel valued as a customer by this bank	(Luo & Bhattacharya, 2006)
4	My experiences with this bank are positive	(Zeithaml et al., 1996)
5	This bank resolves issues promptly and effectively.	(Tong & Wong, 2014)
	<i>Brand Image (BI)</i>	
1	This bank has a strong reputation for social responsibility	(Bennett & Rundle-Thiele, 2005)
2	I associate this bank with positive values.	(Ha et al., 2024)
3	This bank is committed to benefiting society.	(Porter & Kramer, 2007)
4	The brand image of this bank is appealing to me.	(Aramburu & Pescador, 2019)
5	This bank stands out positively compared to others.	(Kumar et al., 2023)
	<i>Brand Loyalty (BL)</i>	
1	I will continue to use this bank's services in the future.	(Zeithaml et al., 1996)
2	I would recommend this bank to others.	(Kumar et al., 2023)
3	I feel loyal to this bank because of its social responsibility efforts	(Aramburu & Pescador, 2019)
4	I prefer this bank over others due to its ethical practices	(Bennett & Rundle-Thiele, 2005)
5	I am committed to maintaining my relationship with this bank	(Luo & Bhattacharya, 2006)

Note: Survey Questions would update as per further study.

3.6.1 Target Population

The target population for this study comprises individuals in Hong Kong who have experience with or interest in using banking services, with a particular focus on those aware of Corporate Social Responsibility (CSR) initiatives. According to recent demographic data released by the Census and Statistics Department, HKSAR (2024), Hong Kong has an estimated population of approximately 7.5 million people in mid 2024. Of this population, around 59% of 4.4 million people fall within the age range of 18 to 60, which represents the primary demographic for banking services.

This demographic is particularly relevant as it encompasses working professionals, young adults, and middle-aged individuals who are likely to engage with banks for various financial

services such as savings accounts, loans, and investment products. Moreover, this group is increasingly conscious of ethical banking practices and CSR initiatives, making them ideal participants for examining the impact of CSR on brand loyalty.

3.6.2 Sampling method

After the pilot test to be success, questionnaire would be blazed by using snowball sampling methodPlease4, a non-probability sampling technique particularly effective for reaching specific populations that may be difficult to access through conventional methods (Goodman, 1961). This approach is suitable for the Hong Kong banking industry, where targeting individuals with specific knowledge or interest in Corporate Social Responsibility (CSR) initiatives is crucial.

3.6.3 Sampling size

The sample size for this study is calculated using a standard formula for determining sample size in survey research, which considers the target population, confidence level, and margin of error. The formula used is:

$$n = \frac{N \times \left(\frac{z^2 \times p \times q}{e^2} \right)}{N - 1 + \left(\frac{z^2 \times p \times q}{e^2} \right)}$$

Where:

N= target population

Z=1.96 (z-value for a 95% confidence level)

P=0.5 (estimated proportion of the population)

q-1-q=0.5

e=0.05 (margin of error)

Calculation

Substituting the values into the formula:

$$n = \frac{4,400,000 \times \left(\frac{1.96^2 \times 0.5 \times 0.5}{0.05^2} \right)}{4,400,000 - 1 + \left(\frac{1.96^2 \times 0.5 \times 0.5}{0.05^2} \right)}$$

This results in:

$$n = \frac{4,400,000 \times (3.8416 \times 0.25/0.0025)}{4,399,999 + (3.8416 \times 0.25/0.0025)}$$

$$n = \frac{4,400,000 \times 384.16}{4,399,999 + 384.16}$$

$$n = 384$$

Therefore, the calculated sample size is approximately 384 respondents which will be targeted to ensure sufficient data for statistical analysis and to achieve a representative understanding of how CSR influences brand loyalty in the Hong Kong banking industry.

3.7 Data analysis techniques

This section outlines the data analysis techniques employed to evaluate the relationship between Corporate Social Responsibility (CSR) and brand loyalty in the Hong Kong banking industry. The analysis will be conducted using SPSS version 30, leveraging its robust statistical capabilities to ensure comprehensive insights.

Descriptive Statistics

Descriptive statistics will be used to summarize the demographic data of the participants. This includes measures of central tendency (mean, median) and dispersion (standard deviation, range) to provide an overview of the sample characteristics such as age, gender, income, profession, and marital status.

Reliability Test

The reliability of the survey constructs will be assessed using Cronbach's alpha. This test ensures internal consistency within each construct (CSR, customer trust, satisfaction, brand image, and loyalty), with a Cronbach's alpha value above 0.7 indicating acceptable reliability (Nunnally & Bernstein, 1994).

