



**A Framework for Cause-Related Marketing campaigns with customer choice in a
collectivistic cultural context**

Michael Christofi

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ABSTRACT

This research is an exploration of how customer engagement, through the possibility of choosing the structural elements of a Cause-Related Marketing (CRM) campaign, could influence a) CRM success, in terms of coverage, customization and reduced consumer skepticism and b) to cultivate positive Word-of-Mouth (WOM) persuasion behavior. A conceptual framework is developed which comprises three main components. These are (1) choice of cause, (2) choice of cause proximity and (3) choice of donation type.

The empirical stage of the study applied a case study methodology and was developed through a cross-sectional study of twenty key informants, Cypriot customers of the retail banking industry in Cyprus. The qualitative data collected through semi-structured interviews and were compared and contrasted with the initial conceptual framework and the relevant literature.

The emergent patterns within this analysis showed that both three components of the framework positively affected CRM success in terms of coverage, customization, reduced skepticism and positive WOM persuasion behavior. However, the results also showed that in some cases, choice of cause type and choice of cause proximity could create feelings of guilt to the customers, and the solution in avoiding such feelings was to provide the customers with the ability to choose multiple cause types or to change their cause proximity choice over time.

Also, in terms of the underlying mechanisms that trigger consumers to choose the various structural elements of the CRM campaign, the results showed evidence of the existence of fit between the cause type and the donation type, a type of fit that its introduced for the first

time in the CRM literature. Finally, this study 1) links, for the first time, procedural justice theory with reduced consumer skepticism and perceived transparency for the CRM campaign and 2) uncovers various consumers' attitudes as regards to the type of donation. In conclusion, this dissertation discusses the contributions to the CRM field and the implications for both academics and practitioners.

DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas. Any views expressed in the thesis are those of the author and in no way represent those of the University.

SignedMichael Christofi.....

Date14/09/2015.....

ABOUT THE AUTHOR

Michail Christofi (South Africa, October 29, 1984) received his Bachelor degree in History and Archaeology from Aristotle University of Thessaloniki, in Greece. Immediately after, Michael Christofi continued to the University of Nicosia to learn more about management and marketing. Two years after, he received a Master in Business Administration (MBA) and the CIPR Diploma in Public Relations. He also holds Prince 2 practitioners' professional certification and the Bank Operations diploma from the American Institute of Banking. Michael is currently employed as a Marketing practitioner at Alpha Bank Cyprus Ltd.

His research interests include cause-related marketing, consumer psychology, corporate social responsibility, innovation, intercultural service encounters and strategic agility. He serves as a reviewer for several international journals and acted twice as Guest Editor. During his DBA trajectory, Michael received the *Les Roches-Gruvère Best Doctoral Student Paper Award* at the 4th Annual Conference of the EuroMed Academy of Business in Crete (Greece), at October 2011, and he published several papers in highly esteemed international peer review journals and conference proceedings. He is also preparing paper submissions to several international journals, all of which are mentioned below in detail.

LIST OF PEER REVIEW PUBLICATIONS:

JOURNAL PUBLICATIONS (*First author and main contributor)

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HONORS AND AWARDS

Winner: *Les Roches-Gruvere Best Doctoral Student Paper Award*, 4th Annual Conference of the EuroMed Academy of Business, Crete (Greece), October 2011

ACADEMIC SERVICE

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- Global Business and Economics Review

CONFERENCE PRESENTATIONS

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- International Conference on Contemporary Marketing Issues (ICCM), Thessaloniki, Greece, June 2012
- American Marketing Association (AMA) Global Marketing Special Interest Group, Cancun, Mexico, April 2012
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DEDICATION

To my wife and family who provided me with much love and support throughout this experience.

