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## **DETERMINANTS AND OUTCOMES OF AN EFFECTIVE CRM CAMPAIGN: THE MEDIATING ROLE OF SKEPTICISM**

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### **ABSTRACT**

The study targets to determine the factors which lead to affective responses of consumers toward the Cause Related Marketing (CrM) program and its behavioral outcomes. Findings of the study show that three factors, namely the affinity of consumer with the cause, the fit between the brand and cause and finally, the perception about the donation level are three important determinants of the generation of emotional responses toward the CrM program. These emotional responses in turn affect the purchase intention of consumers and their propensity to engage into WoM activity. However, the skepticism of consumers about the real intent of the brand in engaging in such CrM programs mediates this effect. The direct and strong positive effects of affective responses towards the CrM program on both intentions to purchase and engagement into WoM activity, becomes stabilized largely when the skepticism level increases. Based on the findings of the study, some practical implications which may help to generate more effective CrM programs are provided.

**Keywords:** Cause Related Marketing, Affinity, Brand-Cause Fit, Donation Level

## INTRODUCTION

Contemporary market conditions do not provide ideal conditions to receive high returns on marketing investments and this situation eventually leads to an accountability and performance issue for all managers. In these challenging markets, which are characterized with competitive pressures and cluttered marketing communication environment, brands need creative and effective marketing programs to differentiate themselves from the rest of the crowd and consequently generate cognitive and affective effects leading to behavioral outcomes. However, realizing such behavioral outcomes is not an easy task since the number of messages via marketing communication channels and associated exposure minutes increase while the attention span of consumers decreases constantly. According to the report of 9/14 Media Dynamics (2014), a consumer is exposed around 360 ad messages each day and only less than half of these messages attract the attention of this consumer only for a few seconds. Decreasing attention span from 12 seconds to 8 seconds in the last 18 years also creates an important challenge for marketers to be seen and heard by the customers (Cision Report, 2018). Therefore, the main challenge of marketers is to design effective marketing programs which will help them to attract the attention of consumers, to engage with those consumers emotionally and eventually to generate the desired outcomes in the current challenging market conditions.

As an important dynamic of the contemporary macro environment, there are emerging and increasing levels of economic, environmental, social and health related problems faced by the societies. These circumstances put a financial burden on non-profit organizations, especially on charities, since the demand for their services increase day by day while support from the respective governments decline (Bendapudi et al., 1996: 33). This situation forces them to search for alternative methods and funding models to sustain their support for finding solutions to the social, economic, environmental and health related problems of the society (Corbishley and Roger, 2011: 7232). One of the alternative funding models they implement is to make cooperation with companies in terms of corporate social responsibility initiatives which help them to benefit from the connection of businesses with the large numbers of customer who may be willing to contribute to social causes. Indeed, the existence of such problems in the society also make consumers sensitive about the solutions of such problems since at the end of the day, these may become the problems of all individuals in the society. The cooperation between charities and companies provide an effective ground for involving consumers into the solution of such problems. According to the results of a study conducted by Nielsen Research (2015), 55 % of the consumers accept to pay more for the products of companies contributing to the solution of social or environmental problems. Similarly, other studies also confirm that if other factors such as price and quality being equal, consumers may consider paying more for the products of such companies (Subrahmanyam, 2004: 122). Therefore, it is evident that consumers expect brands to contribute to social causes and they are also ready to support the causes.

In addition to the pull factors such as insufficient funding of charities to sustain their support and the expectation of customers related to the engagement of companies in support activities, there are also push factors for companies to engage in corporate social responsibility programs, which together with pull factors justify the wide

range of application of such programs in the market. Three of these push factors which motivate companies to support causes can be listed as the strategic targets such as enhanced image and positive consumer attitude, and finally responding to the requests made by stakeholders and society at large (Groza et al., 2011: 639). Due to these motivational factors, companies engage in support activities for the solutions of such problems which they are associated with or just for the purpose of contributing to the society's well-being (Kim et al., 2005:84). One of these corporate social responsibility actions, which become increasingly popular along with the sponsorship or philanthropy, is the cause related marketing (CrM) program. Companies use this strategic program to engage with customers by supporting a social cause which eventually leads them to realize their marketing objectives (Barone et al., 2000: 248). The marketing objectives can be cognitive such breaking through the communication clutter by generating brand awareness, affective such as soliciting emotional reactions and behavioral such as purchase intention or actual purchase. Companies develop a CrM program to announce and advocate their corporate social responsibility in their marketing communication campaigns (Bronn and Vrioni, 2011: 214). Although there are different forms of it, donation of a portion from the revenue generated by the sales of the product is the most common one practiced in the market (Varadarajan and Menon, 1988: 60). One of the first applications of such program was made by the American Express to raise the necessary funds for the restoration of the Statute of Liberty (Yatawatte and Abeysekera, 2015: 162). Since then, CrM became an effective tool of marketing communications and the total investment amount to CrM programs increased gradually. According to the report provided by IEG Sponsorship (2018), investments into CrM programs are estimated to reach at 2.14 billion \$ as the end of 2018 in North America and constitute 9 % of the total sponsorship investments.

Despite the fact that CrM programs received a considerable amount of investment, the share of these programs in overall marketing communications investments started to decline due to the relative ineffectiveness in generating the desired marketing returns compared to other marketing communication tools (Garcia et al., 2017: 135). Although there are several studies reporting the positive effects of CrM programs on attitudes toward the brand (Kim and Kim, 2001: 31), on brand image (Vanhamme et al., 2012: 268) and on purchase decisions (Webb and Mohr, 1998: 236), a considerable part of consumers have become skeptical about the CrM programs in terms of essence and form. As Horne (2013: 230) explains, in terms of essence, some consumers question the real intention behind the CrM programs, and they believe that companies exploit human sufferings and consumers' willingness to donate in order to increase the sales amount. Lack of transparency in terms of donation amounts is another factor which alienates consumers. Therefore, consumers approach to CrM programs with suspicion as they see a commercial motivation behind the program due to the requirement of making a purchase and a direct link to marketing performance (Lii and Lee, 2012: 78). Indeed, several studies report the negative effects of such perceptual problems on attitude toward the brand and purchase decisions (Brown and Dacin, 1997: 80; Garcia et al., 2003: 129).

