

Silva, S. C. E., Duarte, P., Machado, J. C., & Martins, C. (2020). Cause-related marketing in online environment: the role of brand-cause fit, perceived value, and trust. *International Review on Public and Nonprofit Marketing*, 17(2), 135-157.
<https://doi.org/10.1007/s12208-019-00237-z>

How permeable to cause-related marketing are millennials?

Abstract

The aim of this study is to shed a light on millennial's consumers' intentionality to participate in cause-related marketing (CrM) campaigns. Building upon the previous literature on CrM, authors outline 6 determinants of consumer's intention to purchase products involved with CrM campaigns. Taking into consideration these determinants, the conceptual model was tested using SPSS and SmartPLS software. The findings of this study based on the 229 millennials, reveal that that company's perceived motivation, brand-cause fit, consumer-cause identification, type of product and frame of donation were relevant when it came to purchasing intention of products under CrM campaigns. These results reinforce the findings from previous literature and provide more specific information on the millennial generation. The current findings are useful for companies to develop better cause-related marketing campaigns targeted at this specific group of consumers. To reach the consumer more successfully, it was proved that absolute values provided to the cause are impactful in donators/clients' perception of the campaign and purchase intention of the products associated.

Keywords: Cause-related marketing, purchase intention, brand differentiation, brand-cause fit, consumer-cause identification, donation frame, mechanism of CrM campaigns.

1. Introduction

Companies' spending on sponsoring a cause in 2017 reached 62.7 billion dollars worldwide and that value is expected to increase to 65.8 billion dollars shortly (Mendini, Peter, & Gibbert, 2018). And with the Covid19 pandemic these values are expected to increase (Edelman, 2020). Given the large amounts involved in cause-related marketing (CrM) campaigns (Robinson, Irmak, & Jayachandran, 2012), it is important to unveil the role of the customer and its intentionality toward CrM campaigns (Webb & Mohr, 1998; Vrontis et al., 2020).

A large body of literature focused on cause-related marketing (CrM) addresses the perspective of the company and how it profits from CrM (Silva & Martins, 2017), as well as in the non-profit organizations (NPOs) themselves (Nan & Heo, 2007). This way, and considering that CrM campaigns are normally win-win-win, it would be useful to better understand consumer intentionality to participate in cause-related marketing campaigns (Ross III, Patterson, & Stutts, 1992; Sen & Bhattacharya, 2001; Strahilevitz & Myers, 1998). Ross III, Patterson, & Stutts (1992) and Strahilevitz & Myers (1998) concluded that even though CrM has been discussed extensively, there is little research made on the effectiveness of cause-related marketing and on the response that it would induct in the consumer. Sen & Bhattacharya (2001) also pointed out that there is a lack of research studying the effect on the consumers when a company has a socially responsible behavior, which backs up the claims made by Ross III et al. (1992) and Strahilevitz & Myers (1998). Silva & Martins (2017), stated that there is a lot of focus on the companies' interest in engaging in CrM leading to a lot of studies wanting to analyze the companies' implications in the participation in CrM. Having the perception that companies benefit from CrM, and so do NPOs, the question remains regarding what individuals gain from CrM and what makes them want to engage in this kind of campaigns.

The analysis of all three entities (company, NPOs, and consumer) is very important for the success of a CrM campaign. CrM represents a partnership where all the parts have mutual objectives and benefits so an equal balance among them is imperial for CrM to be effective (Baker, 2003). As all entities are in balance, they all should be taken into account when talking of CrM actions and so, in this study, we will be studying the consumers' side of this marketing strategy.

In this study, we intend to explore individuals' motivations to participate in CrM campaigns. This will lead to a better understanding of consumer behavior and this way companies and NPOs can adapt better the way they conduct their CrM campaigns using the marketing tools available. This way, companies, and NPOs can ensure not only that their needs are met but also the consumers' needs as well and consequently making the campaign better for every part involved. Consequently, this study aims to answer the following questions: *What leads consumers to participate in cause-related marketing? What motivates consumers to engage in CrM campaigns?*

By answering these questions, this paper sheds light on consumer intentionality to purchase the products from companies participating in CrM campaigns. The contributions of this paper based on a consumer-centered approach highlight implications for theory and practice regarding the company's motivation, cause-company fit, consumer-cause identification, the role of the product in CrM campaigns as well as the frame of the donation.

The remaining of the paper is structured as follows. In the following section, we outline the theoretical underpinnings of CrM and provide support for the conceptual framework that is presented in the third section. In section four, we provide reasoning for the adopted methodological approach. In section five we present the findings of the study, followed by discussion and conclusion.

2. Cause-related marketing as a marketing strategy

2.1. CrM defined

Companies have been increasingly pressured to be involved in social causes and be socially responsible (Mohr, Webb, & Harris, 2001). In fact, expectations on businesses go beyond what is strictly required by law (Galan-Ladero et al. 2013: 37) and therefore companies are engaging in Corporate Social Responsibility (CSR) activities. Kotler and Lee (2005) claim that there are 6 types of CSR initiatives that a company may follow, being CrM one of these, along with cause promotions, corporate social marketing, corporate philanthropy, community volunteering, and socially responsible business practices. Companies began considering CrM adoption long time ago. In fact the adoption of CrM campaigns traces back to the 1990's (Tsai, 2009) and these have been substantially growing in popularity since then (Wulfson 2001; Koschate-Fischer, et al. [2012](#))

According to (Varadarajan & Menon, 1988, p.60) CrM can be defined as “the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchanges that satisfy organizational and individual objectives”. Building upon this definition Adkins (1999, p. 17) acknowledged that CrM is about “using marketing money, techniques and strategies to support worthwhile causes whilst at the same time building the business”. It can also be defined as the link between a company and a charity, where the firm contributes to a cause associated with its products, and that engages its consumers to attain higher revenue (Baker, 2003).

Building upon CrM essence of aiming to help a certain cause, it is important to acknowledge that CrM is not a matter of philanthropy or altruism, but it represents a marketing-driven activity (Strahilevitz, 1999). In CrM, companies, NPOs, and customers are part of the strategy as a way to meet their aims and get the return on the investment they made (Baker, 2003). In the same line, CrM is perceived as a very efficient strategy where everyone stands to win (Silva & Martins, 2017;

Varadarajan & Menon, 1988). The consumer gets something because he not only purchases the product, but he also feels the satisfaction of helping a cause; the firm increases its sales, thus improves their financial condition; and the cause gets publicity and donation from the company (Dahl & Lavack, 1995). Seen as this strategy satisfies all the entities involved, we can behold that it has become an alternative which many companies adopt. Hence, it does not surprise that companies' investing in CrM has increased significantly throughout the years and it is expected to continue growing (Barone et al., 2000; Polonsky & Wood, 2001) along with other CSR initiatives, especially after the Covid19 outbreak, and especially in some sensitive sectors, such as hospitality (Edelman, 2020)

Taking into consideration CrM foundations, the following sections portray different types of CrM campaigns, incentives to participate as well as obstacles that may arise from taking part in CrM campaigns.

