The Role of Brand Image and Corporate Image in Mediating the Influence of Corporate Social Responsibility on Repurchase Intention

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Abstract. The demand for products is increasing as a result of the increase in human population. Tight competition makes businesses have to work hard to build brand image and corporate image in order to increase repurchase intention, one of which is through Corporate Social Responsibility (CSR). The aims of this study is to determine the effect of CSR on repurchase intention through brand image and corporate image. Descriptive statistical analysis and PLS are the methods of analysis employed. The way to collect data through questionnaires with a total of 200 respondents. The analysis techniques used are PLS and descriptive statistical analysis. This study shows that CSR affects repurchase intention, brand image, and corporate image. Likewise, brand image and corporate image also affect repurchase intention. In addition, it was also found that CSR indirectly affects repurchase intention through brand image and corporate image. According to the study's findings, CSR has a direct and indirect impact on repurchase intention through corporate and brand image.

Keywords: Corporate Social Responsibility, Repurchase Intention, Brand Image, Corporate Image.

1 Introduction

Human development is currently increasing, based on the World Population Prospects 2022 news published by the UN, the human population until 2022 reached 8 billion people in the world on November 15, 2022, where population growth experienced an increase of 2.04% compared to 2021 which was 7.84 billion people [1]. Along with the increasing population in the world, the demand for products will also increase. Companies must produce a variety of product choices to meet consumer demand, so they can create repurchase intention. This makes companies compete, therefore companies must work harder to build a positive brand image and corporate image so that they are well known by consumers.

According to Marina et al in agreements involving companies, repurchase intention is an important determining element [2]. Repurchase intention plays an important role in determining the value contributed directly by loyal customers to the company. Companies today do not only consider profits, but companies also need to carry out corporate social responsibility (CSR) programs because this has an impact on attracting consumers to buy because the company does something positive for the environment and society [3]. According

to Eka et al, the company's dedication to achieving sustainable economic growth by balancing economic, social, and environmental demands is known as corporate social responsibility, or CSR [4]. The concept of CSR to help the business world advance the Indonesian economy so that it can improve its operating standards for the benefit of society, the environment, customers, employees, investors, and the government. Therefore, it must be mandatory because consumers prefer companies that actively promote CSR programs than those that do not so that they can increase repurchase intention [5].

According to Sibagariang & Nursanti from a consumer perspective, brand image is a collection of brand associations [6]. Customers who regularly use a particular brand tend to uphold the brand's reputation. Corporate image, according to Anggorawati is how people view an organization [7]. Images and responses are formed with all the senses, including sight, sound, smell, touch, taste, and feelings experienced during product use, customer service interactions, commercial arrangements, and corporate communications. Based on Balmer & Greyser, CSR is known to be able to advance brand image and corporate image, and as a result will help increase repurchase intention [8]. Companies that carry out CSR activities will get several benefits, one of which is being able to create a brand image and corporate image. The existence of a CSR program in a company can be enhanced a strong brand image to create a positive attitude. Consumer interest in making purchases is significantly influenced by a company's image. Public response to corporate image is greatly influenced by its popularity and capacity to serve and satisfy consumer desires [9].

The Repurchase Intention variable, which has not been extensively examined by other researchers, is where this study differs from earlier research. This study aims to discuss and test the impact of corporate social responsibility on repurchase intention through brand image and corporate image both directly and indirectly.

2 Methodology

The quantitative methodology used in this study includes descriptive and explanatory statistics. Explanatory research aims to test a hypothesis and is used to strengthen or reject the hypothesis [10]. This purposes of this study to determine the direct or indirect impact of mediating variables on the relationship between exogenous variable and endogenous variables. The exogenous variables is corporate social responsibility, the endogenous variablesis repurchase intention, brand image and corporate image. The accompanying picture provides a description of the conceptual framework used in this study.
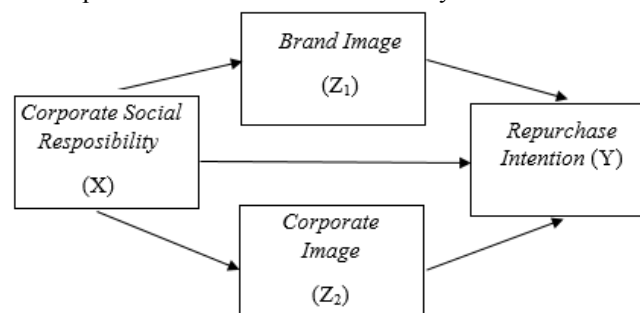
Fig. 1. Conceptual Framework