In these circumstances, taking into consideration the wide spread adoption of CrM programs and their relevance in business, it is important to understand the dynamics of such programs in terms of consumer behavior and to

identify the determinants of a successful CrM program in the light of the existing perceptual problems. As the previous studies in the literature have inconclusive results about the determinants as well as outcomes of CrM programs, this study targets to determine the factors which influence the affective and behavioral outcomes of CrM programs. In the light of the existing literature and findings of the studies, this study targets to measure the effects of consumer affinity towards a cause, the perception of donation amount level and perception of fit between the cause and brand on the affective and behavioral responses of consumers taking into consideration the skepticism level of consumers toward the brand as the mediating factor in this relationship. Therefore, the following research questions are addressed in the study:

- Does the affinity level of consumers influence their affective responses?
- Does the perception of donation amount level influence the affective responses of consumers?
- Does the perception of fit between the brand and cause influence affective responses of consumers?
- Do affective responses influence the purchase intentions of consumers?
- Do affective responses influence the intention to spread the word in the consumer community?
- Does the skepticism of consumers mediate the effect of affective responses on behavioral outcomes?

### **Conceptual Framework**

Cause related marketing (CrM) programs are established through the integration of the activities of a commercial business and fund-raising needs of a non-commercial organization and consequently making a joint communication to the target consumers (Haijat, 2008: 94). During this cooperation, companies agree to allocate some portion of their revenue derived from the sales of the products to the non-profit organization to support a charitable cause in the name of their customers. If everything goes well, devotion of some part of the income to a charitable cause is expected to generate favorable cognitive, affective and behavioral consumer responses (He et al, 2016: 236; Aquinis and Glavas, 2012: 932; Roy, 2010: 255). The growing strategic importance of CrM programs for business and need for developing effective programs, found a reflection in the marketing literature and the number of studies who dealt with the subject have considerably increased in recent years. Studies which targeted to determine the contributing factors for an effective cause related marketing program focused on four types of factors (Sabri, 2018: 518). These factors, namely company characteristics, cause characteristics, campaign characteristics and consumer characteristics, can be called as 4C's of effective CrM programs.

Several studies focused on the effect of company characteristics on the performance of cause related marketing programs. These studies employed several variables such as the product type offered, credibility of the company, perceived image and perceived fit between the brand and the cause as the proposed determinants of an effective cause related marketing campaign. Strahilevitz and Myers (1998: 443) focused on the measuring the differentiating effect of product type on cause related campaign effectiveness. Authors reported that luxury products were found more effective than regular products in generating sales. Another factor which became the focus of several studies was the fit between the company and the cause. Garcia et al. (2017: 141) investigated the effect of five types of fit between the cause and brand. The authors reported slogan and geographical fit as

the significant contributors to the purchase intentions. Another study conducted by Bigne-Alcaniz et al. (2012: 275) analyzed the effect of cause-brand fit on CrM program effectiveness. Findings of the study confirmed that the relationship between corporate social responsibility programs and attitude towards the brand is moderated by cause-brand fit and in cases of high fit, the effect of such programs becomes much stronger on the attitude towards the company. Samu and Wymer (2009: 435) investigated the effects of fit between cause and brand and the dominance of cause information in the communication message on the formation of attitudes toward the brand and the purchase intentions of consumers. Authors reported significant effects of both fit and domination level on attitude towards the brand and the purchase intentions. On the other hand, Kim, Kim and Han (2005: 101) measured the effect of relatedness between the product and cause on attitude toward the brand and company. Authors reported significant but low level of effect on attitudes.

Another stream of studies focused on the characteristics of the cause as the main determinants of a successful CrM program. The two characteristics which are focused by the existing studies include the type and the scope of the cause. Lafferty and Edmondson (2014: 1457) measured the effect of four types of causes including health, human services, animal and environmental. Authors reported the significant and differential effect of cause type on attitude toward the brand and purchase intentions. Similarly, Hou et al. (2008: 375) measured the effect of several cause characteristics on the effectiveness of CrM programs. Cause proximity in terms of local or national programs is found to have a differentiating effect on attitude towards the product and firm, and on the purchase intention of consumers. Similarly, Vanhamme et al. (2012: 268) examined the effect of cause type and cause scope on corporate image. Authors reported that causes which involve primary needs are more positively evaluated compared to those emphasizing secondary needs. Additionally, the result of the study also confirmed that causes with international scope, rather than local or national scope, are more effective on corporate image.

One another group of factors which was the subject of many studies is related with the characteristics of the CrM campaign. These factors included a wide range of campaign related characteristics including program duration, donation size, message content, its fit with the cause, relative message weight and message design. Van den Brink et al. (2006: 20) focused on the effect of program duration and reported its significant and positive effect of brand loyalty. One of the heavily analyzed subjects in the literature was the effect of donation size on the effectiveness of the CrM program. Moosmayer and Fuljahn (2010: 545) investigated the effect of donation size on several perceptual outcomes including attitude towards the product and the campaign. Authors reported that there is no any significant effect of donation size on attitudes of consumers towards the product and the program. On the other hand, a study conducted by Koschate-Fischer et al. (2012: 921) analyzed the effect of donation size and reported its significant and positive effect on willingness to pay for the product. However, this positive effect showed increasingly smaller contributions with each sent increased in the higher-level donation amounts. Message features including its content, relative weight of information in the message and its design were among other factors which are focused in many studies. There also studies which analyzed the effects of visual and text elements on the effectiveness of CrM program messages. Chang (2012: 244) investigated the effects of visual focusing on attitude towards the campaign and purchase intentions. The result of the study

confirmed that using cause focused visual design in the ad copy generates more positive effects on attitude towards the campaign and purchase intentions in case of hedonic products. On the other hand, Lafferty and Edmondson (2009: 136) reported a controversial result where the ad copy with focus to cause instead of brand generated lower levels of purchase intentions. Simmons and Becker-Olsen (2006: 162) investigated the effect of message clarity and fit between the cause and company. The results of the study confirmed that clarity of message has a significant effect on affective and intentional responses whereas fit affects significantly the attitude toward the brand.

A last group of factors which were the subject of several studies included the reflection of consumer characteristics and perceptions on the effectiveness of CrM programs. These include the perceived skepticism towards the brand, the interest of the consumers towards the cause, personal social responsibility and the temporal orientation of the consumer. Vanhamme and Grobben (2009: 278) investigated the effect of the consumer skepticism level on corporate social responsibility program effectiveness and reported that consumers' skepticism level mediates the effect of corporate social responsibility programs on consumer perceptions. In another study, Rathod et al. (2014: 238) analyzed the mediating role of consumer skepticism about the real intention of the company in engaging to the CrM activities. Authors reported that consumer skepticism mediates the effect of CrM program on brand image. Authors did not report any significant mediating effect of consumer skepticism between CrM program and the purchase intentions. Garcia et al. (2017: 141) investigated the effect of consumer affinity with cause on the emotional responses towards the company which in turn is expected to support the purchase intentions. Authors reported significant effect of affinity on generating affective responses. Youn and Kim (2008: 129) investigated the effect of several psychographic characteristics on the effectiveness of CrM programs in terms of generating positive attitudes toward the brand. Results of the study confirmed that sense of personal and social responsibility was effective in shaping consumer attitudes toward the social cause programs related to minorities in the society. Finally, Tangari et al. (2010: 42) focused on the effect of framing style and temporal orientation of consumers on the CrM program success. Authors reported significant moderating role of temporal orientation on the relationship between the framing of the message and attitude towards the brand and the purchase intention of consumers.