2.2. Types of CrM campaigns

To comprehend better the types of CrM campaigns, it is important to take into consideration the two types of interaction that occurs between all parties involved in a CrM setting. On one side, how the consumer interacts with the company, and on the other how, the company interacts with the charity. From the consumer-brand interaction perspective, there are two main types of campaigns: monetary and non-monetary, i.e. whether the consumer has to incur or not in a transaction with the firm (Folse et al., 2014). However, only when a transaction occurs a CrM campaign is indeed put into practice (Kotler & Lee, 2005). From a perspective of how the company and the NPO work together, there are, according to Berglind & Nakata (2005) and Gupta & Pirsch (2016) three predominant ways of establishing an alliance may be considered: transactional programs, message promotion programs and licensing programs (Berglind & Nakata, 2005).. Berger et al. (2006) and Till & Novak (2000) consider that the transactional programs are the ones that should be considered CrM campaigns, as there is a financial contribution involved.

Taking into perspective the charity and the company interaction, the predominant CrM campaigns include transactional programs. A transactional program is the typical exchange-based donation when a product is sold and the firm gives a share of the profits to the NPO they are related to (Eikenberry, 2009). For example, the pink product's campaign conducted by Susan G. Komen Breast Cancer Foundation allowed consumers to buy a product while supporting breast cancer research, by partnering with multinational corporations (Eikenberry, 2009). Following this line of thought, message promotion programs are not considered within the scope of CrM campaigns since

the cause is promoted to bring awareness to the cause's message or to attract the participation of the consumers and at the same time improve the image of the brand sponsoring the cause (Sundar, 2007), but with not transaction involved. The initiative does not depend on consumer indeed buying the product of the brand. An illustration of this is a partnership that was made by the Anti-Defamation League and Barnes & Noble that created an initiative called "Close the Book" to provide materials and lectures to promote cultural and racial tolerance (Eikenberry, 2009; Kuo & Liu, 2014). There were 2 million books distributed in stores, promoting both the cause and the company (Kuo & Liu, 2014), but none of this depended on people actually buying the books. Finally, as for licensing programs, the cause licenses its name and logo to the company and in exchange gets a percentage of the revenue. This way, the company can use the brand's image for their marketing activities (Kuo & Liu, 2014). There is, hence, a transaction involved and this way, this third type can indeed be considered as a form of CrM. The charity of World Wildlife Fund licenses the use of their logo and name to Visa and in return, the company gives a percentage of the transactions made under campaigns that are associated with the logo of WWF (Eikenberry, 2009; Sundar, 2007). This licensing program as provided the cause with over 10 million US dollars in donations from Visa (Kuo & Liu, 2014).

In our research we aim at understanding how the consumer participates in the cause or what approach the company has towards the charity. For this study, we will investigate monetary campaigns. The reasoning behind this decision lies in consumer familiarity with this type of CrM campaign and researchers' availability to measure the determinants that influence consumers' intent to participate in CrM (Howie et al., 2015). As for the program used by the company towards the cause, we will focus only in transactional programs, that are also the most well-known and more used programs (Eikenberry, 2009), and are, according to our understanding the backbone of CrM campaigns. This program is usually related to monetary donation on the side of the consumer, so it is the one that makes more sense to proceed studying in this research.

2.3. Incentives to participate in CrM

According to the literature, to conduct a successful CrM campaign, a scenario should be created where all the participants have something to gain, also known as a win-win-win situation (Silva & Martins, 2017). Hence, all parties are expected to be familiar with potential gains, which can serve as an incentive. The companies benefit from an improvement of their image in the eyes of the consumer (Mohr et al., 2001), as well as an improvement of their reputation and their brand value is enhanced. Furthermore, CrM campaigns improve the marketing relationships with customers (Ross et al., 1992), which can lead to the stimulation of the purchase behavior of the consumers (Pirsch & Gupta, 2006) and so an increase in revenue (Berglind & Nakata, 2005). CrM is considered profitable for companies

than other marketing activities leading to a higher number of sales with little extra spending (Berglind & Nakata, 2005). Essentially, CrM generates a positive mindset towards a company that has been related to unethical practices (Crbyer & Ross, 1996) and there is also the fact that it improves employee morale, retention, and recruitment. Another advantage for the firm is that the supporters of the cause will now become consumers of the company and as such the company will increase their reputation and consumer loyalty (Berglind & Nakata, 2005; Pirsch & Gupta, 2006).

For the cause, CrM brings an increase in funding, seen as they have the contribution of the company (Pirsch & Gupta, 2006). It leads to more exposure to the public which can result in more sources of donations and the increase of the cause's reputation (Berglind & Nakata, 2005). There is also the creation of awareness of the cause through CrM campaigns, increase in visibility, reputation (Varadarajan & Menon, 1988), and can make individuals more receptive to the cause ending up having a better chance at recruiting volunteers (Silva & Martins, 2017). Companies also provide the causes with their marketing talent and business knowledge to develop and implement the CrM campaigns, being a key factor in the failure or success of the campaign (Berglind & Nakata, 2005). Furthermore, the cause has less administrative work because all the donations are coming from one source, leading to fewer expenses.

As for the consumer, the benefits of participating in CrM campaigns provide a sense of added value for their purchase (Webb & Mohr, 1998) and get the satisfaction of knowing he is helping a cause (Polonsky & Wood, 2001), whether this happens offline or online (Silva *et al.*, 2020). When consumers participate in CrM campaigns, they are humanizing something that would otherwise be just a transaction, making it more rewarding for them (Berglind & Nakata, 2005). This also gives the consumer a way of rebelling against the system. By purchasing a product related to CrM campaigns, consumers inject social and personal meaning into the marketplace, steering away from the materialistic side of a purchase (Berglind & Nakata, 2005). Silva and Martins (2017) claim that the association of products with a cause mitigates the post-purchase guilt induced by the purchase of several products, namely the more expensive ones.

2.4. Obstacles to CrM campaigns

Even though CrM campaigns consist of numerous positive aspects, some barriers need to be taken into consideration. This rests on the fact that, although it involves giving to a cause, from a philanthropic perspective, a CrM philosophy is not that of helping others, but rather of driving the sales up (Varadarajan & Menon, 1988). This creates the hindrances in the eyes of the consumer and companies have to find ways to avoid these problems.