Meanwhile, the study's population were customers of beauty and care products so that they were classified as infinite population. Infinite population means a population whose number cannot be ascertained [11]. In taking samples, a nonprobability sampling technique was used, namely purposive sampling, which is a sampling technique with spesific considerations [12]. Respondents who had purchased skincare products more than 2 times, customers skincare products in Malang City and knew and carried out CSR product program were eligible to participate in this study.

To calculate the minimum sample size from the existing population, the formula Hair was used [13]. Since the population size was still unknown, the Hair formula was applied, which recommended that the minimum sample size be five to ten times the indicator variable [13]. In order for there to be 14 times 10 (14 x 10 = 140) indications. It is evident from the sample calculation findings that 140 respondents was the minimal sample size required for this investigation. A questionnaire was employed as the data gathering tool in this study. Partial Least Square (PLS) and descriptive statistical analysis were used to examine the gathered data.
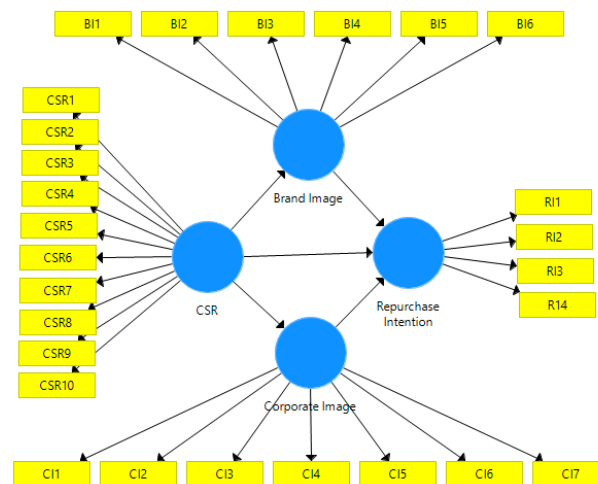
Fig. 2. Path Diagram PLS

PLS is used to test and analyze the direct and indirect influence between exogenous variables, namely corporate social responsibility, on endogenous variables, namely repurchase intention through mediating variables, namely brand image and corporate image. Model evaluation in PLS can be done by assessing the outer and inner model.

3 Result and Discussion

The results of the online questionnaire distribution have collected 200 data that have completed the previously determined respondent criteria. The following is a profile of respondents in this study.

Table 1. Respondent's Demographic Distribution

| Characteristics		Frequency	Persentage
Gender	Male	23	11,5%
	Female	177	88,5%
Age	18-34 years	171	85,5%
	35-40 yeasr	25	12,5%
	>40 years	4	2%
Occupation	Students	137	68,5%
	Private Employee	48	24%
	PNS	7	3,5%
	Not Working	4	2%
	Housewife	1	0,5%
	Others	3	1,5%
Education	Senior High School	121	60,5%
	Undergraduate	67	33,5%
	Diploma	6	3%
	Post Graduate	6	3%
Domicile	Lowokwaru	75	37,5%
	Blimbing	41	20,5%
	Klojen	32	16%
	Sukun	27	13,5%
	Kedungkandang	25	12,5%
Frequency of Purchase in Three Months	2 times	88	44%
	3-4 times	62	31%
	>4 times	50	25%
Frequency of Returning Empty Skincare Packaging in Six Months	1-2 times	157	78,5%
	3-4 times	25	12,5%
	>4 times	18	9%

From the survey that has been distributed, data was obtained regarding the identity of respondents in this study consisting of several criteria based on gender, age, occupation, last education, domicile, frequency of purchasing skincare products in three months, frequency of returning empty skincare packaging to stores in the last 6 months, products that are often used, and monthly expenses. Based on the data obtained, of the 200 samples, the majority were female, namely 177 or 88.5%. This is consistent with the study of Hakiki et al which states that care and beauty products are identical to women, and the impact of fellow women who can support someone to buy care and beauty products is obtained [14]. In terms of age, it is dominated by the 18-34 year old group as many as 171 or 85.5%.