Factor Analysis

Exploratory Factor Analysis (EFA) will be conducted to identify underlying relationships between measured variables and to confirm the construct validity of the survey items. This

technique helps in understanding the structure of data and ensuring that the items group appropriately under their respective constructs.

Correlation Analysis

Pearson correlation analysis will be used to examine the strength and direction of relationships between key variables such as CSR, customer trust, satisfaction, brand image, and loyalty. This analysis helps identify significant associations that inform further regression analysis.

Regression Analysis

Simple and Multiple Regression Analysis

Simple Regression: Used to assess the direct impact of CSR on brand loyalty.

Multiple Regression: Employed to explore how CSR influences brand loyalty through mediators like customer trust, satisfaction, and brand image. This analysis helps in understanding the relative contribution of each mediator in explaining variations in brand loyalty.

Independent T-Test and One-Way ANOVA

Independent T-Test: Applied to compare differences in perceptions between two groups (e.g., gender differences in CSR perceptions).

One-Way ANOVA: Used to compare means among three or more demographic groups (e.g., age or income levels) regarding their perceptions of CSR and its impact on brand loyalty. Post hoc tests will be conducted if significant differences are found.

Structural Equation Modeling (SEM)

Although primarily conducted using specialized software like AMOS or LISREL, SEM can be integrated into SPSS for path analysis. SEM will test the overall research model by examining direct and indirect effects among variables, providing a comprehensive view of how CSR influences brand loyalty through mediating factors.

By employing these data analysis techniques within SPSS version 30, this study aims to provide robust insights into how CSR initiatives impact brand loyalty through mediating

variables such as customer trust, satisfaction, and brand image in Hong Kong's banking industry.

3.8 Research Method Limitations

Every research study is subject to certain limitations that can influence the scope, findings, and applicability of its results. This study is no exception. Below are the key limitations identified:

Sampling Methodology: The study employs snowball sampling, a non-probability sampling technique. While this approach is effective for reaching specific populations, it may result in a sample that is not fully representative of the broader population of banking customers in Hong Kong. This can limit the generalizability of the findings.

Sample Size: Although the calculated sample size (384 respondents) is statistically adequate, achieving the targeted number of respondents may be challenging due to time constraints and the voluntary nature of participation. Any shortfall in responses could affect the statistical power of the analysis.

Self-Reported Data: The study relies on self-reported data through questionnaires, which are subject to biases such as social desirability bias and recall bias. Respondents might overstate their positive perceptions of CSR or underestimate negative experiences.

Cross-Sectional Design: As this research is conducted at a single point in time, it captures a snapshot of customer attitudes and perceptions. This limits the ability to assess changes over time or establish causal relationships between CSR initiatives and brand loyalty.

Focus on CSR in the Banking Sector: The findings may not be fully applicable to other industries or regions due to differences in customer expectations and competitive environments. The banking industry's unique characteristics, such as high trust dependency, may affect the generalizability of results.

Potential Measurement Errors: Although validated scales are used to measure constructs such as CSR, customer trust, satisfaction, brand image, and loyalty, cultural nuances or interpretation differences among respondents may lead to measurement errors.

Contextual Constraints: This research focuses on the Hong Kong banking industry. Cultural and regulatory differences in other markets might limit the application of findings beyond Hong Kong.

By acknowledging these limitations, this study ensures transparency and encourages future researchers to address these challenges in their work.

3.9 Research Ethics

Ethical considerations are integral to the integrity and credibility of any research project. This study adheres to the following ethical principles:

Informed Consent: All participants will be provided with a clear explanation of the research objectives, procedures, and their rights before participation. They will be required to provide informed consent, ensuring they understand and voluntarily agree to participate.

Confidentiality: Participant information will be kept confidential and used solely for research purposes. Data will be anonymized during analysis and reporting to protect the identity of respondents.

Voluntary Participation: Participation in the study is entirely voluntary. Participants have the right to withdraw from the research at any stage without any penalty or need for justification.

Data Protection: The study complies with data protection regulations, including the General Data Protection Regulation (GDPR) and relevant local data privacy laws. Collected data will be securely stored and accessible only to the research team.

Avoidance of Harm: The research process is designed to ensure that participants do not face any physical, emotional, or psychological harm. Survey questions are structured to avoid causing discomfort or distress.

Transparency and Integrity: The researcher commits to presenting findings honestly and without fabrication, falsification, or misrepresentation. Proper attribution will be given to all sources used in the study.

By adhering to these ethical standards, this study ensures the protection of participants and upholds the principles of responsible and credible academic research.

4. References

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APPLICATION FOR ETHICAL APPROVAL

RESEARCH STUDENTS

This form is to be completed by the student within **SIX** months for full-time students and **TWELVE** months for part time students, after the commencement of the research degree or following progression to Part Two of your course.