Seen CrM as a sort of marketing strategy (Strahilevitz, 1999), consumers can question the destination of the donations and feel that the company is taking the advantage of the cause to improve their image and get higher profits with little disregard for the cause (Berglind & Nakata, 2005). Several authors, such as Brønn & Vrioni (1998), Mohr and colleagues (1998), and recently Patel and colleagues (2016) noted that there are skeptical consumers who are very suspicious of the firms' intentions.

Additionally, the matter of strategic fit between company and cause needs to be considered. A potential misfit can lead consumers to aversion towards the CrM campaign (King, 2001; Dahl & Lavack, 1995). Under these circumstances, when the partnership does not make sense, consumers are having reservation toward the product purchase (Hoek & Gendall, 2008). In the same line, when individuals are overwhelmed with CrM campaigns, it may lead them to reduce their contributions. Next, at some moment consumers reach a point where they think they have helped enough or get tired of being requested to help numerous different causes (Polonsky & Wood, 2001). This is also known as "donor fatigue" (Polonsky & Wood, 2001). Another problem that stems from this is that CrM may end up changing the pattern of giving. This happens because causes with a more attractive message overtake the ones with a less attractive, but equally important, causes. CrM may, in the long-run, desensitize people to social causes due to being used in excess by the companies in marketing campaigns, increasing the consumer's resistance to contributing (Berglind & Nakata, 2005). Moreover, CrM may turn out to neutralize feelings of self-sacrifice, substituting consumption by morality, changing in the mind of the consumers the concept of charity and altruism (Smith & Higgins, 2000).

Given a large number of upsides in conducting CrM campaigns, companies need to plan very carefully how they are going to execute their campaigns so that they are successful and meet their goals. To guaranty this success, it makes sense to understand what leads the consumer to engage in CrM and adapt the campaigns to the consumer to get better results (Sen & Bhattacharya, 2001).

2.5 CrM and Purchase intention

Purchase intention is formed around the assumption that there is going to be a transaction and so it is considered as a relevant indicator of actual purchase behavior (Chang & Wildt, 1994). Purchase intention represents the situation in which the consumer is inclined to buy a certain product in a certain condition, a consumer decision-making process that helps us understand the reason behind the purchase of a product (Parengkuan, 2017). According to Spears & Singh (2004, p.56), purchase intention represents "an individual's conscious plan to make an effort to purchase a brand in the future".

Companies try all sorts of ways to reach the consumer and get attention to their product, but consumers have the final say in the purchase of a product (Diaa, 2017). However, the consumers' purchase intention can be affected by changes in price or perceived value, as well as internal and external motivations (Parengkuan, 2017), making it possible for companies to try and adapt their products to the consumer. Additionally, beliefs and attitudes can also influence the consumers' purchase intention and for that reason, companies use advertising to influence the consumer (Belic & Jonsson, 2012). Hence, when consumers recognize a certain attitude on an advertisement, for example, creativity, there is a higher chance that the consumer will buy the product which helps predict the buying behavior (Diaa, 2017).

As CrM is a type of marketing campaign that has as a main objective the increase of the purchase behavior, by portraying a positive attitude towards causes (Westberg, 2004) companies can reach the financial and social objectives. At the same time, consumers get the satisfaction of fulfilling their purchase intentions and social duty (Ross et al., 1992). According to Westberg (2004), purchase intention is a crucial objective of CrM for two main reasons. The first one is that purchase intention is the best indicator of the consumer's behavior. The other one is that there is a growing number of brands on the market and that makes it difficult for the consumer to objectively assess the brand that better satisfies his needs. CrM is one factor that might make it easier for the consumer to choose the brand. It is suggested that people are susceptible to turn their attention, time, and effort to create a positive outcome (Johansson, Nordin, & Liljenberg, 2015), so CrM turns the consumer's attention to the brand that conducts these kinds of campaigns.

The purchase intention of the consumer is a very valuable indicator of this study. This is shown by the effect it has on the company's performance, especially from a financial perspective. Purchase intention has the potential of leading to a purchase of a product or service or even lead the consumer to spread the name of the company to the people around him, which creates a positive effect on the finances of the company (Lee & Lee, 2015). To understand the purchase intention, some researchers addressed the motivation of the consumer to participate in CrM campaigns. The ones that stood out were intended to donate to causes in need (Bennett, 2003; Green & Webb, 1997) and the urge to participating in something different that at the same time supports a social cause (Byran Miller, 2009; Chiu, Lee, & Won, 2016; Chris Zhao & Zhu, 2014; Zheng, Li, & Hou, 2011).

Purchase intention represents the endogenous variable in our model, therefore it was important to get a better understanding of it. In the next section, we are focusing on explaining the exogenous ones and proposing the conceptual framework of this study.

3. Conceptual Framework Proposed

According to Barone and colleagues (2000), the way the consumer perceives the motivation of the company when getting involved in CrM activities has a great impact on their decision to purchase products under CrM campaigns. Thus, careful communication of the company's motivation in the CrM campaign plays a role in the eyes of the consumer (Barone et al., 2000; Drumwright, 1996). Consumers' who distrust in a firm's motives usually have reservations in participating in CrM campaigns (Webb & Mohr, 1998). In the study by Barone and colleagues (2000) it is estimated that when companies support a social cause for what consumers perceive are the right reasons, the consumers will choose their brand more often. This shows us that in their process to purchase a product under a CrM campaign, the consumers evaluate what were the possible motives that lead the firm to support a cause and they become more willing to purchase this product if they believe that the intentions of the firm were altruistic.

H1: A positive consumer perception of the company's motivation positively impacts the participation of the consumer in CrM campaigns.

The same product suffers changes depending on what brand is selling them (Barone et al., 2000). However, this differentiation among products is attenuated when the product is part of a CrM campaign (Brown & Dacin, 1997). This happens because consumers want to feel that they are helping the cause in need affecting their willingness to trade their usual products for the ones supporting a cause (Barone et al., 2000). Being so, the degree of differentiation affects the decision of the consumer to participate in CrM (Pirsch & Gupta, 2006). The higher the differentiation between brands, the more difficult is for the consumer to switch toward the brand supporting the cause. When this is the case, the company conducting the CrM campaign has to take advantage of participating in CrM on a more sizable way (Pirsch & Gupta, 2006). As such, the more homogeneous the brands, the easier it is for the consumer to purchase CrM products (Barone et al., 2000). Knowing this, it is important to measure the impact of the differentiation in consumers' participation in CrM campaigns.

H2: The differentiation among brands is attenuated by the participation of a firm in a CrM campaign.