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ABBREVIATIONS INDEX

CSR	Corporate Social Responsibility
CRM	Cause-Related Marketing
CR	Critical Realism
EP	Embedded Premium
IQ	Interview Question
IS	Information Systems
PJ	Procedural Justice
RO	Research Objective
RQ	Research Question
WOM	Word of Mouth

CHAPTER 1. INTRODUCTION

1.1. Introduction

This chapter provides an introduction to this thesis. The chapter begins with an overview of the background of the research (Cause Related Marketing domain) and a description of the research problem. Following, the aims and objectives of the study are described. Next, a brief analysis of the theoretical and practical implications of this dissertation is provided. The final part of the introduction chapter provides an outline of the structure of the thesis.

1.2. Background of the study and problem statement

27 years after the publication of the first article on cause-related marketing by Varadarajan and Menon (1988), the concept has now become a valuable marketing tool (Koschate-Fischer, Stefan & Hoyer, 2012; Robinson, Irmak & Jayachandran, 2012; Müller, Fries & Gedenk, 2014). Defined as the marketing practice of donating a specified amount from product sales to designated charitable causes (Robinson et al., 2012), CRM has become the fastest-growing strategy of sponsorship spending in the USA, with average annual growth rates that exceed 12% (Koschate-Fischer et al., 2012). Some recent examples of CRM include Tommy Hilfiger's donation of 50% of the price of a specific bag to Breast Health International (Müller et al., 2014), the Product (RED) campaign, in which firms such as Gap and Apple donated up to 50% of sales profits from designated brands to support AIDS patients in Africa (Robinson et al., 2012), and eBay's campaign, Giving

Works, which raised more than half a billion U.S dollars for charities (Andrews, Xueming Zheng & Jaakko, 2014).

In addition, over the past few decades, an increasing body of research has acknowledged the role of CRM as a potential source of sustainable competitive advantage (Larson, Flaherty, Zablah, Brown & Wiener, 2008) that provides various benefits for the donor organizations, such as: purchase intentions, corporate reputation (Larson et al., 2008; Koschate-Fischer et al., 2012), and Word-of-Mouth (WOM) persuasion (Lee Thomas, Mullen & Fraedrich, 2011b; Lii, Wu & Ding 2013), a concept that has recently attracted a great deal of attention among marketing practitioners because it has a tremendous impact on consumer behavior (Angelis, Bonezzi, Peluso, Rucker & Costabile, 2012).

Recently, companies apply a new form of CRM campaigns: CRM campaigns with choice, in which donor organizations allow consumers determine which cause type should receive the donation (Robinson et al., 2012). For example, SunTrust Bank gave a \$100 donation to a cause selected by consumers who opened a new checking account. This type of CRM campaigns with choice have been trending up in popularity and sponsor organizations expect that this type of CRM campaigns provide more successful results (ibid.). Adding to this, several researchers (Arora & Henderson, 2007; Robinson et al., 2012), stress the significance of designing CRM campaigns that fit specific cultural contexts. In addition, Robinson et al. (2012) state that in countries in which the population has a collectivistic mindset (Hofstede, 1980) CRM campaigns with choice might be more effective.

However, despite its significance in marketing practice and academic research, CRM campaigns with choice remain under-researched. In fact, only two studies in prior CRM literature focus on CRM campaigns with choice and both studies focused on consumers'

choice of cause type (these studies are: Arora & Henderson, 2007; Robinson et al., 2012). Also, given that consumer choice does not always provide positive results (Iyengar & Lepper, 2000), the effectiveness of CRM campaigns with choice needs further exploration. A further more detailed gap analysis and discussion will follow in section 2.5 of chapter 2.

1.3. Research Aim and Objectives

This study seeks to advance our understanding of the nature of CRM campaigns with choice in a collectivistic context, by proposing a conceptual framework that allows collectivistic consumers to choose the type of cause, cause proximity and type of donation in the donation process. The framework draws on several disciplines and theories, including social identity theory, procedural justice theory, social exchange theory, the cultural theory of collectivism, and others.

This research study is guided by the following **main research question**:

How can a CRM campaign with choice enhance CRM effectiveness and provoke positive Word-of-Mouth persuasion behaviors within a collectivistic context?

Research Aim:

The aim of this research is twofold: first, to contribute towards the development of an in-depth understanding of what CRM practices mean for collectivistic consumers and second,

to explore, from a customer point of view, how CRM campaigns with choice affect CRM effectiveness and consumers' Word-of-Mouth persuasion behavior.