This is consistent with the study from Pasadina which states that this age range tries to look beautiful and attractive [15]. In this study, all regions have been represented which are dominated by respondents from Lowokwaru District, namely 75 respondents or 37.5%. For job criteria, the majority of respondents are students. From the survey results, it is known that the frequency of purchasing care and beauty products in three months is 2 times as many as 88 respondents or 44%. Meanwhile, the frequency of returning empty skincare packaging to the store in six months is 1-2 times or 78.5%.

Table 2. Summary of Mean

Variable	No. Item	Mean	Grand Mean
CSR	CSR1	3,82	
	CSR2	4,17	
	CSR3	3,94	
	CSR4	4,14	
	CSR5	4,05	3,99
	CSR6	4,01	
	CSR7	3,90	
	CSR8	3,83	
	CSR9	4,04	
	CSR10	4,04	
Repurchase Intention	RI1	3,79	
	RI2	3,80	3,83
	RI3	3,89	
	RI4	3,86	
Brand Image	BI1	4,20	
	BI2	4,17	
	BI3	4,03	3,99
	BI4	3,90	
	BI5	3,92	
	BI6	3,77	
Corporate Image	CI1	3,85	
	CI2	3,95	
	CI3	4,00	
	CI4	3,92	3,95
	CI5	4,00	
	CI6	3,90	
	CI7	4,03	

Based on table 2 from 200 respondents, the grand mean for the CSR variable is 3.99, meaning that customers state that CSR has been implemented well. The CSR variable is known to have the highest mean in item 2 (CSR2) with a mean value of 4.17, meaning that consumers feel that beauty and care products often show their concern for the environment. The grand mean value for the repurchase intention variable is 3.83, meaning that beauty and care products increase customer repurchase intention. The repurchase intention variable is known to have the highest mean in item 3 (RI3) with a mean value of 3.89, meaning that consumers will recommend others to buy beauty and care products. The grand mean value for the brand image variable is 3.99, meaning that beauty and care products have a good brand image. The brand image variable is known to have the highest mean in item 1 (BI1) with a mean value of 4.20, meaning that customers strongly agree that beauty and care products have a good image. The grand mean value of the corporate image variable is 3.93, which means that the care and beauty products have a good corporate image. The corporate image variable is known to have the highest mean located in item 7 (CI7) with a mean value of 4.03, which means that consumers agree that the brand can meet the needs of its consumers.
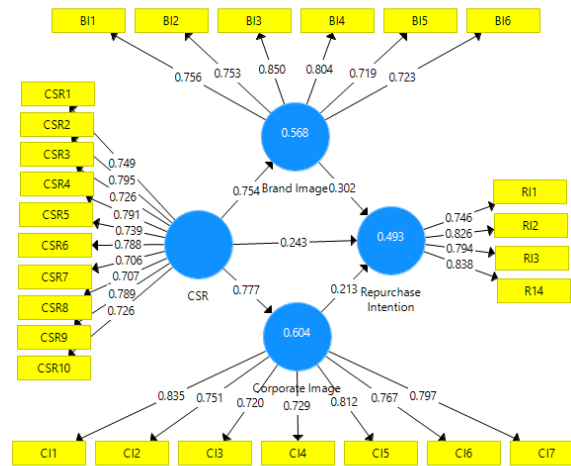
Fig. 3. Outer Model

This study used SmartPLS 3.2.9 to perform PLS (Partial Least Square) testing in addition to descriptive statistical analysis. Weak theories and data can be tested and the theory can be confirmed by this approach. The PLS assessment model evaluates both the inner and outer models. A model's validity and dependability are evaluated using the outer model.