The fit between the brand and the cause is another parameter to consider. Choosing a cause that has the same core values and the same mission and vision has a positive impact on consumers' purchasing decisions (Chéron et al., 2012; Reast & Popering, 2012). Brand-cause fit is the perceived similarity between the brand and the cause and whether the pairing of the two is considered acceptable or not in the consumers (Nan & Heo, 2007). A high-fit leads to a positive effect on consumer purchase

behavior (Pracejus & Olsen, 2004) as well as higher brand recall, better credibility for the firm, and increased connection between the consumers and the cause being supported (Chéron et al., 2012). On the other hand, the low fit might lead to the perception that the company is abusing the cause instead of helping (Chéron et al., 2012). In the research done by Pracejus & Olsen (2004), authors found that in terms of value trade-off, campaigns with a high-fit of CrM has 5 to 10 times the impact that the low-fit campaigns had. This shows just how important it is to know the causes and evaluate to which extent they align with the company's message.

H3: A high fit between company and cause has a positive influence on consumption intentions in CrM campaigns.

Consumers tend to purchase products of brands associated with causes when they identify with the cause (Reast & Popering, 2012; Bigné *et al.*, 2010). Hence, companies should find which causes and charities their potential consumers are committed to, and this way get them to be more active consumers of the brand (Stets & Burke, 2008). To understand the connectivity between the consumer and the cause, we have to compare the consumer's self-concept and the way they perceive the cause (Lichtenstein, Drumwright, & Braig, 2004). Individuals are driven to give a positive evaluation and be more engaged in social groups that they identify with as a way to improve and strengthen their self-concept (Bigné-Alcañiz et al., 2010). So, consumer-cause identification can be described as the level of overlap between the self-concept of the consumer and the perception he has of the firm (Lichtenstein et al., 2004). The connection between cause and consumer leads to a better attitude towards the brand and increases the purchase intention of their products (Bhattacharya & Sen, 2003).

H4: A high identification between consumer and cause has a positive influence on the consumption intentions in CrM campaigns.

Another matter that seems to have an impact on the choice of the consumer to buy products that are aligned with a CrM campaign is the type of product. As stated by Silva & Martins (2017) consumer's guilt can drive consumers to not buy or return purchased products and so, the brand needs to attenuate these feelings. CrM is a way to make them feel less guilty when buying a product, they do not need. Frivolous products, or pleasure-oriented products, tend to better invoke this feeling of guilt in the consumer before, during, and after the purchase is the best product to apply a CrM campaign (Chang, 2008). This does not happen with products that are considered practical, because they were not purchased on a whim. Practical products are purchase in the base of need, not desire,

therefore there is no guilt attached. As a result, CrM has greater results when associated with frivolous products seen as they stimulate our emotions (Polonsky & Wood, 2001; Chang, 2008).

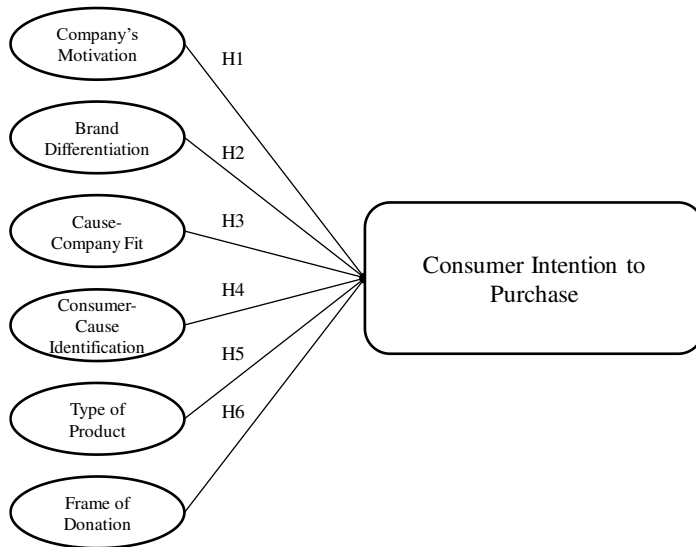
H5: The type of product that is involved in CrM campaigns has an impact on the purchase intention of the consumer.

The frame in which the donations are made influences the consumers' intention to purchase as well. Consumers' decisions can be influenced by how the information about the donation is displayed to them framed (Grau & Folse, 2007; Pracejus, Olsen, & Brown, 2003). There are two main ways to frame monetary donations: absolute value and percentual value (Chang, 2008). Percentual value tends to be more confusing to the consumer than absolute value, leading him to question which way the value is going to be applied. Consumers like to know what is the exact value that is going to be donated (Pracejus et al., 2003). According to Chang (2008), when a donation is made in absolute dollar value, it has a bigger impact on the consumer purchase than a percentual donation, for products that have a lower price. However, when the products are high priced, the opposite is true (Chang, 2008).

H6: The frame that the donation is conducted has an impact on the consumer's purchase intention.

Summarizing all the information, we propose the following model:

Figure 1: Proposed Conceptual Model



As can be seen, the dependent variable is the intention to purchase products from companies participating in CrM campaigns. As for the dependent variables, they were chosen according to the authors of previous studies in the field. As a result, there are 6 determinants of consumer's intention to purchase a product under CrM campaigns, and these are the company's motivation, differentiation among brands, cause-company fit, consumer-cause identity, type of product and frame of donation. In this model, we will only take into consideration the monetary CrM campaigns.

4. Methodology

4.1. Study design

Considering that the objective of the study was to find the determinants of a consumer's intention to purchase a product in traditional transactional CrM campaign, we developed a survey to test the hypotheses in the conceptual model proposed. We made clear to the respondents what was CrM and that we were talking about contributions made through the purchase of a product (Varadarajan & Menon, 1988). The survey was distributed online, as it is more convenient and easier to spread. Since the target respondents were millennials this was the best approach and proved to be the fastest and more efficient way to get results. The link for the survey was publicized through social media and college emails to reach the highest possible number of people. Given the exploratory nature of the study, the data was analyzed using PLS structural equation modeling technique.

4.2 Measures

The survey was organized in several parts being the first devoted to assessing the demographic characteristics of the respondents, including age, gender, place of residence, professional situation, level of education, number of people in the same household, and the monthly income of the household.

To measure the independent variables of the model, which are the 6 determinants of participation in CrM campaigns, we used a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). The company's perceived motivation to enter in CrM was measured based on the work of Tsai (2009) and adapting it to our study. As for the brand differentiation, the studies we found did not structure their studies as needed for us, so we constructed the questions of this part of the survey, still keeping in mind the literature. The cause-brand fit was studied by Hou, Du, & Li (2008) and we adapted that study to our own resulting in 3 questions to see the importance for the individual of the congruency between cause and company. For the fit between cause and the consumer we also relied on the research made by Hou, Du, & Li (2008). Out of the 16 cause attributes that included different motives, 3 of them were related to cause-consumer fit and so we used them in our survey. As for the type of product, we based our questionnaire on the work of another unpublished thesis made on the matter, that we thought were relevant to our study (Johansson et al., 2015). In the frame of the donation, we found the same problem that we had in the price/performance trade-off and so we had to self-construct the questions also, based on the literature referred to the conceptual framework.