### **Determinants of an Effective CrM Campaign**

Studies conducted under the 4C's of effective CrM programs made a considerable contribution for a deeper understanding of the dynamics of the subject. However, due to the strategic importance of CrM programs for the business and inconclusive results resulting in no consensus about the determinants of an effective CrM programs (Melero and Montaner, 2016: 161), this study targets to contribute to the current literature by developing and testing a model composed of four important factors which are believed to be highly effective ones in the success of CrM programs. Two consumer and two campaign related factors are employed in the study are consumer affinity towards the cause, consumer skepticism about the company intention, perception about the donation amount level in the CrM program, and finally the perceived fit between the brand and the cause.

To the best of our knowledge there are no any other studies which measure the effects of these four factors at the same study in the CrM literature.

### ***The Effect of Consumer Affinity on Affective Responses***

The word affinity was borrowed into the literature by a Latin word “Affinitas”, which means “related” in English language (Oberecker et al., 2008: 24). The construct was borrowed from sociology and converted into affinity marketing concept which involves targeting a specific group of customers and to become their identifier brand (Mekonnen et al. , 2008: 136). If a group of customers cares for a specific cause, which means they have cause affinity, when the brand becomes associated with a cause, it creates an affinity-based connection with those customers (Beise-Zee, 2013: 324).

The effect of affinity on the affective reactions of consumers towards the CrM program, can be explained with the link between cause and brand provided by the associations in consumers’ mind. Aaker (1991: 109) defined associations as anything in memory linked to a particular brand. These associations help consumers to process and retrieve the information about the brand (Tybout et al., 1981: 74) and can be a wide range of information including physical product attributes, as well as the perception of consumer regarding the people, events or any other entity in the outside environment (Henderson et al. 1998: 307). Some authors from the cognitive psychology field such as Ellis and Hunt, (1992: 169) focused on the associative network models which can be defined as interconnected associations in consumers’ mind. According to the authors, associative networks represent the structure of knowledge in memory and these are composed of nodes such as small pieces of information. These nodes are connected to each other, which collectively establish an idea network or knowledge base in the memory. In this perspective, when consumers have an affinity with a cause, this means that there are already established associations related to this cause in the memory under an associative network. When the brand associates itself with a cause by introducing a CrM program, consumers include this new association to the existing associative network as a newly linked node. Thus, the cause and the brand become linked to each other in the memory of consumer.

In this perspective, as the cause is already associated with social responsibility, social wellbeing and humanistic emotions in consumers’ mind, the brand will also be a part of this associative network and will benefit from the positive and sensitive feelings. Thus, we believe that marketing communication activities of a CrM program can be successful in case target consumers show affinity towards the cause in the program (Drumwright, 1996:81). Higher levels of affinity towards the cause, is expected to generate positive outcomes for the CrM program (Beise-Zee, 2013: 324) and generate affective responses (Barone, Norman and Miyazaki, 2007:443; Garcia et al., 2017: 141). In the light of the theoretical framework as well as findings of the existing studies, we propose the following hypothesis:

H<sub>1</sub>: Higher levels of affinity will result in positive affective responses towards the CrM Program.

### *The Effect of Donation Size on Affective Responses*

According to Aristotle, eudaemonia, a state of happiness which can be experienced with the successful completion of the moral duties should be the main objective of human life (Anik et al., 2009: 7). One of the actions which can be listed among these moral duties generating eudaemonia is helping other people without expecting anything. This can be realized physically, financially and even emotionally. Helping others provide psychological (Dun et al., 2008: 1688), social status related (Glazer and Konrad, 1996: 1019) and financial (Reece and Zieschang, 1985: 292) benefits for the consumers. Previous studies conducted in the neuroscience and sociology fields, confirm the generation of positive affective responses as a result of helping others (Harbaugh et al., 2007: 1624; Meier and Stutzer, 2008: 46). Charitable organizations, which know these benefits and effects, try to capitalize on these beneficial outcomes (Anik et al., 2009: 3).

When we consider the case in CrM programs, consumers who contribute financially to a cause by joining the program they receive a utility described as the “warm glow” effect as a result of this helpful behavior (Andreoni, 1989:1455) and show positive reactions toward the program. It is expected that increasing level of donation will make the glow warmer and consumers will show even more positive reactions. In case that the donation level is lower, consumers may believe that the intention of the CrM program is egoistic rather than being altruistic and they will become disappointed which will eventually result in the formation of negative emotions (Hajjat, 2008:97). There are many studies which focused on the effects of donation size on consumer willingness to join the CrM program, attitude toward the brand and purchase intentions. These studies produced contradictory results including positive, negative and insignificant effects of donation size on consumer reactions toward the CrM program and the brand. In their study, Folse et al. (2010:305) reported a significant and positive effect of donation size on the intention of consumers to participate into the CrM programs while Human and Terblanche (2012: 154) reported a non-significant relationship. Similarly, several studies reported a significant and positive effect of donation size on the attitude towards the ad and the brand (Holmes and Kilbane, 1993: 67; Olsen et al., 2003: 170) while there are also studies which reported no significant effect (Arora and Henderson, 2007: 522). There are many studies which measured the effect of donation size on the purchase intentions, brand choices and willingness to pay for the products in the CrM program. Several studies reported significant and positive effects of donation size on purchase intentions, willingness to pay and brand choice (Koschate-Fischer et al. 2012: 921; Pracejus et al., 2003: 26) while others reported negative effects or insignificant results (Arora and Henderson, 2007: 522; Strahilevitz, 1999: 215). The contradictory results show that the effect of donation size needs further investigation. In the light of the theoretical framework and findings of the existing studies we still believe that higher donation size will be evaluated positively by the consumers and this will lead to positive affective responses towards the CrM program. In this perspective, we propose the following hypothesis:

H<sub>2</sub>: Higher levels of donation size will result in more positive affective responses towards the CrM program.

### *The Effect of Perceived Fit on Affective Responses*

As a general business reflex, marketers who prepare the CrM programs for their brands prefer to support causes which are congruent with their business scope. Congruence or fit can be defined as the degree of similarity or compatibility between the cause and the brand (Lafferty, 2009: 371).