Once complete, submit this form via the **MyTSD Doctoral College Portal** at (<https://mytsd.uwtsd.ac.uk>).

This document is also available in Welsh.

RESEARCH STAFF ONLY

All communications relating to this application during its processing must be in writing and emailed to pgresearch@uwtsd.ac.uk, with the title 'Ethical Approval' followed by your name.

STUDENTS ON UNDERGRADUATE OR TAUGHT MASTERS PROGRAMMES should submit this form (and receive the outcome) via systems explained to you by the supervisor/module leader.

In order for research to result in benefit and minimise risk of harm, it must be conducted ethically. A researcher may not be covered by the University's insurance if ethical approval has not been obtained prior to commencement.

The University follows the OECD Frascati manual definition of **research activity**: "creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications". As such this covers activities undertaken by members of staff, postgraduate research students, and both taught postgraduate and undergraduate students working on dissertations/projects.

The individual undertaking the research activity is known as the "principal researcher".

Ethical approval is not required for routine audits, performance reviews, quality assurance studies, testing within normal educational requirements, and literary or artistic criticism.

Please read the notes for guidance before completing ALL sections of the form.

This form must be completed and approved prior to undertaking any research activity. Please see Checklist for details of process for different categories of application.

SECTION A: About You (Principal Researcher)

1	Full Name:	Tong Yin Ho, Tommy			
2	Tick all boxes that apply:	Member of staff:	☐	Honorary research fellow:	☐
	Undergraduate Student	☐	Taught Postgraduate Student	☒	Postgraduate Research Student
3	Institute/Academic Discipline/Centre:	The Hong Kong Management Association (HKMA)			
4	Campus:	The Hong Kong Management Association (HKMA)			
5	E-mail address:	2322644@student.uwtsd.ac.uk			
6	Contact Telephone Number:	852-95098311			

For students:		
7	Student Number:	2322644
8	Programme of Study:	Master of Business Administration
9	Director of Studies/Supervisor:	Dr. Katherine Mo

SECTION B: Approval for Research Activity

1	Has the research activity received approval in principle? (please check the Guidance Notes as to the appropriate approval process for different levels of research by different categories of individual)	YES	☐	NO	☒
					Date
2	If Yes, please indicate source of approval (and date where known): Approval in principle must be obtained from the relevant source prior to seeking ethical approval	Research Degrees Committee	☐		
		Institute Research Committee	☐		
		Other (write in)	☐		

SECTION C: Internal and External Ethical Guidance Materials

Please list the core ethical guidance documents that have been referred to during the completion of this form (including any discipline-specific codes of research ethics, location-specific codes of research ethics, and also any specific ethical guidance relating to the proposed methodology). Please tick to confirm that your research proposal adheres to these codes and guidelines. You may add rows to this table if needed.	
1	UWTSD Research Ethics & Integrity Code of Practice ☒
2	UWTSD Research Data Management Policy ☒
3	<i>[List any other relevant documents here]</i> ☒

SECTION D: External Collaborative Research Activity

If there are external collaborators then you should gain consent from the contact persons to share their personal data with the university. If there are no external collaborators then leave this section blank and continue to section E.

1	Institution				
2	Contact person name				
3	Contact person e-mail address				
4	Is your research externally funded?	YES	☐	NO	☒
5	Are you in receipt of a KESS scholarship?	YES	☐	NO	☒
6	Are you specifically employed to undertake this research in either a paid or voluntary capacity?	Voluntary	YES	☐	NO ☒
7		Employed	YES	☐	NO ☒
8	Is the research being undertaken within an existing UWTSD Athrofa	If YES then the permission question	YES	☐	NO ☒

	Professional Learning Partnership (APLP)?	below does not need to be answered.				
9	Has permission to undertake the research has been provided by the partner organisation?	(If YES attach copy) If NO the application cannot continue	YES	☐	NO	☒

Where research activity is carried out in collaboration with an external organisation

10	Does this organisation have its own ethics approval system?	YES	☐	NO	☒
	If Yes, please attach a copy of any final approval (or interim approval) from the organisation (this may be a copy of an email if appropriate).				