Accordingly, the **objectives** of the research are the following:

- *Research Objective 1 (RO1):*

To explore and understand how collectivistic consumers perceive CRM practices.

- *Research Objective 2 (RO2):*

To explore and understand collectivistic consumers' beliefs, thoughts, feelings and attitudes, about the cause type, cause proximity and type of donation in a CRM campaign.

- *Research Objective 3 (RO3):*

To explore and understand collectivistic consumers' beliefs, thoughts, feelings and attitudes about having the option to choose the cause type, cause proximity and type of donation in a CRM campaign.

- *Research Objective 4 (RO4):*

To explore and understand how choice of cause type, cause proximity and type of donation affects the effectiveness of a CRM campaign.

- *Research Objective 5 (RO5):*

To develop a framework for CRM campaigns with choice that is applicable in a collectivistic context and to validate it within the customer database of the retail banking industry of Cyprus.

1.4. Contribution to Theory and Practice

The degree of Doctor of Business Administration (DBA) requires the researcher to contribute to both, theory and practice. This study offers both contributions which are briefly highlighted below, and analyzed in detail in the Conclusions chapter.

Contribution to literature. This doctoral thesis is the first to conduct a systematic review and critical appraisal of extant CRM research. Also, it maps the field of CRM, structures the results from the extant literature, and provides unique and general insights, allowing for easier and better understanding of the relevant literature.

Contribution to theory is achieved by providing an in-depth understanding of collectivistic consumers' attitudes towards CRM campaigns. Also, this study provides for the first time, an in-depth understanding of consumers' attitudes towards the type of cause, cause proximity and type of donation in a CRM campaign. In addition, the study provides an innovative framework for conducting CRM campaigns with enhanced consumers' choice regarding the three structural constructs.

Contribution to methodology is achieved by introducing abductive research approach in the CRM domain which allows for higher levels of theoretical sensitivity because it places

equal weight to both theory and empirical data (Ryan, Tähtinen, Vanharanta & Mainela, 2012).

Contribution to practice: Finally, this study provides marketing practitioners with an in-depth understanding of collectivistic consumers' thoughts, beliefs and attitudes regarding the type of cause, cause proximity and type of donation in CRM campaigns. Also, this study provides a guiding framework and operational guidance to marketing practitioners for conducting successful CRM campaigns with choice, in terms of coverage, customization, and reduced consumer skepticism, as well as for effective WOM persuasion behaviors.

1.5. Thesis outline

The dissertation is structured around seven main chapters. First, this introductory chapter is followed by a systematic review of the CRM literature, including the identification of knowledge gaps and inconsistencies of the domain thus far.

In Chapter three, the collectivistic context of the study is provided in detail, based on a narrative review of existing literature. Continuing, within the same chapter, the conceptual framework of the study is developed. At the end of the chapter, the research questions regarding the framework and its collectivistic context are introduced, along with a figural presentation of the framework itself.

Chapter four describes the empirical setting of the thesis, that is, Cyprus and the context of the retail banking industry of the country.

Chapter five states the philosophical standpoint of the research, describes the research setting, and analyzes the methodology and methods applied. The researcher applied a

qualitative methodology approach and the primary data were gathered from consumers of the retail banking industry of Cyprus, by using face-to-face, semi-depth, semi-structured interviews.

By applying the template analysis technique, chapter six analyzes and explains the findings of the study around four main themes.

Finally, chapter seven provides a discussion of the findings in relation to the research objectives and research questions of the study, as well as an illustration and epexegetical of the final framework. The last chapter also includes the contributions of the study in literature, theory, methodology and practice, a review of the study's limitations, it proposes several avenues for further research and concludes with a reflective professional development.

1.6. Conclusion

This chapter provided an overview of the thesis. In particular, the chapter began with an overview of the background of this thesis and highlighted the practical and literature gap addressed by this research. The next section provided an outline of the research aim and objectives of this dissertation, followed by a brief analysis of the study's contributions in both theory and practice. Finally, an overview of the structure of the thesis was presented.