The mechanism of how congruence of fit between the brand and cause lead to affective responses can be explained within the framework of two inter-related theories. First, if we explain the process from the schema theory perspective (Crocker, 1984: 473), when consumers are exposed to two different stimuli such as brand and the cause, they start to compare the characteristics of these stimuli and look for similarities. Once they detect an initial similarity, they believe two stimuli are similar in many aspects and bridge the positive characteristics of the known stimulus, such as the social responsiveness of the cause, to the corresponding characteristic slots of the other stimulus. Thus, a positive image transfer becomes realized from the cause to the brand (Meyers-Levy and Tybout, 1989: 52). Second, the generation or absence of a positive affective response can be explained based on the cognitive consistency theories which suggest that human being always look for consistency in the beliefs and attitudes. Inconsistent situations require the resolution of such situations and if it is strong enough, it may lead to negative attributions (Lafferty, 2009: 371). Thus, when we apply the theoretical assumptions into the CrM program context, when consumers will perceive a consistency between the brand and cause, this will result in positive evaluations which will eventually lead to the success of the CrM program (Moosmayer and Fuljahn, 2013: 203).

Several studies in the existing literature examined the effects of brand-cause fit on the emotional responses towards the CrM program, the brand choice of consumers, the brand image, and evaluation of the partnership. Buil et al., (2012: 90) investigated the effect of brand-cause fit and reported significant and positive effects on the credibility of ads as well as on the emotional perceptions of consumers. Similarly, a positive effect of brand-cause fit on brand choice is reported by the study of Pracejus and Olsen (2004:638). Lafferty et al. (2004: 522) reported the significant and positive effect of brand-cause fit on the perception of consumers related to the CrM program. Menon and Kahn (2003: 319) investigated the effect of brand-cause fit on brand image and reported significant and positive results. Despite the fact that there are several studies which confirm the positive effect of fit in the CrM context, the existence of controversial results (Barone et al., 2007: 444), leads to the need for further investigation of this effect. Based on the theoretical framework as well as large number of previous findings reporting the significant and positive effect of brand-cause fit on consumer evaluations, we believe that congruence between the cause and brand leads to positive affective responses. In this perspective, we propose the following hypothesis:

H<sub>3</sub>: Higher levels of brand-cause fit will result in more positive affective responses towards the CrM program.

***The Effect of Affective Responses on Intentions to Purchase and Spread the Word***

One of the topics which is widely investigated in the marketing literature is how consumers make their decisions. Findings of the studies support the idea that consumers do not always behave rationally, and sometimes emotional factors also play a role in their decision making which lead them to seek for satisfactory consumption experiences (Holbrook and Hirschman, 1982: 132). The target of experiential marketing is to generate this consumption experiences to positively affect purchase intentions and brand loyalty. One of the components of experiential marketing is human emotions derived as a result of interactions with the brand (Gentile et al., 2007: 396; Yang and He, 2011: 6739).

The effect of emotions in human decision making can be explained on the grounds of feelings-as-information theory derived from mood-as-information work (Schwarz, 2012: 291; Schwarz and Clore, 1983: 513). According to the theory, people use their emotions to construct the base of the information needed to evaluate and make decisions. When we utilize this theory into the consumer behavior context, consumers reach at judgements about a marketing stimulus such as brand or product based on their experiences evoking emotions or feelings associated with the situational context. Thus, when consumers have positive emotions, these yield in positive judgements about the products (Gorn et al. 1993: 237). Several studies confirmed the significant effect of emotions on consumer behavior. In their study, Srinivasan and Srivastava (2010:196) reported that emotional experiences with the retailer attract consumers to the store. Similarly, Yang and Hee (2011: 6744) reported that positive emotions increase purchase intentions. Yeung and Wyer (2005: 499) investigated the effect of brand-elicited emotions on the evaluation of brand extensions and confirmed the significant and positive effect of these emotions on the generation of impressions for brand extensions. Taking into consideration the theoretical framework and findings of the existing studies, we believe that exposure to CrM program information will increase the purchase intentions of consumers for the products of the brand. In this perspective, we propose the following hypothesis:

H<sub>4</sub>: Exposure to CrM Program information will increase the purchase intentions of consumers.

One of the most precious inputs of consumers which facilitate their decision making is the information received by other users. This informal, person-to-person, non-commercial communication directed at other consumers about brands, product and services, which is called word of mouth (WoM) (Westbrook, 1987: 261), can be generated both off-line and online in different platforms and various formats. Whether it is offline or online, the development of this user generated information is a two sided process where consumers both benefit from and contribute to the content and this leads to the sustained effectiveness in shaping consumer decision making. Previous studies confirmed significant effect of exposure to WoM information on different aspects of consumer behavior including attitude formation, purchase intentions and risk perceptions (Bansal and Voyer, 2000: 166; Bone, 1995: 218; Settle and Alreck, 1989: 34).

The engagement of consumers into the WoM activity can be explained on the grounds of Social Exchange Theory (Homans, 1958: 597). Consumers are motivated to maximize the benefits and minimize the risk associated with the exchanges they engage into in order to get the targeted value from the corresponding exchange. Thus, when consumers receive the expected value as a result of a transaction, they intend to reward the brand by informing other consumers about their appreciation of the brand (Yap et al., 2013: 69). Thus, positive cognitive and affective outcomes lead to the propensity to engage into the word of mouth behavior. Taking into consideration the theoretical framework and findings of the existing studies, we believe that exposure to CrM program information, will increase the likelihood of consumers to engage in word of mouth activities and spread the word. In this perspective, we propose the following hypothesis:

H<sub>5</sub>: Exposure to CrM Program information will increase the likelihood to engage into WoM activity.

#### ***The Mediating Role of Skepticism Level on the Effect of CrM Program on Consumer Behavior***

In a direct relationship structure, affective consumer responses due to the exposure to CrM program information are expected to generate positive reflections on purchase intentions as well intentions to spread the word. However, some important side effects of any marketing communication directed to consumers by the brands should be also considered, especially taking into consideration that brands have some commercial motivations to engage into such activities rather than purely altruistic aims. Thus, consumers generally show the tendency to not believe the articulated intent or question the brands' motivation to engage in such activity which eventually leads them to be skeptical of all types of claims made in marketing communication messages (Mohr et al., 1998: 31). Previous studies already confirmed the moderating effect of customer skepticism level on the different aspects of consumer behavior. In their study, Webb and Mohr (1998: 236) confirmed that consumers who are less skeptic about the CrM message, they show more trust to the claim of the program leading to more positive attitude and purchase intention. On the other hand, Gupta and Pirsch (2006: 322) did not find any statistically significant relationship between skepticism level and purchase intention of consumers. In addition to the inconclusive results, a mediation effect of skepticism level is one of the neglected areas of investigation which needs to be further investigated.

The relationship between the skepticism level and consumer behavior can be explained on the grounds of Signaling Theory (Spence, 1973: 355). According to this theory, when consumers are exposed to some stimuli, they use cues as the basis of their overall judgements about the object. When we apply this theoretical approach to CrM program context, we can infer that when consumers will be exposed to CrM program messages by a brand, those cues which are collected as a result of their exposure will constitute the basis of their perception about the sincerity of the message which will eventually lead to the determination of their behavior. Thus, in the light of this theoretical framework as well as previous findings, we believe that when the skepticism level will be higher, consumers will be more hesitating to purchase the products or to spread the word about the CrM program to other consumers. In this perspective, we propose the following hypothesis:

H<sub>6</sub>: Skepticism level will mediate the effect of affective responses on purchase intentions.