SECTION E: Details of Research Activity

1	Indicative title:	An Investigation of the relationship for CSR and Brand Loyalty to HK Banking Industry Based on Customer Trust, Customer Satisfaction and Brand Image			
2	Proposed start date:	3 November 2024	Proposed end date:	19 December 2024	
	Introduction to the Research (maximum 300 words per section) Ensure that you write for a <u>Non-Specialist Audience</u> when outlining your response to the points below: <i>Purpose of Research Activity</i> <i>Proposed Research Question</i> <i>Aims of Research Activity</i> <i>Objectives of Research Activity</i> Demonstrate, briefly, how Existing Research has informed the proposed activity and explain <i>What the research activity will add to the body of knowledge</i> <i>How it addresses an area of importance.</i>				
3	Purpose of Research Activity The purpose of this research is to investigate the impact of Corporate Social Responsibility (CSR) on brand loyalty within the banking sector in Hong Kong. As consumers increasingly prioritize ethical practices, understanding how CSR initiatives influence customer perceptions and behaviours is essential for banks aiming to enhance their competitive advantage. This study will explore the mediating roles of customer trust, customer satisfaction, and brand image in this relationship. By identifying these dynamics, the research aims to provide actionable insights for banking institutions on how to effectively leverage CSR initiatives to foster stronger customer loyalty. Ultimately, this research will contribute to both academic literature and practical applications in the banking industry, emphasizing the strategic importance of CSR in shaping consumer behaviour. (this box should expand as you type)				
4	Research Question The central research question guiding this study is: How do Corporate Social Responsibility initiatives influence brand loyalty in the banking sector of Hong Kong, and what roles do customer trust, customer satisfaction, and brand image play as mediators in this relationship? This question seeks to uncover the connections between CSR practices and consumer loyalty, focusing on the mechanisms through which CSR efforts can enhance customer relationships. The investigation will analyse how different dimensions of CSR—economic, environmental, and ethical—affect customer perceptions and their subsequent loyalty to banks. By addressing this question, the research aims to				

	fill existing gaps in literature regarding the specific impacts of CSR on brand loyalty within a culturally unique market like Hong Kong. (this box should expand as you type)
5	Aims of Research Activity The primary aim of this research is to explore the relationship between Corporate Social Responsibility (CSR) and brand loyalty in Hong Kong's banking industry. Specifically, it seeks to: - Examine how CSR initiatives affect customer loyalty among bank customers. - Investigate the mediating roles of customer trust, satisfaction, and brand image in enhancing brand loyalty. - Provide practical recommendations for banks on how to optimize their CSR strategies to improve customer loyalty. By achieving these aims, the study intends to contribute valuable insights that can help banks develop more effective CSR initiatives that resonate with their customers' values and expectations. (this box should expand as you type)
6	Objectives of Research Activity To fulfill the aims outlined above, this research will focus on several specific objectives: 1. To analyze the direct impact of CSR initiatives on brand loyalty among bank customers in Hong Kong. 2. To evaluate how customer trust mediates the relationship between CSR initiatives and brand loyalty. 3. To assess the role of customer satisfaction as a mediator in the connection between CSR efforts and brand loyalty. 4. To investigate how brand image influences the relationship between CSR initiatives and customer loyalty. 5. To formulate actionable recommendations for banking institutions based on findings related to enhancing their CSR strategies. These objectives will guide the research methodology and analysis, ensuring a comprehensive exploration of how CSR can be leveraged as a strategic tool for building stronger customer relationships. (this box should expand as you type)
	Proposed methods (maximum 600 words) Provide a brief summary of all the methods that may be used in the research activity, making it clear what specific techniques may be used. If methods other than those listed in this section are deemed appropriate later, additional ethical approval for those methods will be needed. You do not need to justify the methods here, but should instead describe how you intend to collect the data necessary for you to complete your project.
7	This study will employ a mixed-methods approach, integrating both quantitative and qualitative research methodologies to provide a comprehensive understanding of the relationship between Corporate Social Responsibility (CSR) and brand loyalty in the banking sector of Hong Kong. The quantitative component will involve a structured questionnaire designed to collect data from bank customers. This survey will measure key constructs such as CSR perceptions, customer trust, satisfaction, brand image, and loyalty using validated scales adapted from previous studies. The target population includes individuals aged 18-60 who have experience with banking services, and a snowball sampling technique will be used to reach participants who are familiar with CSR initiatives in the banking context. Data collection will be conducted online to ensure broad reach and efficiency, with a pilot test performed to refine the survey items before full distribution. The collected data will be analyzed using various statistical techniques, including descriptive statistics, regression analysis, and Structural Equation Modeling (SEM) via SPSS software. These analyses will help identify relationships among variables and test hypotheses regarding the mediating effects of customer trust, satisfaction, and brand image on the relationship between CSR initiatives and brand loyalty. In addition to quantitative methods, qualitative insights will be gathered through focus group discussions involving 8-10 participants each from diverse demographics. These discussions will explore participants' perceptions of CSR initiatives by banks and their impacts on trust, satisfaction,