Table 3. Outer Loading, AVE, and Composite Reliability

Variable	No. Item	Outer Loading	AVE	Composite Reliability
CSR	CSR1	0.749	0.566	0,929
	CSR2	0.795		
	CSR3	0.726		
	CSR4	0.791		

	CSR5	0.739		
	CSR6	0.788		
	CSR7	0.706		
	CSR8	0.707		
	CSR9	0.789		
	CSR10	0.726		
Repurchase Intention	RI1	0.746		
	RI2	0.826	0.643	0,878
	RI3	0.794		
	RI4	0.838		
Brand Image	BI1	0.756		
	BI2	0.753		
	BI3	0.850	0.591	0,896
	BI4	0.804		
	BI5	0.719		
	BI6	0.723		
Corporate Image	CI1	0.835		
	CI2	0.751		
	CI3	0.720		
	CI4	0.729	0.599	0,913
	CI5	0.812		
	CI6	0.767		
	CI7	0.797		

To measure convergent validity, the outer loading value must be >0.50 [16]. The results of the study tell that each item and variable has a outer loading value >0.50, which suggests that it is considered valid. Convergent validity can also be assessed using the AVE value; a value >0.50 is considered legitimate. According to Table 3, each variable is regarded as legitimate since its AVE value is >0.50. In order to assess validity, the cross loading value can also be used to assess discriminant validity. To guarantee the consistency, accuracy, and certainty of the instrument when calculating the construct, a reliability test is required in addition to the validity test. If composite reliability are > 0.70, they are considered dependable.

Table 4. Cronbach's Alpha

Variabel	Cronbach's Alpha
CSR	0.915
Repurchase Intention	0.815
Brand Image	0.861

Corporate Image	0.888

From table 4, CSR, repurchase intention, corporate image, and brand image variables all have Cronbach's alpha is >0.70, indicating that the alpha has been satisfied. Thus, it may be concluded that every construct has a high degree of reliability. To demonstrate the connection between latent variables, the inner model must be used in addition to the outer model. R-squared, effect size, and bootstrapping were used in this study to evaluate the inner model. The R-squared test can be used to explain the degree to which the exogenous variables impact the endogenous variables.

Table 5. R-Square

Variabel	R-Square
Repurchase Intention	0,493
Brand Image	0,568
Corporate Image	0,604

The repurchase intention has an R-squared value of 0.493, or 49.3%, according to the test findings shown in Table 5. This indicates that CSR, brand image, and corporate image account for 49.3% of repurchase intention, with other factors influencing the remaining portion. The weak categorization includes the R-squared value. On the other hand, the brand image variable's R-square value is 56.8%, or 0.568. This indicates that 56.8% of the effect of CSR on repurchase intention comes from the brand image variable, with other factors influencing the remaining portion. The medium or moderate classification includes the R-squared value. In contrast, the R-square for the corporate image is 60.4%, or 0.604. This demonstrates that 60.4% of company image influences CSR's impact on repurchase intention, with other factors influencing the remaining portion. The moderate group includes the R-squared value.

Table 6. F-Square

	CSR	Repurchase Intention	Brand Image	Corporate Image
CSR		0,042	**1,314**	**1,524**
Repurchase Intention				
Brand Image		0,052		
Corporate Image		0,024		

F-Square is used to determine the proportion of the variance of a particular exogenous variable to the endogenous variable and then calculated using the effect size. If the f-square value is <0.02, there is no effect. The f-square value of 0.02 - <0.15 has a small effect. The f-square value of 0.15 - <0.35 has a moderate effect and the f-square value ≥0.35 has a high effect. The results of table 6 show that the f-square of the CSR variable to the repurchase intention variable has a value of 0.042 which is classified as having a small effect. Additionally, there is a large or high effect, as indicated by the F-square of the CSR variable to the Brand Image variable of 1,314. A big or high effect is also indicated by the F-square of the CSR variable to the Corporate Image variable, which is 1,524. Additionally, the Brand Image variable's F-square to the Repurchase Intention variable is 0.052, classed as having a

small effect. Additionally, the Brand Image variable's F-square to the Repurchase Intention variable is 0.052, classed as having a small effect. Additionally, the Repurchase Intention variable's F-square with the Corporate Image variable is 0.024, indicating a small effect. Then comes the bootstrapping test, which is used to determine the influence of variables as well as for estimate and stability. To reduce data anomalies in the investigation, the bootstrapping method is used.