H<sub>7</sub>: Skepticism level will mediate the effect of affective responses on the likelihood to engage into WoM activity.

## METHOD

### Research Design

The objective of this study is to identify the factors which contribute to the effectiveness of a CrM program and its corresponding effect on behavioral outcomes such as intention to purchase the products of the brand and to share the cooperation between the brand and cause with other consumers in the community. The proposed determinants of an effective CrM program which lead to affective responses by the consumers were identified as the consumers' affinity with cause, the perception related to the donation amount level, and the perception of consumers about the fit between the brand and the cause supported. One last determinant, consumers' skepticism level about the real intent of brand in arranging such CrM program, was proposed as having a mediating role on the effect of affective responses on both purchase and WoM intentions.

The participants of this study were chosen among the citizens of Istanbul, whose age was ranged between 18 and 45. The participants were selected among those who make regular grocery purchases and experienced on the FMCG product categories and campaigns. Total number of questionnaires collected were 400 with no missing data or non-response error. Number of female respondents was higher than male respondents constituting 64 % of the total respondents. The product category employed in the study was soft drinks and the product line was fruit juices. The brand introduced as the owner of the CrM program was identified as a hypothetical competitor of the consumers' preferred brand in that product category and named as "Nativa".

An experimental design was applied in this study and the manipulated factor was the CrM program exposure. Number of participants were randomly distributed to two groups. Each respondent in the first group were presented the ad copy of Nativa without any information about the CrM program. This plane content ad copy is called as Nativa<sub>PLN</sub> and included only the brand logo, information about the brand and the features of the product offered. On the other hand, the second group of consumers were presented another ad copy of Nativa, which included some additional information about the CrM program including the purpose, the supported cause and the donation amount. This ad copy is called Nativa<sub>CrM</sub>. After the presentation of ad copies, respondents in the first and second groups are asked to fill out a questionnaire including statements about their intention to purchase Nativa products and their likelihood to engage in WoM activity. Participants of the second group were also asked to answer the statements which measure the affinity they show towards the cause, their perception about the level of donation amount and their skepticism level about the real intention of the brand in engaging into such CrM program.

### Operationalization of Variables

All the scales employed in the study were borrowed from the respective studies in the literature and translated into Turkish language. The scale measuring consumer affinity towards the cause was borrowed from the study of Garcia et al. (2017) and was composed of three items. The fit between the brand and cause was measured with the three items scale which is borrowed by Lafferty et al. (2004). The perception of consumers regarding the level of donation amount was measured by borrowing the three items scale employed by Hajjat (2003). Skepticism level of consumers, a four items scale, regarding the engagement of brand into the CrM program was borrowed from the studies of Anuar and Mohanad (2012) who borrowed and adjusted the scale items from Mohr et al. (1998). Purchase intentions of consumers was measured with the three items scale borrowed from the study of Putrevu and Lord (1994). The scale composed of six items measuring the intention to engage into WoM was borrowed from the study of Sun et al. (2006). Due to the translation of the scales from English language to Turkish and adjustments made to the scales, there was a necessity to validate and confirm the reliability of all scales employed in the study.

In this perspective, the validity and reliability of the operationalized scales were measured via confirmatory factor analysis (CFA) and reliability analysis. The results of the CFA confirmed the construct validity of the scales employed in the study. All fit indices ( $\chi^2/DF = 1.560$ ,  $CFI = 0.976$ ,  $IFI = 0.976$ ,  $RMSEA = 0.053$ ) were in the acceptable ranges suggested by Bagozzi and Yi (1990). Table 1 summarizes the factor loadings of variables under each component.

**Table 1.** Results of the Confirmatory Factor Analysis

Variables	Statements	Standardized Loadings	Unstandardized Loadings
Cause Affinity	Affi1	.906	1.000
	Affi2	.964	1.348
	Affi3	1.013	1.567
Perceived Donation Level	Don1	.960	1.000
	Don2	1.000	1.093
	Don3	.996	1.089
Perceived Brand-Cause Fit	Fit1	.763	1.000
	Fit2	.711	1.219
	Fit3	.921	1.214
Affective Response	Affect1	.776	1.000
	Affect2	.902	1.106
	Affect3	.840	1.075
	Affect4	.778	.932
Purchase Intention	Pur1	.848	1.000
	Pur2	.946	1.237
	Pur3	.730	.859
WoM Intention	WoM1	.802	1.000
	WoM2	.875	1.264
	Wom3	.845	1.093
	WoM4	.757	1.003
	WoM5	.892	1.138
	WoM6	.759	.941
Skepticism Level	Skep1	.959	1.000

Skep2	.982	1.018
Skep3	.986	1.020
Skep4	.960	1.035

p<0.01 for all items

Average Variance Extracted (AVE) values calculated for each component confirmed the convergent validity of the scales employed in the study. As suggested by Byrne (2010), values above the threshold of 0.5 are accepted as satisfactory level of convergent validity. The calculation of AVE scores yielded higher scores than minimum threshold accepted and consequently confirmed the convergent validity of the scales. Discriminant validity of the scales were also confirmed with the comparison of correlated components and the square roots of AVE scores. All internal reliability scores were strong and far above the lowest levels of acceptable limits. Similarly, composite reliability scores were above the minimum acceptable levels as suggested by Fornell and Larcker (1981).

**Table 2.** Validity and Reliability Measures

Variables	1	2	3	4	5	6	7
1 Cause Affinity	(0.962)						
2 Perceived Donation Level	.335**	(0.985)					
3 Perceived Brand-Cause Fit	.116	.142*	(0.803)				
4 Affective Response	.494**	.688**	.228**	(0.826)			
5 Purchase Intention	.269**	.314**	.185**	.557**	(0.846)		
6 WoM Intention	.401**	.504**	.260**	.749**	.461**	(0.823)	
7 Skepticism Level	-.073	-.088	-.181*	-.141*	-.361**	-.132	(0.972)
Composite Reliability	0.974	0.990	0.844	0.895	0.882	0.926	0.986
Average Variance Extracted	0.925	0.971	0.645	0.682	0.716	0.678	0.944
Cronbach $\alpha$	0.966	0.990	0.897	0.884	0.770	0.925	0.985

\*\* Correlation is significant at the 0.01 level (2-tailed)

\* Correlation is significant at the 0.05 level (2-tailed)