	and brand image. The sessions will be recorded and transcribed to provide qualitative depth to the study. Ethical considerations are paramount in this research. Participants will be informed about the study's objectives and their rights before participation, ensuring informed consent. Confidentiality will be maintained throughout the research process, and participation will be entirely voluntary. By employing this mixed-methods approach, the study aims to gather robust data that accurately reflects consumer perceptions regarding CSR's influence on brand loyalty in Hong Kong's banking sector while providing nuanced insights through qualitative analysis. <i>(this box should expand as you type)</i>
	Location of research activity Identify all locations where research activity will take place.
8	Hong Kong <i>(this box should expand as you type)</i>
	Research activity outside of the UK If research activity will take place overseas, you are responsible for ensuring that local ethical considerations are complied with and that the relevant permissions are sought. Specify any local guidelines (e.g. from local professional associations/learned societies/universities) that exist and whether these involve any ethical stipulations beyond those usual in the UK (provide details of any licenses or permissions required). Also specify whether there are any specific ethical issues raised by the local context in which the research activity is taking place, for example, particular cultural and/or legal sensitivities or vulnerabilities of participants. If you live in the country where you will do the research then please state this.
9	Yes, I am loving Hong Kong where is the location of research activity <i>(this box should expand as you type)</i>

10	Use of documentation not in the public domain: Are any documents <u>NOT</u> publicly available?	NO	☒
		YES	☐
11	If Yes, please provide details here of how you will gain access to specific documentation that is not in the public domain and that this is in accordance with the current data protection law of the country in question and that of England and Wales. <i>(this box should expand as you type)</i>		

	Does your research relate to one or more of the seven aims of the Well-being of Future Generations (Wales) Act 2015?	YES	NO
12	A prosperous Wales	☐	☒
13	A resilient Wales	☐	☒
14	A healthier Wales	☐	☒
15	A more equal Wales	☐	☒
16	A Wales of cohesive communities	☐	☒
17	A Wales of vibrant culture and thriving Welsh language	☐	☒
18	A globally responsible Wales	☐	☒
19	If YES to any of the above, please give details:		

	(this box should expand as you type)
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SECTION F: Scope of Research Activity

	Will the research activity include:	YES	NO
1	Use of a questionnaire or similar research instrument?	☒	☐
2	Use of interviews?	☒	☐
3	Use of focus groups?	☒	☐
4	Use of participant diaries?	☐	☒
5	Use of video or audio recording?	☒	☐
6	Use of computer-generated log files?	☒	☐
7	Participant observation with their knowledge?	☐	☒
8	Participant observation without their knowledge?	☐	☒
9	Access to personal or confidential information without the participants' specific consent?	☐	☒
10	Administration of any questions, test stimuli, presentation that may be experienced as physically, mentally or emotionally harmful / offensive?	☐	☒
11	Performance of any acts which may cause embarrassment or affect self-esteem?	☐	☒
12	Investigation of participants involved in illegal activities?	☐	☒
13	Use of procedures that involve deception?	☐	☒
14	Administration of any substance, agent or placebo?	☐	☒
15	Working with live vertebrate animals?	☐	☒
16	Procedures that may have a negative impact on the environment?	☐	☒
17	Other primary data collection methods. Please indicate the type of data collection method(s) below.	☐	☒
	Details of any other primary data collection method: (this box should expand as you type)		

If NO to every question, then the research activity is (ethically) low risk and **may** be exempt from **some** of the following sections (please refer to Guidance Notes).

If YES to any question, then no research activity should be undertaken until full ethical approval has been obtained.

SECTION G: Intended Participants

If there are no participants then do not complete this section, but go directly to section H.

	Who are the intended participants:	YES	NO
1	Students or staff at the University?	☒	☐
2	Adults (over the age of 18 and competent to give consent)?	☒	☐

3	Vulnerable adults?	☐	☒
4	Children and Young People under the age of 18? (Consent from Parent, Carer or Guardian will be required)	☐	☒
5	Prisoners?	☐	☒
6	Young offenders?	☐	☒
7	Those who could be considered to have a particularly dependent relationship with the investigator or a gatekeeper?	☐	☒
8	People engaged in illegal activities?	☐	☒
9	Others. Please indicate the participants below, and specifically any group who may be unable to give consent.	☐	☒
	Details of any other participant groups: (this box should expand as you type)		

Participant numbers and source Provide an estimate of the expected number of participants. How will you identify participants and how will they be recruited?		
10	How many participants are expected?	Not less than 385 <i>(this box should expand as you type)</i>
11	Who will the participants be?	Friends and fellows, research participants on social media (e.g. facebook) <i>(this box should expand as you type)</i>
12	How will you identify the participants?	By snowball sampling only <i>(this box should expand as you type)</i>