Table 7. Bootstrapping

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (0/STDEV)	P Values
Corporate Sosial Responsibility (X)-Brand Image (Z1)	0.754	0.752	0.040	18.936	0.000
Corporate Sosial Responsibility (X)-Corporate Image (Z2)	0.777	0.779	0.030	25.786	0.000
Corporate Sosial Responsibility (X)-Repurchase Intention (Y)	0.243	0.240	0.101	2.399	0.008
Brand Image(Z1)-Repurchase Intention(Y)	0.302	0.309	0.112	2.704	0.004
Corporate Image (Z2) -Repurchase Intention (Y)	0.213	0.210	0.110	1.938	0.027
Corporate Sosial Responsibility (X)-Brand Image (Z1)-Repurchase Intention (Y)	0.228	0.231	0.083	2.755	0.003
Corporate Sosial Responsibility (X)-Corporate Image (Z2)-Repurchase Intention (Y)	0.165	0.164	0.087	1.901	0.029

According to the bootstrapping test results, repurchase intention, corporate image, and brand image are all directly impacted by CSR. As determinants of repurchase intention, brand image and corporate image are directly impacted by mediation. Furthermore, through brand image and company image, the CSR variable indirectly influences repurchase intention. Furthermore, the hypothesis is accepted according to the theory with a p-value of less than 0.05. As a consequence, all hypotheses are accepted and have a substantial impact because the bootstrapping findings show that the p-value for all influences is less than 0.05.

Discussion

The Influence of CSR on Brand Image

Accoeding to the test findings, CSR has a direct, positive, and significant influence on the brand image of skincare product customers in Malang City. This demonstrates that the more effectively a company practices social responsibility, the more it will influence its brand image and provide it with the chance to build relationships with customers [17]. The results of the frequency distribution show that the highest mean item of CSR is that Brand often shows its concern for the environment. This can improve the brand image of a company because customers assume that the company does not only care about selling products, but also pays attention to the condition of the environment around it.

In a study by Sitanggang et al, it was stated that companies carry out CSR programs not because they want to take responsibility but to improve their brand image [18]. Sidik et al. claim that socially conscious businesses have a bigger influence on brand perception and that CSR gives businesses the chance to build connections with stakeholders and make internal adjustments. [19]. CSR has a positive effect on brand image. Businesses must engage in CSR initiatives to improve their brand positioning, increase sales, enhance market share, foster employee loyalty, save operating costs, and appeal to investors [20]. The brand has various CSR programs, so it also improves the brand image of beauty and care products. In addition, the highest mean brand image item is that customers agree that The Brand has a good image. The existence of a good image of a brand is influenced by the existence of good CSR from a company. This is supported by the results of study that proves through the average frequency of customers returning empty skincare packaging to the beauty and care product store in six months of 1-2 times and the majority of customers make repeat purchases 2 times in three months. The findings of this study are in line with the research of Salehzadeh et al., which found that CSR has a direct, positive, and significant impact on brand image [21].

The Influence of CSR on Corporate Image

The test results state that CSR has a direct, positive and significant effect on the corporate image of skincare product customers in Malang City. This means that if the company carries out a CSR program and provides benefits to the community, the company's reputation in the eyes of the community will be better [17]. This is in line with the research statement from Haekal which states that the formation of a CSR program is able to support and improve the good reputation that the company has built [22]. Active CSR activities have the power to attract customers, which will improve the company's reputation. Care and beauty products implement CSR programs appropriately which can improve corporate image.