## Analysis

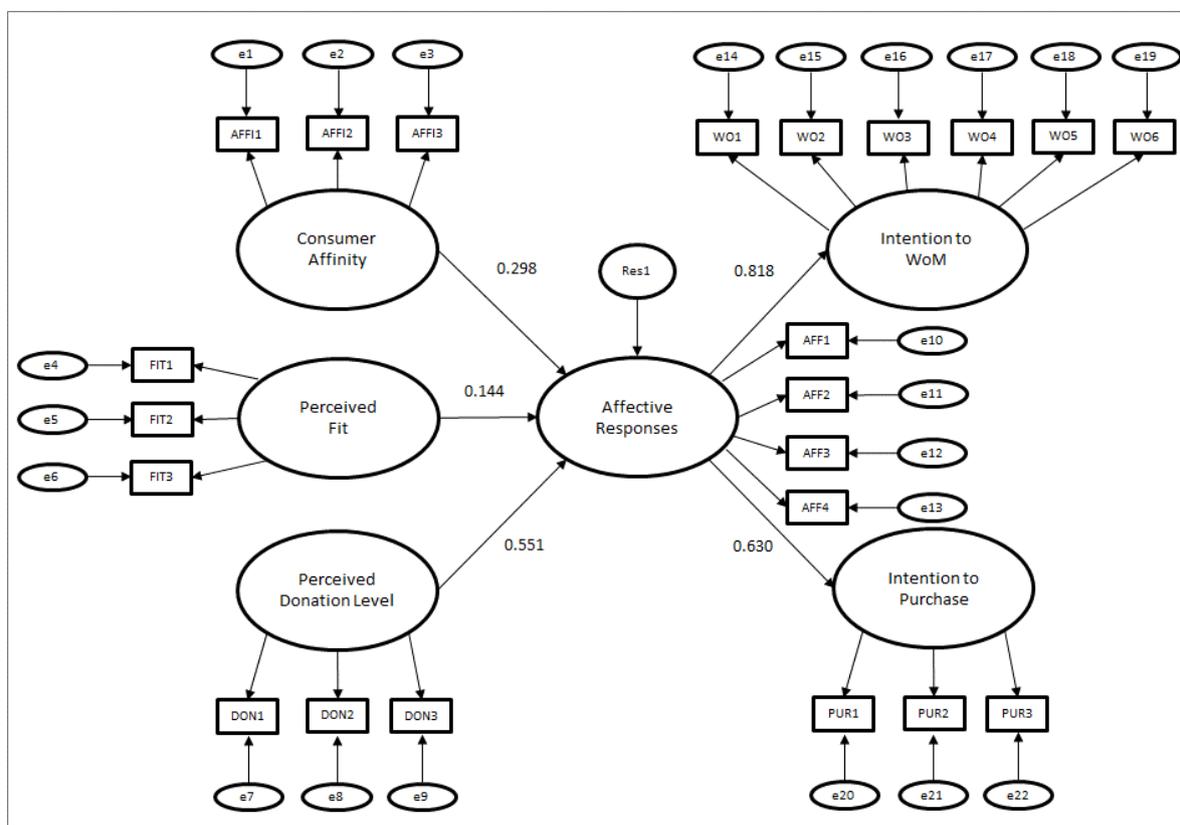
Testing of the hypothesis were made with several statistical tools. The effects of engaging into the CrM program on purchase intentions and the intention to engage into WoM activity were measured with Statistical Package for Social Sciences (SPSS) v25 by conducting a MANOVA analysis. On the other hand, the research model, which includes the determinants of an effective CrM program and outputs in terms of purchase and WoM intentions, was tested using SPSS AMOS v25. Hypothesis in the research model were tested using Structural Equation Model with maximum likelihood estimation method. Finally, the mediating role skepticism level of consumers on the effect of effective responses toward the CrM program on both purchase and WoM intentions was measured with PROCESS SPSS macro. The PROCESS SPSS macro is a tool used to measure the moderation, mediation and moderated mediation effects. The tool was used for the purpose of testing the moderation effect of skepticism level and the associated hypothesis. The statistical approach is based on the observed variable OLS and logistic

regression path analysis and this tool is widely used in many disciplines including social and health sciences. As Hayes (2018: 551) explains, PROCESS SPSS macro can be used for the estimation of the direct and indirect effects of independent variables in single and multiple mediator models, measuring the interaction between the moderation models and testing of moderated mediation models.

**FINDINGS**

**The Determinants of an Effective CrM Program and its Effect on Consumer Behavior**

In order to identify the determinants of an effective CrM program which leads to an emotional reaction on consumer side and to measure the outcome of this emotional reaction in terms of purchase intentions and intention to engage into a WoM activity, the research model was tested by employing Structural Equation Model with maximum likelihood estimation method. Goodness of fit indices were the criteria used for the evaluation of the structural regression model. As explained by Akgün et al. (2014: 894), these indices include the absolute fit indices,  $\chi^2$  statistic and the root mean square error of approximation (RMSEA), and, the relative goodness of fit indices, the comparative fit index (CFI) and the incremental fit index (IFI). The results and value of the goodness of fit indices confirm that the model adequately fitted ( $\chi^2/DF$  1.763, CFI 0.968, IFI 0.968, RMSEA 0.062). Figure 1 shows the results of the structural equation model analysis and the direction of the relationships with their corresponding coefficient values.



**Figure 1.** Results of the Structural Equation Model Analysis

The results confirmed the significant effect of consumer affinity ( $B= 0.298, p<0.001$ ), perceived fit between the brand and the cause ( $B= 0.144, p<0.001$ ) and perceived donation level ( $B= 0.551, p<0.001$ ) on generating positive affective responses towards the CrM program. In the light of these findings, we support  $H_1, H_2$  and  $H_3$ .

The results of the SEM analysis confirmed that the effectiveness level of the CrM program is an influencing factor on intention to purchase the products of the brand which supports the cause ( $B= 0.630, p<0.001$ ) and on the intention to engage in WoM activity to share the information about the CrM program in the community ( $B= 0.818, p<0.001$ ). Moreover, the effects of being exposed to CrM program information on the intentions to purchase and engaging into WoM activity was measured by conducting a MANOVA test which compares the two groups,  $Nativa_{PLN}$  and  $Nativa_{CrM}$ , in terms of their purchase intention and WoM intention scores. The results of the test confirmed strongly that the exposure to the CrM program information on the ad copy increases jointly the likelihood of purchasing the products of the brand which supports the cause and engaging into the WoM activity compared to the condition when there is no such a support of the same brand (Wilks'  $\Lambda^2 = .180, F(2,397)=905.681, p=.000, \text{partial } \eta^2= .97$ ). In addition to measuring the joint effect of being exposed to CrM program information, a series of ANOVA test were also conducted to measure the separate effects on purchase intentions and intentions to engage into WoM activity. The results confirm that there is a significant difference between the purchase intention scores of  $Nativa_{PLN}$  and  $Nativa_{CrM}$ ,  $F(1,398)=1279.118, p=.000, \text{partial } \eta^2= .76$ , where those exposed to CrM program information on the ad copy ( $M=3.93$ ) have higher purchase intentions than those who are not exposed to CrM program information on the ad copy ( $M=1.77$ ). Similarly, testing the differences between the scores of  $Nativa_{PLN}$  and  $Nativa_{CrM}$  in terms of their intention to engage into WoM activity confirms also the significant differences between the two groups ( $F(1,398)=1348.389, p=.000, \text{partial } \eta^2= .77$ , where those exposed to CrM program information on the ad copy ( $M=3.98$ ) have higher purchase intentions than those who are not exposed to CrM program information on the ad copy ( $M=1.75$ ). The results provide by the respective analysis lead us to support  $H_4$  and  $H_5$ .