Information for participants:		YES	NO	N/A
13	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	☒	☐	☐
14	Will you tell participants that their participation is voluntary?	☒	☐	☐
15	Will you obtain written consent for participation?	☒	☐	☐
16	Will you explain to participants that refusal to participate in the research will not affect their treatment or education (if relevant)?	☒	☐	☐
17	If the research is observational, will you ask participants for their consent to being observed?	☐	☐	☒
18	Will you tell participants that they may withdraw from the research at any time and for any reason?	☒	☐	☐
19	With questionnaires, will you give participants the option of omitting questions they do not want to answer?	☒	☐	☐
20	Will you tell participants that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs?	☒	☐	☐
21	Will you debrief participants at the end of their participation, in a way appropriate to the type of research undertaken?	☒	☐	☐
22	If NO to any of above questions, please give an explanation			

	<i>(this box should expand as you type)</i>
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Information for participants:		YES	NO	N/A
24	Will participants be paid?	☐	☒	☐
25	Is specialist electrical or other equipment to be used with participants?	☐	☒	☐
26	Are there any financial or other interests to the investigator or University arising from this study?	☐	☒	☐
27	Will the research activity involve deliberately misleading participants in any way, or the partial or full concealment of the specific study aims?	☐	☒	☐
28	If YES to any question, please provide full details			
<i>(this box should expand as you type)</i>				

SECTION H: Anticipated Risks

Outline any anticipated risks that may adversely affect any of the participants, the researchers and/or the University, and the steps that will be taken to address them. If you have completed a full risk assessment (for example as required by a laboratory, or external research collaborator) you may append that to this form.							
1	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;">Full risk assessment completed and appended?</td> <td style="width: 10%;">Yes</td> <td style="width: 10%;">☐</td> </tr> <tr> <td></td> <td>No</td> <td>☒</td> </tr> </table>	Full risk assessment completed and appended?	Yes	☐		No	☒
Full risk assessment completed and appended?	Yes	☐					
	No	☒					
2	Risks to participants For example: sector-specific health & safety, emotional distress, financial disclosure, physical harm, transfer of personal data, sensitive organisational information						
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"> Risk to participants: N/A <i>(this box should expand as you type)</i> </td> <td style="width: 50%;"> How you will mitigate the risk to participants: N/A <i>(this box should expand as you type)</i> </td> </tr> </table>	Risk to participants: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to participants: N/A <i>(this box should expand as you type)</i>				
Risk to participants: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to participants: N/A <i>(this box should expand as you type)</i>						
3	If research activity may include sensitive, embarrassing or upsetting topics (e.g. sexual activity, drug use) or issues likely to disclose information requiring further action (e.g. criminal activity), give details of the procedures to deal with these issues, including any support/advice (e.g. helpline numbers) to be offered to participants. Note that where applicable, consent procedures should make it clear that if something potentially or actually illegal is discovered in the course of a project, it may need to be disclosed to the proper authorities						
	N/A <i>(this box should expand as you type)</i>						
4	Risks to the investigator For example: personal health & safety, physical harm, emotional distress, risk of accusation of harm/impropriety, conflict of interest						
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"> Risk to the investigator: N/A <i>(this box should expand as you type)</i> </td> <td style="width: 50%;"> How you will mitigate the risk to the investigator: N/A <i>(this box should expand as you type)</i> </td> </tr> </table>	Risk to the investigator: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to the investigator: N/A <i>(this box should expand as you type)</i>				
Risk to the investigator: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to the investigator: N/A <i>(this box should expand as you type)</i>						

5	University/institutional risks For example: adverse publicity, financial loss, data protection	
	Risk to the University: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to the University: N/A <i>(this box should expand as you type)</i>
6	Environmental risks For example: accidental spillage of pollutants, damage to local ecosystems	
	Risk to the environment: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to environment: N/A <i>(this box should expand as you type)</i>

Disclosure and Barring Service				
	If the research activity involves children or vulnerable adults, a Disclosure and Barring Service (DBS) certificate must be obtained before any contact with such participants.	YES	NO	N/A
7	Does your research require you to hold a current DBS Certificate?	☐	☒	☐
8	If YES, please give the certificate number. If the certificate number is not available please write "Pending"; in this case any ethical approval will be subject to providing the appropriate certificate number.	N/A		