The results of the frequency distribution show that the highest mean item from CSR is that the brand often shows its concern for the environment. The company's concern for its environment can improve the corporate image in the eyes of the community. According to Vegawati, the purpose of a company is to obtain maximum profit and improve corporate image sustainably if the company pays attention to social, economic, and environmental aspects [23]. according to Semuel et al, customers will see the company better if CSR can improve economic, social, and environmental issues [24].

In addition, the highest mean value of corporate image is that consumers agree that The brand can meet the needs of its consumers. If the company provides its social responsibility to the community, it will improve the corporate image and have a good impact on the company. There are many benefits that a company can get by improving its corporate image, which is why many businesses compete to do so. CSR is viewed as an investment to enhance the company's intangible assets, such as its corporate image. The results of this research are consistent with Wang's research, which found that CSR significantly and directly affects a company's image [25].

The Influence of CSR on Repurchase Intention

The test results revealed that CSR has a direct, positive and significant impact on the repurchase intention of skincare product customers in Malang City. This means that if the company carries out CSR activities more often, it will increase repurchase intention [22]. According to Anik et al, CSR will build a good image and will influence and encourage consumers to make repeat purchases [26]. The implementation of CSR will bring opportunities for consumers to products produced by the company to increase their sense of

belonging because they feel the appreciation and concern of the company. A survey conducted by Klein (1990) explained that 8 out of 10 people are interested in paying more if the product is environmentally friendly [24].

The results of the frequency distribution showed the highest mean item from CSR, namely brand often shows its concern for the environment. This is in line with study from Ha et al which states that consumers will have more intention to repurchase companies that run CSR programs than those that do not [27]. Consumers will be attracted to companies that carry out activities that are interesting and beneficial to consumers and the environment, so it is likely to increase repurchase intention towards the company.

In addition, the highest mean value of repurchase intention is that consumers agree that they will recommend others to buy skincare products. This means that if the company carries out good CSR activities, it will affect repurchase intention. Customers are starting to observe businesses that care about society and the environment, therefore CSR plays an important role in ensuring that consumers continue to buy products from these businesses in the future. This will have a beneficial effect on consumer intentions to make purchases in the future [18]. The findings of this research are consistent with Hassan et al.'s study, which shown that CSR significantly and directly affects repurchase intention [28].

The Influence of Brand Image on Repurchase Intention

The test results revealed that brand image has a direct, positive, and significant impact on repurchase intention of skincare product customers in Malang City. This means that if a company has a strong brand image, it can increase customer satisfaction and influence their emotional state, thus creating feelings of optimism and increased self-confidence to make repeat transactions [29]. In a study by Suherman et al it was stated that to increase the desire to repurchase, companies need to improve their brand image to meet consumer needs [30].

The results of the frequency distribution show that the highest mean item of brand image is that customers agree that the brand has a good image. This means that a company actively promoting brand image will improve the quality of the product perceived by consumers, so that consumers will make repeat purchases. According to Upamannyu et al., when consumers repurchase the same product on a product, this can bring good luck to the company because it is the key to a company's success [31].

In addition, the highest mean value of repurchase intention is that consumers agree that they will recommend others to buy beauty and care products. This shows that if a company's brand image is well known by the public, it will increase repeat purchases of a product. This is supported by the results of the study which show that the average customer is a woman aged 18-34 years with student status. The research statement item with the highest average is high-quality beauty and care products. This shows that respondents are aware that memories of beauty and care are positive. Consumers are more likely to trust a better-known brand than its competitors, which increases the likelihood that they will consider making another purchase for the same item Purnapardi et al [32]. The findings of this study are consistent with the research by Bhakuni et al, which showed that brand image has a direct and significant effect on repurchase intention [33].

The Influence of Corporate Image on Repurchase Intention

The test results revealed that corporate image has a direct, positive and significant impact on repurchase intention of skincare product customers in Malang City. This means that a good corporate image can foster consumer repurchase intention on a product/service. The better the corporate image is seen by the general public, the more prospects for repeat business. [34].

According to Saleem et al, when consumers think of a product or service, they will automatically think of the image [35]. Repurchase intention will increase with a positive corporate image. Therefore, companies must create a positive corporate image so that they are well known by customers.