#### **The Mediator Role of Skepticism Level on the Effectiveness of CrM Program**

In order to test the mediating effect of customer skepticism level on the relationship between the affective responses generated by a CrM program and consumer behavior, a series of mediation analysis were conducted. The details of the three estimation models which are generated as a result of the mediation analysis targeting to measure the total, direct and indirect effects of affective responses generated by the CrM program on consumer purchase intentions are presented in Table 3.

**Table 3.** Mediation Effect of Skepticism Level on Intention to Purchase

	Model 1			Model 2			Model 3		
	Intention to Purchase (Y)			Skepticism Level (M)			Intention to Purchase (Y)		
Antecedents	Coefficient	SE	p	Coefficient	SE	p	Coefficient	SE	p
Affective Response	$c_1$ 0.508	0.05	<0.001	a -0.210	0.10	0.045	$c_1^1$ 0.4705	0.05	<0.001
Skepticism Level	-	-	-	-	-	-	b -0.176	0.04	<0.001
Constant	$I_y$ 1.9322	0.21	<0.001	$I_m$ 3.1669	0.42	<0.001	$I_y$ 2.4903	0.23	<0.001
	$R^2 = 0.3098$			$R^2 = 0.0200$			$R^2 = 0.3908$		
	F(1,198) = 87, p<0.001			F(1,198) = 4, p=0.045			F(2,197) = 63, p<0.001		

Model 1 estimates the total effect of affective responses on purchase intentions towards the products of the brand which supports the cause through the CrM program. The results confirm the significant total effect of affective response on intention to purchase ( $R^2 = 0.3098$ ,  $F(1,198) = 87$ ,  $p < 0.001$ ). When affective response level increases by one unit, intention to purchase also increases by 0.508 units ( $B = 0.508$ ,  $p < 0.001$ ). Model 2 estimates the effect of affective responses generated by the CrM program on the skepticism level of consumers. The results of the model confirm a significant effect of affective responses on consumer skepticism ( $R^2 = 0.0200$ ,  $F(1,198) = 4$ ,  $p < 0.045$ ). One unit increase in affective response level generated by the CrM program, leads to 0.210 units lower level of consumer skepticism about the real intent of the brand in engaging into a CrM Program. Thus, as the affective response becomes more and more positive, customers become less skeptic about the CrM program ( $B = -0.210$ ,  $p < 0.045$ ). The direct effects of affective response and skepticism level are estimated in Model 3. The results of the analysis confirm that both affective responses generated, and skepticism level have a direct significant effect on the purchase intentions of consumers ( $R^2 = 0.3908$ ,  $F(2,197) = 63$ ,  $p < 0.001$ ). One unit increase in affective responses leads to the 0.470 unit increase ( $B = 0.470$ ,  $p < 0.001$ ) and one unit increase in consumer skepticism leads to 0.176 unit ( $B = -0.176$ ,  $p < 0.001$ ) decrease on purchase intention of consumers. In order to test the mediation effect of affective responses, the indirect effect of affective responses on purchase intentions was calculated. The indirect effect of affective responses is the product of regression coefficients reported in the estimation of Model 2 and Model 3. Hayes and Preacher (2013) suggest using a bootstrap confidence interval with 5,000 bootstrap samples in case of having non-normal sampling distribution. The calculation of the indirect effect was based on the following equation:

$$\text{Indirect Effect} = ab = -0.2106(-0.1762) = 0.0371$$

As presented in Table 4, confidence intervals are 95% CI = 0.0011 to 0.0753 and both intervals are positive and there is no zero value within the range. This result confirms the significant mediation effect of skepticism level on the effect of affective responses on purchase intentions. Although we confirm a significant mediation effect, it is a partial one since the effect of affective response is still positive after the mediation effect. However, stronger direct effect of affective response becomes weaker as the skepticism level mediates this relationship. In the light of these results, we support H<sub>6</sub>.

**Table 4.** Indirect Effect of Affective Responses on Purchase Intention

Affective Responses → Skepticism Level → Purchase Intention				
	Effect	Boot SE	Boot LLCI	Boot ULCI
Skepticism Level (M)	0.0371	0.0185	0.0011	0.0753

A second analysis was conducted in order to test the mediating effect of customer skepticism level on the relationship between the affective responses generated by a CrM program and intention of consumers to engage into a WoM activity. The details of the three estimation models which are generated as a result of the mediation analysis targeting to measure the total, direct and indirect effects of affective responses generated by the CrM program on consumer intentions of WoM are presented in Table 5.

**Table 5.** Mediation Effect of Skepticism Level on Intention to WoM

	Model 1				Model 2			Model 3		
	Intention to WoM (Y)				Skepticism Level (M)			Intention to WoM (Y)		
Antecedents	Coefficient	SE	p	Coefficient	SE	p	Coefficient	SE	p	
Affective Response	$c_1$ 0.443	0.05	<0.001	$a$ -0.210	0.10	0.045	$c^1_1$ 0.4155	0.05	<0.001	
Skepticism Level	-	-	-	-	-	-	$b$ -0.133	0.03	<0.001	
Constant	$I_y$ 2.2362	0.21	<0.001	$I_m$ 3.1669	0.42	<0.001	$I_y$ 2.658	0.23	<0.001	
	$R^2 = 0.2539$				$R^2 = 0.0200$			$R^2 = 0.303$		
	$F(1,198) = 67, p<0.001$				$F(1,198) = 4, p=0.045$			$F(2,197) = 42, p<0.001$		

Model 1 estimates the total effect of affective responses on WoM intentions of consumers to spread the word to the rest of the community. The results confirm the significant total effect of affective responses on intention to WoM ( $R^2 = 0.2539, F(1,198) = 67, p<0.001$ ). When affective response level increases by one unit, intention to