SECTION I: Feedback, Consent and Confidentiality

1	Feedback What de-briefing and feedback will be provided to participants, how will this be done and when? Participants will receive a debriefing after completing the study, which will occur immediately following their involvement. This debriefing will include an explanation of the study's purpose, the research questions, and any relevant findings. Participants will also be informed about how their contributions fit into the broader research context. Additionally, they will be provided with contact information for any follow-up questions or concerns. If the study involves sensitive topics, resources for mental health support will also be included. For participants who may not be able to attend the debriefing in person, alternative arrangements such as sending a debriefing email or providing a URL for online access to debriefing materials will be made. <i>(this box should expand as you type)</i>
2	Informed consent Describe the arrangements to inform potential participants, before providing consent, of what is involved in participating. Describe the arrangements for participants to provide full consent before data collection begins. If gaining consent in this way is inappropriate, explain how consent will be obtained and recorded in accordance with prevailing data protection legislation. Before participation, potential participants will receive comprehensive information detailing the study's purpose, procedures, potential risks, and benefits. This information will be presented in clear, non-technical language to ensure understanding. Participants will be required to provide written consent before data collection begins. If consent is deemed inappropriate in certain contexts, verbal consent may be recorded instead, ensuring compliance with data protection regulations. All consent forms will clearly outline participants' rights, including their ability to withdraw from the study at any time without penalty. <i>(this box should expand as you type)</i>
3	Confidentiality / Anonymity Set out how anonymity of participants and confidentiality will be ensured in any outputs. If anonymity is not being offered, explain why this is the case.

	To ensure confidentiality and protect participants' identities, no personally identifiable information (PII) will be collected unless absolutely necessary. Data will be anonymized during analysis and reporting to prevent any linkage between individual responses and participant identities. If PII is collected for follow-up purposes, it will be stored securely and separately from the research data. Access to identifiable information will be restricted to authorized personnel only. <i>(this box should expand as you type)</i>
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SECTION J: Data Protection and Storage

	Does the research activity involve personal data (as defined by the General Data Protection Regulation 2016 "GDPR" and the Data Protection Act 2018 "DPA")?	YES	NO
1	"Personal data" means any information relating to an identified or identifiable natural person ('data subject'). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. Any video or audio recordings of participants is considered to be personal data.	☐	☒
	If YES, provide a description of the data and explain why this data needs to be collected:		
2	<i>(this box should expand as you type)</i>		
	Does it involve special category data (as defined by the GDPR)?	YES	NO
3	"Special category data" means sensitive personal data consisting of information as to the data subjects' – (a) racial or ethnic origin, (b) political opinions, (c) religious beliefs or other beliefs of a similar nature, (d) membership of a trade union (within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992), (e) physical or mental health or condition, (f) sexual life, (g) genetics, (h) biometric data (as used for ID purposes),	☐	☒
	If YES, provide a description of the special category data and explain why this data needs to be collected:		
4	<i>(this box should expand as you type)</i>		

	Will data from the research activity (collected data, drafts of the thesis, or materials for publication) be stored in any of the following ways?	YES	NO
5	Manual files (i.e. in paper form)?	☒	☐
6	University computers?	☐	☒
7	Private company computers?	☐	☒
8	Home or other personal computers?	☒	☐
9	Laptop computers/ CDs/ Portable disk-drives/ memory sticks?	☒	☐
10	"Cloud" storage or websites?	☒	☐
11	Other – specify:	☐	☒

12	For all stored data, explain the measures in place to ensure the security of the data collected, data confidentiality, including details of backup procedures, password protection, encryption, anonymisation and pseudonymisation:
	To ensure participant anonymity and confidentiality, no personally identifiable information will be collected, and all data will be anonymized during analysis and reporting. If any identifiable data is collected for follow-up, it will be stored securely and separated from the main dataset. Data security measures include password protection for all files, encryption of sensitive data, and regular backups to prevent loss. Access to the data will be restricted to authorized personnel only, ensuring compliance with data protection regulations. These measures will safeguard participant confidentiality and uphold ethical standards throughout the research process. <i>(this box should expand as you type)</i>