According to the frequency distribution data, consumers agree that the brand can satisfy their needs, which is the highest mean item of corporate image. Consumers form their perceptions of a company through communication and experience. Customers will feel content and want to make another purchase from the business when they are happy with the services they receive. The public is more aware of a company's reputation when it has a positive image. Customers have more opportunity to make repeat purchases as a result [34].

In addition, the highest mean value of repurchase intention is that consumers agree if they want to recommend others to buy skincare products. This shows that a positive company reputation will stimulate repeat business from customers. According to research from Balla et al, corporate image tends to influence consumer repurchase intention both directly and indirectly [36]. The findings of this study are in line with research conducted by Srivastava et al, which resulted in corporate image having a direct and significant impact on repurchase intention [37].

The Influence of CSR on Repurchase Intention through Brand Image

Through brand image, CSR has been shown to have a significant and beneficial indirect effect on repurchase intention. Study by Sitanggang et al., which found that brand image strongly mediates the impact of CSR on repurchase intention [18]. In this study, each company's CSR program can help build a strong brand image for the business, and with this positive brand image, consumers will understand that the company cares more about society and the environment than just looking for profit.

A product's high repurchase intention is directly influenced by its brand image. This is because buyers are encouraged by the market's rapid development to consider brand image more than a product's physical attributes when making a purchase decision. Customers feel secure purchasing products from this company as a result. Because of this, consumers will buy the same goods again without hesitation, leading to inadvertent repeat purchases.

The brand image variable is also involved in mediating the relationship between the exogenous and endogenous variables in a number of studies. The idea that brand image acts as a mediator between CSR and repurchase intention was discovered by research conducted by Abdullah et al [38]. The computation results with the highest mean value for each variable lend credence to this argument. Customers' agreement that beauty and care items frequently demonstrate their concern for the environment has the highest mean value in the CSR variable. In the repurchase intention variable, the highest mean value is that consumers will recommend others to buy beauty and care products. In the brand image variable, the highest mean value is that consumers strongly agree that beauty and care products have a good image.

The Influence of CSR on Repurchase Intention through Corporate Image

It has been demonstrated that CSR significantly influences repurchase intention indirectly through business image. According to certain studies, the impact of CSR on brand equity is considerably mediated by corporate image. It can be concluded that businesses who implement CSR initiatives will develop a profitable corporate image and brand equity, even if the study does not explicitly indicate that the relationship between CSR and repurchase intention is mediated by corporate image.

CSR programs can have a positive impact on improving corporate image if their activities are carried out continuously, measurably, well-managed, and oriented both internally and externally [39]. Attitudes towards brands begin with cognitive processes that work on stimuli. Then it will affect consumers' repurchase intention towards the products offered [24].

The corporate image variable also contributes to moderating the corelation between the exogenous and endogenous variables in several studies. According to studies by Anggorawati et al., business image acts as a mediator [7]. This argument is supported by the computation results that show the highest mean values for each variable. The CSR variable with the highest mean value is customers' agreement that beauty and care products usually show their concern for the environment. The variable with the greatest mean value is repurchase intention, which indicates that customers will suggest beauty and care items to others. Customers' agreement that beauty and care products may satisfy their needs has the highest mean value in the corporate image variable.

4 Conclusion

The findings of the study show that CSR directly affects repurchase intention, corporate image, and brand image for cosmetics and personal hygiene items. As mediating factors, brand and corporate image also have a major impact on repurchase intention for beauty and care products. Additionally, through brand and corporate image in beauty and care products, the CSR variable indirectly influences the propensity to repurchase. All theories are therefore accepted. However, this study only looks at one beauty and care product, and it has limits in the field of investigation. Therefore, for further researchers, research can be conducted by focusing on other beauty and care products and in a wider area. This study provides practical implications for cosmetic and personal care companies. Continuous CSR programs, especially those addressing environmental issues like packaging returns, are positively valued by consumers. CSR not only strengthens brand and corporate image but also increases repurchase intention. Thus, CSR should be seen as a long-term strategic investment to build loyalty, competitiveness, and sustainable growth.

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