WoM also increases by 0.443 units ( $B = 0.443$ ,  $p < 0.001$ ). Model 2 estimates the effect of affective responses generated by the CrM program on the skepticism level of consumers. The results of the model confirm a significant effect of affective responses on consumer skepticism ( $R^2 = 0.0200$ ,  $F(1,198) = 4$ ,  $p < 0.045$ ). One unit increase in affective response level generated by the CrM program, leads to 0.210 units lower level of consumer skepticism about the real intent of the brand in engaging into a CrM Program. Thus, as the affective response becomes more and more positive, customers become less skeptic about the CrM program ( $B = -0.210$ ,  $p < 0.045$ ). The direct effects of affective response and skepticism level are estimated in Model 3. The results of the analysis confirm that both affective responses generated, and skepticism level of consumers have a direct significant effect on the intentions to WoM ( $R^2 = 0.3030$ ,  $F(2,197) = 42$ ,  $p < 0.001$ ). One unit increase in affective responses leads to the 0.415 unit increase ( $B = 0.415$ ,  $p < 0.001$ ) and one unit increase in consumer skepticism leads to 0.133 unit decrease ( $B = -0.133$ ,  $p < 0.001$ ) on WoM intention of consumers.

In order to test the mediation effect of affective responses, the indirect effect of affective responses on WoM intentions was calculated. The indirect effect of affective responses is the product of regression coefficients reported in the estimation of Model 2 and Model 3. The calculation of the indirect effect was based on the following equation:

$$\text{Indirect Effect} = ab = -0.2106(-0.1330) = 0.0281$$

As presented in Table 6, confidence intervals are 95% CI = 0.0005 to 0.0622 and both intervals are positive and there is no zero value within the range. This result confirms the significant mediation effect of skepticism level on the effect of affective responses on intention to WoM. Although we confirm a significant mediation effect, it is a partial one since the effect of affective response is still positive after the mediation effect. However, stronger direct effect of affective response becomes weaker as the skepticism level mediates this relationship. In the light of these results, we support H<sub>7</sub>.

**Table 6.** Indirect Effect of Affective Responses on WoM Intention

	Affective Responses	Skepticism Level	WoM Intention	
	Effect	Boot SE	Boot LLCI	Boot ULCI
Skepticism Level (M)	0.0281	0.0154	0.0005	0.0622

## CONCLUSION and DISCUSSION

The target of this study was to identify the determinants of an effective CrM program and measure its effects on consumer behavior in terms of purchase and WoM engagement intentions. The results of the study are generally in line with the theoretical frameworks proposed and previous findings in the literature with some contributions which shed light to the previous inconclusive results.

One of the determinants identified was the cause affinity of the consumers. Results confirmed the positive and significant effect of cause affinity on generating affective responses towards the CrM program. This result supports the associative network models approach (Ellis and Hunt, 1992: 169) and it is in line with the findings of the previous studies (Beise-Zee, 2013: 324; Barone et al., 2007: 443; Garcia et al. 2017: 141). A second determinant proposed was the perception of consumers about the donation level. Results confirmed a strong positive effect of donation level on generating affective responses. The result of the study supports the “warm glow” effect (Andreoni, 1989: 1455) generated by positive perception of donation level. This result makes a contribution to the literature since both positive (Folse et al., 2010: 305; Holmes and Kilbane, 1993: 67; Olsen et al., 2003: 170), negative or insignificant effects (Arora and Henderson, 2007: 522; Strahilevitz, 1999: 215; Human and Terblanche, 2012: 154) of donation level are reported in the previous studies. Brand-cause fit was another factor proposed as the determinant of affective responses towards the CrM program. Results confirmed the significant and positive effect of fit on the generation of affective responses towards the CrM program. This result supports the theoretical framework which is composed by schema theory perspective and cognitive consistency theories (Crocker, 1984: 473; Lafferty, 2009: 371). On the other hand, it contributes to the understanding of the dynamics since there are both positive (Buil et al., 2012: 90; Pracejus and Olsen, 2004: 638; Lafferty et al., 2004: 522) and negative effects (Barone et al., 2007: 444) reported in the previous studies.

The effects of exposure to an effective CrM program is measured with its influence on two important behavioral outcomes including intention to purchase and WoM activity. The effect of affective responses on purchase intentions is found to be significant. Thus, more positive emotional responses towards the CrM program lead to the higher levels of purchase intentions. This result supports the feelings-as-information theory (Schwarz, 2012: 291) and it is inline with the previous findings of the literature (Gorn, Goldberg and Basu, 1993: 237; Srinivasan and Srivastava, 2010: 196; Yang and Hee, 2011: 6744). Engaging into WoM activity as a result of the exposure to CrM program was the second behavioral outcome under investigation. The results of the study confirmed the significant and strong positive effect of effective CrM programs on the intention to engage into WoM activity. This result also supports the social exchange theory (Homans, 1958: 597) and it is in line with the previous findings in the literature (Thomas et al., 2011: 35).

The considerable amount of investment in CrM programs and the accountability challenge for the managers make the return on marketing (RoM) metrics much more critical. This is why the results of this study lead to some managerial implications that need to be addressed. Findings of the study show that three factors, namely the affinity of consumer towards the cause, the perceived fit between the brand and cause, and finally, the perception about the donation level are three important determinants of the generation of emotional responses toward the CrM program. This emotional responses in turn affect the purchase intention and propensity to engage into WoM activity. First, the selection of the cause is an important process which needs to be executed very carefully. Results indicate that consumers are more responsive to the causes which they have affinity. Thus, managers need to support causes which are related with the issues their target segment cares the most. Second, when there is a logical fit between the company and the cause supported, this generates stronger emotional

responses. Thus, managers need to scan the environment specially to choose more related and connected issues with their core business. Finally, affective responses are heavily influenced by the perception related to the donation level in the CrM program. Higher donation level perceptions lead to more favorable emotional responses. Managers need to find the optimum amount which is not too low to generate the feeling of useless effort and not too much to ruin the profitability. If managers can design effective CrM programs in terms of affinity, brand-cause fit and the donation amount level, their CrM programs lead to higher intentions to purchase and engagement into WoM activities. On the other hand, skepticism of consumers about the real intent of the brand in engaging into the CrM program is found to be a mediator factor influencing the strength of the effect of emotional responses on intentions to purchase and WoM activity. Brands need to express and articulate their real intent and also achievements in the program with some events, news and other communication tools. If consumers are convinced that the support committed goes to the right place, their skepticism level will decrease which in turn it is expected to positively influence the behavioral outcomes.

### SUGGESTIONS

This study has some limitations which needs to be addressed. First, the study identified the determinants and outcomes of CrM programs in the retail context and FMCG product category. This limits the generalizability of the study. Another limitation of the study is that the subjects were between 18-45 years old consumers which also limits the generalizability. Future studies may focus on other sectors as well as age groups to test the determinants as well as the mediating role of skepticism to make the study more generalizable.

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