As for the intention to participate, the same 7-point Likert scale was used. This was based on the research of Yoo, Kim, & Doh (2018), and the same scale was also used in the research of Grau & Folse (2007). Table 1 summarizes the constructs and items in the survey.

Table 1: Constructs and their items

Construct:	Items:
Company's Motivation (Tsai, 2009) Cronbach alpha: 0.87 Other studies:(El-Bassiouny et al., 2014)	Brands are motivated to launch CrM campaign more by philanthropic impetus than by desire of profit-generation It is important for me that brands are motivated to launch the CrM campaign more by philanthropic impetus than by desire of profit-generation Brands bring more help to the beneficiaries than to themselves CrM campaigns reflect the brand's emphasis on charity
Brand differentiation <i>Self-constructed based on: (Barone, Miyazaki, & Taylor,2000; Brown & Dacin, 1997)</i>	I would buy a product with a worse quality/higher price than the products I usually buy if the company contributes to a cause. When the quality is much lower, or the price is very much higher than the products I usually buy, the fact that the company makes contributions to a cause stops influencing my purchase decision. I would be willing to switch to a product that is related to a cause as long as there are no changes in the price or performance.
Cause-company fit (Hou et al., 2008) Cronbach alpha: 0.9052	I think it is valuable for the companies to participate in a cause I think more improvements will be made if the companies can participate in the cause which related more to their operations

	I prefer to choose those products which participate in the cause relate closely to themselves
Consumer-cause fit (Hou et al., 2008) Cronbach alpha: 0.9008 Other studies: (Landreth, 2002)	I prefer to choose those products which will donate more to the areas I concerned more I think, for example, relatives and patients themselves prefer to choose those products which will donate to cancer cure I prefer to choose those products whose donations are more transparent in use
Type of Product (Johansson et al., 2015) Cronbach alpha: .807	Practical products/Frivolous products: I am eager to take part in a cause-related campaign of a brand selling daily basic/pleasure-oriented products Knowing that a brand from this product category contributes to a charitable cause would make me feel good I would engage in a cause-related campaign by purchasing a product from a brand that sells daily basic products
Frame of donation Self-constructed Based on: (C. Chang, 2008; Grau & Folse, 2007; Pracejus et al., 2003)	Low price/High price products: Donating an absolute amount (€) is more impactful than donating a percentage (%) of the product's value I'm more willing to buy a product if the donation is made in absolute value (€) for each purchase than if it is made in percentage (%) of the purchase.
Intention purchase (Yoo et al., 2018) Cronbach alpha: 0.952 Other studies: (Grau & Folse, 2007)	I think that CrM campaigns are a good idea. I would be willing to participate in CrM campaigns. I would consider purchasing a product to provide help to a cause. It is likely that I would contribute to a cause by getting involved in a CrM campaign.

4.2. Sample

The final sample was composed of 229 participants and was contacted through social media, such as Facebook and LinkedIn, as well as email and private messaging. Since this study is focused only on the millennial generation, we used the age variable as a control variable. In total, 254 people answered the survey, but after removing the individuals that did not belong to the millennial generation, it remained 229 usable answers. The survey was written in Portuguese since this study was conducted in Portugal. Table 2 resumes the descriptive characteristics of the sample.

Table 2 - Demographic data

Variables	Statistics		
Age	Min-Max	18 – 39	-
	Mean	23,63	-
	Std. deviation	4,62	-
	Median	22	-
Gender	Male	76	33.20%
	Female	150	65.50%
District of residence	North	218	95.10%
	Centre	11	4.90%
	South	0	0%
Professional situation	Student	141	61.60%
	Employed	39	17.00%
	Student-worker	45	19.70%
	Unemployed	4	1.70%
	Retired	0	0%

Variables	Statistics		
Qualifications	Elementary school	0	0%
	Middle school	3	1.30%
	High school	66	28.80%
	Bachelor's degree	111	48.50%
	Master's degree	46	20.10%
	PHD	3	1.30%
Household	Min-Max	1 – 6	-
	Mean	3,37	-
	Std. deviation	1,15	-
	Median	4	-
Income	< 500€	14	6.10%
	500€ - 1000€	62	27.10%
	1000€ - 2500€	97	42.40%
	2500€ - 5000€	41	17.90%
	5000€ - 10000€	6	2.60%
	> 10000€	1	0.40%

For this study, the millennial generation is composed of individuals born between 1980 and 2000. As so, the age varied between 18 and 39 years old, with a large part of the sample being 22 years old (31%). Most of our sample is female. The vast majority of the respondents are students, while the rest of the individuals either is employed or works while still studying and a very small percentage is unemployed. As for qualifications, most people went to college and have a bachelor's or master's degree, with a significant percentage of individuals that stop their studies in high school. The household situation ranges from 1 to 6 people, with an average of 3,37 people in one household and the income is mostly centered in the middle option, meaning that most households have revenue of 1000€ to 2500€ per month. However, there are more households with incomes below those than with higher incomes.

5. Data Analysis

Considering the designed model, we processed the data collected through IBM's SPSS 26 and Smart PLS 3.3.2 software (Ringle et al., 2015). The first step was to check the significance of the items and the construct performing exploratory factor analysis followed by confirmatory factor analysis, afterward we conduct a path analysis to test the hypothesis (Chin, 1998).

5.1. Model's Reliability and Validity

The first measurement we took into account was the factor loadings. To consider the results reliable, all items with loadings lower than 0,4 should be removed from the model (Memon & Rahman, 2013). Looking at Table 3, it can be seen that the majority of the item loadings are above 0,7 and the few ones that are below 0,7 are greater than 0,4. The p-value of each factor loading indicated statistical significance. As outlined in table 3, the variables remaining in the model were

relevant for the model and did not increase the reliability of the model if removed. Nevertheless, items cm_1_3 and top_pp_2 were removed from the model since they were satisfying the above-mentioned rule of thumbs. Moreover, the construct brand differentiation did not fulfill the requirements of quality for our model and so we had to proceed to the debugging of the model and remove it. As such we will not be able to access if trade-off impacts purchase intention and so we will not be able to confirm or deny hypothesis 2.