CHAPTER 2. SYSTEMATIC REVIEW OF THE LITERATURE

2.1. Introduction

This chapter conducts a systematic review of the CRM domain. It starts by explaining the necessity of conducting a systematic review and a critical examination of the CRM domain, and continues by rationalizing on the choice of this literature review methodology. Next, the chapter explains the stages applied for conducting the systematic review, based on Tranfield, Denyer and Smart's (2003) systematic review methodology. Then, a descriptive analysis of the field is conducted, followed by a thematic illustration of the extant literature thus far. Next, the various shortcomings that emerge from the review results are highlighted, and promising avenues for further research are presented. Finally, this research concludes with a chapter summary.

2.2. The necessity for conducting a systematic review of the CRM domain

Given that all theories and concepts must undergo repeated attempts at empirical falsification before they can be acknowledged as 'true' (Godfrey & Hill, 1995), one might assume that the CRM concept owes its significance to well-documented assessments of the theoretical and/or empirical support for its core tenets. Surprisingly, this is not the case. In fact, although there have been many individual tests of CRM's fundamental hypotheses in the literature, a scholarly review of the results of this research is completely absent. In particular, although the broader field of Corporate Social Responsibility (CSR) has been reviewed by various scholars, such as Vaaland et al., (2008), Pelozo and Shang

(2011), and Aguinis and Glavas (2012), no study has conducted a comprehensive review and critical appraisal of the rapidly increasing research concerning the CRM domain. Moreover, the vast volume of work has created new challenges with regard to knowledge development, and the literature remains fragmented.

In response to these realities, this chapter seeks to advance our understanding of the CRM concept by conducting a systematic review and a critical examination of the extant literature. Closely following the methodology developed by Tranfield et al., (2003), as well as the guidelines for conceptual contributions in marketing given by Yadav (2010) and MacInnis (2011), this chapter seeks to (1) assess the manner in which the CRM domain has been conceptually developed and empirically tested and (2) to create a knowledge map of the extant literature. Based on the subsequent findings, this chapter will present the various knowledge gaps and inconsistencies identified from the review, as well as various avenues for further research that show the research path and prepare the basis for the subsequent chapter to evolve, which is the framework development.

2.3. Literature Review Methodology

2.3.1. Choosing a Literature Review Methodology

To investigate all aspects of the extant literature in a thorough and pragmatic manner, a systematic review methodology is adopted. Systematic reviews apply an explicit algorithm to search and critically analyze the existing wisdom (Tranfield et al., 2003; Crossan & Apaydin, 2010). Such reviews are dissimilar from narrative reviews because they apply a