Data Protection			
	Will the research activity involve any of the following activities:	YES	NO
13	Electronic transfer of data in any form?	☒	☐
14	Sharing of data with others at the University outside of the immediate research team?	☐	☒
15	Sharing of data with other organisations?	☐	☒
16	Export of data outside the UK or importing of data from outside the UK?	☐	☒
17	Use of personal addresses, postcodes, faxes, emails or telephone numbers?	☒	☐
18	Publication of data that might allow identification of individuals?	☐	☒
19	Use of data management system? (SPSS)	☒	☐
20	Data archiving?	☐	☒
21	If YES to any question, please provide full details, explaining how this will be conducted in accordance with the GDPR and Data Protection Act (2018) (and any international equivalents, where appropriate): (Q13) Electronic Transfer of Data: Data will be transferred electronically using secure and encrypted methods to safeguard sensitive information. All data transfers will adhere to Hong Kong's Personal Data Protection Ordinance, the General Data Protection Regulation (GDPR), and the Data Protection Act (2018). Access to the data will be restricted to authorized personnel only, with stringent protocols in place to prevent unauthorized access or data breaches. (Q17) Use of Personal Addresses, Postcodes, Faxes, Emails, or Telephone Numbers: Personal contact information will be collected and securely stored. Access to this data will be limited exclusively to my supervisor and myself. Prior to analysis, all personal data will be anonymized to protect participant privacy. The collection and utilization of personal data will comply with Hong Kong's Personal Data Protection Ordinance, the GDPR, and the Data Protection Act (2018), ensuring lawful, fair, and transparent use of the information. (Q19) Use of a Data Management System (SPSS): Data management and analysis will be conducted using SPSS, a secure and trusted statistical software. Access to SPSS will be restricted solely to my supervisor and myself. The software will be utilized in compliance with data protection regulations to ensure that all data is securely stored and processed. Regular audits will be performed to verify adherence to Hong Kong's Personal Data Protection Ordinance, the GDPR, and the Data Protection Act (2018). <i>(this box should expand as you type)</i>		
22	List all who will have access to the data generated by the research activity:		

	My supervisor and myself. <i>(this box should expand as you type)</i>		
23	List who will have control of, and act as custodian(s) for, data generated by the research activity:		
	My supervisor and myself. <i>(this box should expand as you type)</i>		
24	Give details of data storage arrangements, including security measures in place to protect the data, where data will be stored, how long for, and in what form. Will data be archived – if so how and if not why not.		
	Security Measures: Electronic data will be encrypted and access restricted to authorized personnel using multi-factor authentication. Regular security audits will be conducted. Data Storage Location: Data will be stored on my laptop, secured with high-level password protection. Data Storage Duration: Data will be retained as per institutional guidelines. Data Format: Data will be stored electronically in encrypted databases. Data Archiving: Yes, data will be archived in a long-term digital archive after the project. Physical data will be securely destroyed as per institutional guidelines. <i>(this box should expand as you type)</i>		
25	Please indicate if your data will be stored in the UWTSD Research Data Repository (see https://researchdata.uwtsd.ac.uk/). If so please explain. <i>(Most relevant to academic staff)</i>		
	N/A <i>(this box should expand as you type)</i>		
26	Confirm that you have read the UWTSD guidance on data management (see https://www.uwtsd.ac.uk/library/research-data-management/)	YES	☒
27	Confirm that you are aware that you need to keep all data until after your research has completed or the end of your funding	YES	☒

SECTION K: Declaration

	The information which I have provided is correct and complete to the best of my knowledge. I have attempted to identify any risks and issues related to the research activity and acknowledge my obligations and the rights of the participants. In submitting this application I hereby confirm that I undertake to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice which is published on the website: https://www.uwtsd.ac.uk/research/research-ethics/		
1	Signature of applicant:		Date: 18 December 2024

For STUDENT Submissions:

2	Director of Studies/Supervisor:	Dr. Kathrine Mo	Date: 18 December 2024
3	Signature:		

For STAFF Submissions:

4	Academic Director/ Assistant Dean:		Date:
5	Signature:		

Checklist: Please complete the checklist below to ensure that you have completed the form according to the guidelines and attached any required documentation:

☒	I have read the guidance notes supplied before completing the form.
☒	I have completed ALL RELEVANT sections of the form in full.
☒	I confirm that the research activity has received approval in principle
☒	I have attached a copy of final/interim approval from external organisation (where appropriate)
☒	I have attached a full risk assessment (where appropriate) ONLY TICK IF YOU HAVE ATTACHED A FULL RISK ASSESSMENT
☒	I understand that it is my responsibility to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice.
☒	I understand that before commencing data collection all documents aimed at respondents (including information sheets, consent forms, questionnaires, interview schedules etc.) must be confirmed by the DoS/Supervisor, module tutor or Academic Director.

RESEARCH STUDENTS ONLY

Once complete, submit this form via the **MyTSD Doctoral College Portal** at (<https://mytsd.uwtsd.ac.uk>).

RESEARCH STAFF ONLY

All communications relating to this application during its processing must be in writing and emailed to pgresearch@uwtsd.ac.uk, with the title 'Ethical Approval' followed by your name.

STUDENTS ON UNDERGRADUATE OR TAUGHT MASTERS PROGRAMMES should submit this form (and receive the outcome) via systems explained to you by the supervisor/module leader.