Another indicator we used to check reliability is Cronbach's alpha. This is an index that shows internal consistency between items (Vinzi et al., 2010). There is also the Dillon-Goldstein's rho or composite reliability that measure the internal consistency, like Cronbach's alpha, but it takes into consideration the factor loadings of the items (Memon & Rahman, 2013). For both Cronbach's alpha and composite reliability, the values must be higher than 0,7. The results showed that all the constructs in the model fulfill this criterion (see Table 3). The average variance extracted (AVE), which measures the internal consistency of the construct through the variance that the latent variable seizes from its measurements items comparing with its measurements errors, i.e. the convergence of the construct's items, assuming that the average covariance between indicators was positive was also evaluated (Memon & Rahman, 2013). This value should be above 0,5 to be considered that an adequate convergence exists, which is the case of our constructs (Table 3).

Table 3: Model Reliability

Construct	Item	Factor Loading	Cronbach's α if the item is deleted	Cronbach's α	Composite Reliability	Average Variance Extracted
Company's Motivation	cm_1_1	0.738	0.926	0.777	0.848	0.532
	cm_1_2	0.625	0.927			
	cm_2	0.806	0.924			
	cm_3	0.588	0.928			
	cm_4	0.855	0.924			
Brand-cause fit	ccfit_1	0.846	0.923	0.736	0.836	0.630
	ccfit_2	0.806	0.927			
	ccfit_3	0.724	0.928			
Consumer-Cause identification	ccid_1	0.846	0.926	0.802	0.881	0.713
	ccid_2	0.794	0.927			
	ccid_3	0.890	0.924			
Type of product	top_pp_1	0.746	0.925	0.863	0.901	0.646
	top_pp_3	0.837	0.923			
	top_fp_1	0.718	0.927			
	top_fp_2	0.824	0.924			
	top_fp_3	0.881	0.924			
Frame of donation	fod_lp_1	0.824	0.926	0.869	0.901	0.646
	fod_lp_2	0.873	0.926			
	fod_hp_1	0.833	0.928			
	fod_hp_2	0.857	0.927			
Purchase intention	ip_1	0.875	0.922	0.846	0.896	0.686
	ip_2	0.883	0.922			
	ip_3	0.857	0.923			

Construct	Item	Factor Loading	Cronbach's α if the item is deleted	Cronbach's α	Composite Reliability	Average Variance Extracted
	ip_4	0.680	0.927			
Model's Cronbach's alpha		0.928				

The convergent and discriminant validity must also be assessed (Vinzi et al., 2010). The convergent validity has been already assessed and confirmed above, through the composite reliability and average variance extracted. For the discriminant validity, we should look at the cross-loadings. The values of correlation between the same construct are the square root of the average variance extracted and the model is valid if the value of the square root is greater than the correlation with other constructs (Vinzi et al., 2010), which can be confirmed in Table 4.

Table 4: Fornell-Larcker criterion

Construct	1	2	3	4	5	6
Brand Consumer Fit	0.79					
Company Cause Identification	0.68	0.84				
Company's Motivation	0.65	0.60	0.73			
Frame of donation	0.33	0.27	0.38	0.85		
Purchase Intention	0.66	0.59	0.64	0.51	0.83	
Type of Product	0.56	0.45	0.58	0.41	0.73	0.80

After assuring that the measures were suitable for analysis the next step consisted of testing the explanatory power of the model (Memon & Rahman, 2013; Vinzi et al., 2010). For this, the square multiple correlations of the dependent variable (R^2), which in this case is purchase intention, was calculated and analysed. The closer the R^2 is to 1, the better the model explains the dependent variable. Since for the current model the $R^2 = 0,686$, i.e., that 68,6% of the variation in the purchase intention is explained by our independent variables the results can be considered satisfactory.

5.2. Model Fit

To assess the global model fit, there are two possible ways: inference statistics or through the use of fit index (Henseler et al., 2016). Testing model fit for PLS path modeling relies on bootstrap to assess the probability of finding discrepancies between the empirical and the model implied correlation matrix (Henseler et al., 2016). When more than 5% of the bootstrap samples have discrepancy values above the ones from the actual model, the sample data may have steamed from a population that functions in line with the hypothesized model, so it cannot be rejected. There are several ways to quantify these discrepancies, such as maximum likelihood discrepancy, the geodesic discrepancy d_G , or the unweighted least squares discrepancy d_{ULS} and so there are several tests of model fit.

Table 5: Model Fit Indicators

	<i>Saturated Model</i>	<i>Estimated Model</i>	<i>Reference Value</i>
<i>SRMR</i>	0.092	0.092	<0.08
<i>d_ULS</i>	2.563	2.563	<1.00
<i>d_G</i>	0.821	0.821	<0.47
<i>Chi-Square</i>	1094.149	1094.149	-
<i>NFI</i>	0.691	0.691	>0.90
<i>RMS Theta</i>		0.18	Close to 0

The main model fit criterion for PLS path modeling is the standardized root mean square residual (SRMR) (Henseler et al., 2016). This criterion measures the square root of the sum of the squared differences between the correlations implied by the model and the correlations of the empirical data. When SRMR is zero, the fit of the model is perfect, and any value below 0,08 is considered to have an acceptable fit. However, different literature suggests that it should be as low as 0,05 or as high as 0,1. In our model, we get an SRMR of 0,092 (table 5) which is not a perfect value for the fit, but it is still very close to 0,08 and is lower than 0,1. So, based on these results it can be stated that the model presents an adequate fit. One other criterion to test model fit on PLS is the Bentler-Bonett index also known as the normed fit index. This index is still very rarely used since it is not affected by adding parameters so it should be used with caution. The NFI value that shows that the model has an acceptable fit is 0,90, however, our model only has a value of 0,691. The RMS Theta value is another criterion to have into account. It does not have a specific reference value, but it is expected that this value is as close as possible to 0. The squared Euclidean distance (*d_ULS*) and the geodesic distance (*d_G*) are also a criterion for model fit. They measure the difference between the correlation matrix implied by the model and the empirical correlation matrix. The model has a good fit when the difference between the two is very small, making the difference between the implied model and empirical data non-significant (Ramayah et al., 2017). Both *d_ULS* and *d_G* values were compared to the 95% interval and, for this model, they do not show a good fit since their value is greater than the value of the 95% confidence interval. For most of the indicators, our model does not have a good fit. Nonetheless, most of these criteria are not very reliable, being the SRMR the most indicative of fit and the one that our model is within the reference value (Ramayah et al., 2017). Also, the reliability and validity tests showed that our model and data are reliable and valid so we can conclude that this model has satisfactory levels of fit.

5.3. Analysis and hypothesis testing

After having tested the reliability and validity of the model, as well as its fit, we can proceed to test the hypothesis and analyzing the model itself. The SEM model was created and tested on

SmartPLS v3.3.2 (Ringle et al., 2015), which is a path modeling software for Partial Least Squares Structural Equation Modelling (PLS-SEM).

To test if the determinants studied impact the purchase intention, we must look at both the *p*-value and *t*-statistics. The *p*-value must be lower than 0,05 to be considered significant which corresponds to a *t*-statistic higher than 1,96 for a confidence level of 95%. Looking at table 6, it can be seen that all the variables have a *p*-value lower than 0,05 and the *t*-statistic value is higher than 1,96 which means that all of the variables have a significant influence on the purchase intention of the consumer in CrM campaigns.

Table 6: Analysis of significance

Hypothesis	Original Sample	Sample Mean	sd	t-statistics	p-value
Company's Motivation -> Purchase intention (H1)	0.12	0.11	0.05	2.18	0.049
Brand-cause fit -> Purchase intention (H3)	0.19	0.19	0.07	2.92	0.006
Consumer-Cause identification -> Purchase intention (H4)	0.15	0.16	0.06	2.38	0.017
Type of product -> Purchase intention (H5)	0.42	0.41	0.06	7.36	0.000
Frame of donation -> Purchase intention (H6)	0.18	0.19	0.05	3.86	0.000

To test the hypotheses, we have to focus on the regression weights, which is the original sample value in Table 6. Observing the company's motivation impact on the purchase intention we see that there is a positive relationship between the two, so we can conclude that H1 is supported by the data, and the company's motivation does have a positive impact on the purchase intention. As for the brand differentiation, we were not able to use the data collected to test it, since that construct was not reliable. As such, we were not able to accept or reject H2. Brand-cause fit has also had a positive relationship with purchase intention so we can accept H3 and conclude that a high brand-cause fit has a positive impact on purchase intention. The same is true for consumer-cause identification. A high identification between consumer and cause positively impacts the purchase intention and so H4 is supported. Both types of products and frames of donation have a positive regression weight and so a positive relationship with purchase intention. So, we can conclude that type of product and frame of donation has a positive impact on the consumer's purchase intention.

Table 7: Type of Product path coefficients

	Original Sample	Sample Mean	sd	t-statistics	p-value
Frivolous Products -> Purchase Intention	0.19	0.20	0.09	2.02	0.04

Practical Products -> Purchase Intention	0.60	0.59	0.08	7.27	0.00
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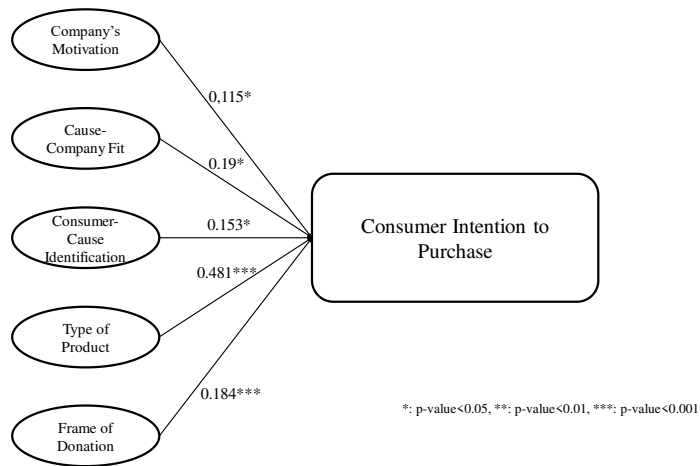
The type of product presented in Table 7, shows that both frivolous and practical products impact the purchase intention and makes it clear that frivolous products are more impactful than practical ones.

As for the frame of donations (see Table 8), the literature on the matter shows that it impacts the purchase intention framed (Grau & Folse, 2007; Pracejus et al., 2003). Yet, this construct was built the same way as the type of product, but instead of frivolous and practical products, we divided the frame of donation by percentual donations or absolute value donations, low-price products, and high price products. In our questionnaire, the absolute value donations were considered better than the percentual values. This decision was made following the literature findings that percentual value tends to be more confusing to the consumer than absolute values, leading the consumer to question what the actual final value is. Principally, consumers like to know what is the exact value that is going to be donated (Pracejus et al., 2003). In accordance with the aim of our study, this construct was assessed on how the consumer would respond to the frame of donation with high and low-priced products. Independently from the price of the product, the frame of donation seems always relevant. Although, it seems that low price products have a higher significance when it comes to absolute value donations.

Table 8: Frame of donation path coefficients

	Original Sample	Sample Mean	sd	t-statistics	p-value
High Price -> Purchase Intention	0.21	0.22	0.08	2.67	0.01
Low Price -> Purchase Intention	0.34	0.34	0.08	4.28	0.00

Figure 2, summarizes the model's results, and Table 8 the hypotheses evaluation.



6. Discussion

6.1. Theoretical Implications

The body of literature acknowledges the importance of companies' perceived motivation in CrM campaigns (Barone et al., 2000; Drumwright, 1996). This notion was further supported in our research as well as its overall effects on purchase intentions. Looking at the results, it seems clear that companies acknowledge the importance of engaging in CrM campaigns. However, consumers often believe that most of the companies use this marketing strategy to improve their image. In this vein, we have to agree with Barone et al. (2000) that it is very important for the company to make sure that the consumers believe that they genuinely want to help the cause and are not exclusively interested in obtaining higher profits.

As previously mentioned, we were not able to test the trade-off of the differentiation impact on the purchase intention, so we will not be able to verify if the need to incur in trade-offs in the quality of the product or its price has an impact on the purchase intention. This may have happened due to the deficiencies in the development of the questionnaire or could have been caused by the relatively small number of responses or even the small range of respondents. As it was not possible to keep this construct in the model, it represents future research opportunities. As such future studies could investigate whether CrM campaigns actually lead to better tolerance in differences of the products and if that tolerance disappears when the differences are too large.

Brand and cause fit is being acknowledged by numerous researchers (Chéron et al., 2012; Nan & Heo, 2007; Pracejus & Olsen, 2004; Reast & Popering, 2012). The conclusion reached by these researchers was that a high fit between brands and companies leads to a higher purchase intention since this also influences the perceived motivation of the firm. Looking at our results, we see that a high brand-cause fit has a positive impact on the purchase intention of the consumers, which means that our research reinforces the findings from previous studies. Nonetheless, even though the findings

reveal that consumers believe that it is more beneficial if the cause and the brand have similar ideals, they do not show a clear preference for CrM campaigns with high brand-cause fit.

There is also the influence of the type of cause has on the consumer. Our research shows that a high identification between consumers and cause has a positive effect on the consumers' purchase intention. Our findings reveal that consumer alignment with the cause is very important and increase overall purchase intention. This is in accordance with the literature, namely with Reast & Popering (2012) and Stets & Burke (2008) who highlight the importance of a consumer identifying with a cause and wanting to actively help the cause. As for the way the cause handles its donations, it is shown by the results that if the cause is very open and clear about the way they use their donations, consumers are more prone to participate in CrM campaigns and so have a higher purchase intention (Bhattacharya & Sen, 2003; Bigné-Alcañiz et al., 2010; Lichtenstein et al., 2004).

Purchase intention in CrM seems to be influenced also by the type of product in question (Chang, 2008). Our study complements the findings of the literature since the type of product is in fact of significance for the consumer purchase intention. Up to date literature found that frivolous products where the ones that CrM campaigns should be attached to, seen as these kinds of products invoked feelings of guilt and made the consumers more prone to want to donate to a cause, even if indirectly (Silva & Martins, 2017). Contrary to this, our results showed that people were more willing to participate in CrM if it was associated with practical products. The impact of the practical products on purchase intention is greater than the frivolous products. The difference between the literature and our study can be explained by the fact that we did not specify the size of the donation. Strahilevitz and Myers (1998) concluded that with high size donations, frivolous products were more effective but with small-sized donations, there was no difference between the two. This finding may indicate that consumers prefer to purchase practical things, and so prefer to have marketing campaigns associated with practical products. Actually, in the research of Subrahmanyam (2004), it was found that the respondents of that study also preferred CrM to be associated with practical products seen as they would buy practical products regularly and that would be more helpful than just when we buy hedonic products. This might also be the case of our sample.

As for the frame of donation, if it is made in absolute value, it has a bigger impact on the consumer purchase than a percentual donation, for products that have a lower price and when the products are high priced, the opposite is true. However, we are not able to confirm that absolute values are more indicated to use in CrM than percentual values. In general, looking at the model it can be seen that most of our hypothesis went according to what was expected for the exception of the trade-off of price or performance, that we were not able to compute and the type of product, that even though the hypothesis was correct, we expected the frivolous products to be more apt to be a target of CrM

campaigns and the reality is that, for our sample, consumers prefer the CrM campaigns to be associated with practical products. We also see that the type of product is the construct with a higher power on the purchase intention, followed by a frame of donation and brand-cause fit, leaving consumer-cause identification and company's perceived motivation for last.

6.2 Managerial Implications

As repeated throughout the study, CrM brings benefits for the company, the cause, and even the consumer. Focussing on the business aspect of CrM, this research can help the companies to better understand what makes the consumer more susceptible to participate in CrM campaigns, increasing purchase intention and raise the revenue of the firm. Given that the focus was placed on the millennial generation that already by itself likes to be involved with causes and likes to be socially responsible, CrM might even be better applied to them. This study helps companies understand the importance of planning the CrM marketing campaigns before executing them since the way it is conducted has a huge impact on its success or failure.

This research provides further recommendations for companies' association with a cause. Companies should cherry-pick the cause that the brand wants to support, since this not only affects the perception that the consumer has of the motivations of the firm but also when the consumer identifies with the cause, can make the consumer more willing to buy the brand and indirectly have a better perception of the firm. This also shows companies to be careful with the kind of product they use for CrM campaigns. The current study makes it clear that millennials prefer to have the CrM campaigns associated with a practical product other than frivolous ones, which was not what it was expected at all. And another point for companies is to be aware that the way the donation is done has an impact on the way the consumer feels about taking part in CrM. Generally, absolute value donations are easier for the consumer to understand and, subsequently, they are more reliable. But it is good to keep in mind that when we are selling low price products, a percentage value will make it seem as if the donation is not very significant, so it is better to use an absolute value. For luxury products, the percentual donation will seem much more relevant than an absolute value, given the high price of these products, so, in this case, it should be used as a percentual donation.

With this information, companies can be more aware of how to conduct their CrM campaigns and in return increase their profits and revenue, while at the same time bettering their image, managing to collect some money for a cause that needs it and making the consumer happy for feeling that he made a good deed.

7. Conclusion

There is an increasing interest in understanding how to better use CrM, taking into account the consumers' perspective and how to use this as a way to make these campaigns more successful. As such, this kind of consumer-centered research helps to understand what are the determinants that influence CrM and what are the more relevant ones.

The main conclusion from the current study is that there are determinants that have an impact on the consumer's purchase intention of a CrM campaign product. From our research we can conclude that the perceived motivation of the company impacts the purchase intention and when this motivation comes across as good, the purchase intention increases, which should lead companies to work on the image that they project when involved with CrM. Related to this, the brand-cause fit is an element that helps to build a positive perspective of the company's motivation. When the brand and the cause have similar fields of activity, or similar values or objectives, or even if they complement each other on their views, it becomes easier for the consumer to believe that the company is invested in helping the cause, and this leads to higher purchase intention according to our research. It is one of the determinants with higher influence on the purchase intention in our model and that is also supported by the literature referred throughout the study. Another conclusion we reached is that identification between cause and consumer is a significant determinant but not as much as the brand-cause fit. Consumers are more willing to help they know and that they have more in common, especially when it comes to a cause that supports a problem that some family member or friend has. Surprisingly, the type of product is the construct with a higher impact on purchase intention and contrary to most of the literature on the subject. The findings showed that consumers prefer CrM campaigns to be conducted in practical products. The reason is not clear but for the current sample, it makes more sense to help a cause through practical products than frivolous ones and disproves of the factor of guilt to be an incentive to purchase a CrM sponsored product. One suggested explanation might be that we more often buy these kinds of products and so we help more the cause by buying practical products. Finally, as predicted, the frame of donation has also a great impact on purchase intention, showing that the frame of donation is more adequate to low price products and percentual donation is better for high priced products. This goes in line with the literature and also makes sense since when the product is low price, a percentage of the value does not look like much help and the opposite is true for high price products.

All of these factors show that there are aspects of the product or the campaign that might help or damage the participation of the consumer and consequently, decrease the purchase intention, which can have negative consequences for the cause and the company. So, the way we use these determinants can make the difference between a successful or unsuccessful campaign.

7.1. Limitations and Further Research

The authors acknowledge limitations for the study. The first one is related to sample diversity. To the best of the author's ability to collect the responses for the survey, among the Portuguese millennials, the majority of the responses are from 22-year-old participants, which shows that our sample is not very diverse when it comes to age. Regarding this matter, we suggest that in further research, the study is conducted both online and offline, with a better diversity in age and living area so the results can better reflect the Portuguese population when it comes to CrM. The second potential limitation is related to consumer capability to determine trade-offs among products to participate in CrM. For the future, we suggest that it should be found a better way to measure this trade-off and either confirm or deny its impact on the purchase intention of CrM campaigned products.

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