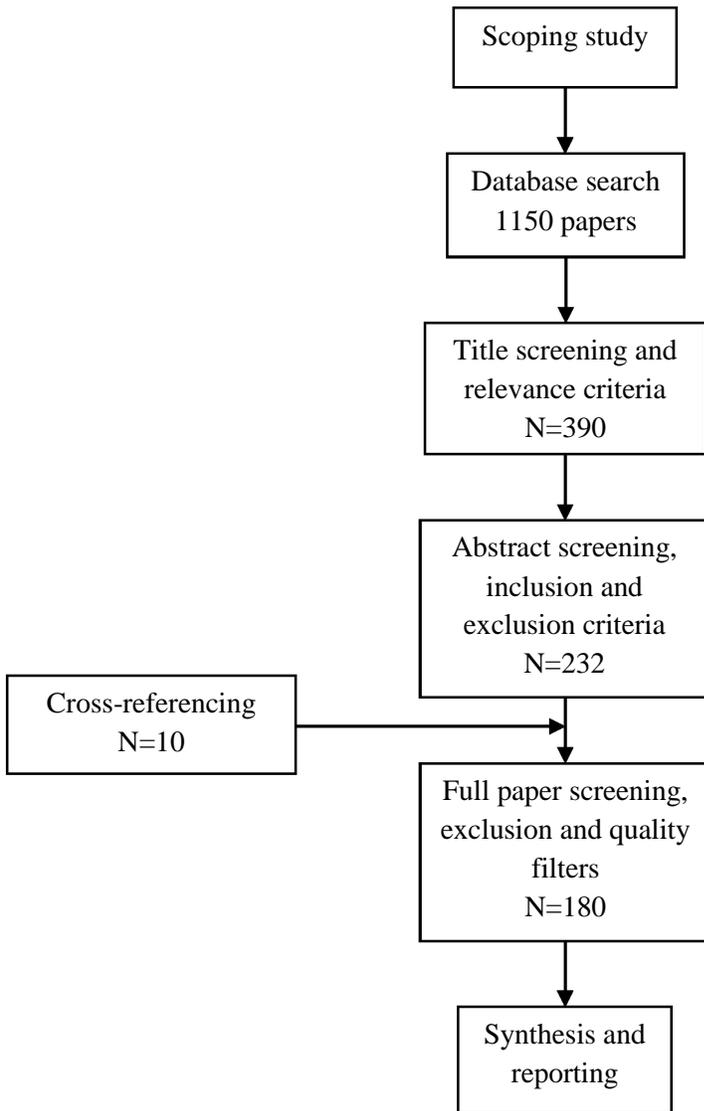
reproductive and scientific procedure that aims to eliminate bias through thorough literature searches (Tranfield et al., 2003; de Menezes & Kelliher, 2011). In parallel, systematic reviews differ from meta-analyses because the latter concentrate on empirical studies and especially on the aggregate correlation structures of their data (ibid.). In general, systematic reviews aim to create collective insights through the theoretical synthesis of findings, thereby increasing methodological rigor and developing a reliable knowledge base from which to orient future research (Macpherson & Holt, 2007). Specifically for academics, systematic reviews enhance the quality of review procedures and results by implementing transparent protocols and replicable processes (Tranfield et al., 2003; Crossan & Apaydin, 2010). For practitioners, this method helps create a reliable knowledge base by accumulating knowledge from multiple studies (ibid.). Although this methodology entails various difficulties, such as the vast amount of material for review and the difficulty of synthesizing data from various disciplines (Pittaway et al., 2004), the researcher adjudged that it was significant to have a methodology that could manage the breadth of the CRM domain.

2.3.2. Description of Systematic Literature Review Methodology

This research followed Tranfield et al., (2003) three-stage procedure of (1) planning, (2) execution, and (3) reporting, but certain methods were adjusted. During the planning and execution stages, the research objectives and review protocols were first defined. Then, the researcher accessed, retrieved, and judged the quality and relevance of the research in accordance with the topic. At the third stage, a descriptive and thematic analysis of the

extant literature was conducted to report the findings, identify gaps, and ground propositional conclusions for future directions in CRM research. Because the aim of this review, beyond the descriptive analysis of the extant literature, was a comprehensive overview and a theoretical consolidation of the CRM domain, a corresponding data analysis method was used. In other words, this research favored breadth over depth, and thus, the researcher chose to apply a descriptive rather than statistical methodology to analyze the review results. Among the various qualitative analysis methodologies, the explanation-building and pattern-matching (the researcher must look for gross matches and mismatches) techniques (Yin, 1994) conducted by Crossan and Apaydin (2010) were also chosen for this review. The overall review process and results are summarized in Figure 2.1.

Figure 2.1: Flow diagram of the systematic review process



2.4. Conducting the Systematic Review

2.4.1. Planning and Execution

A systematic review is navigated by a review question (de Menezes & Kelliher, 2011) from which the overall review procedure is shaped. In this study, the review question was:

“What work has been done in the CRM domain thus far, in terms of both the factors that contribute towards the success of CRM campaigns, as well as the outcomes of such campaigns?”. Time was then spent outlining the exact nature of the research objectives in relation to the review question and the overall aim of the study. As a result, the objectives of the present review were intentionally broad and somewhat standard for such types of comprehensive reviews: to inventory and critically appraise the extant CRM research to advance the quality, scope, and impact of future CRM studies; to identify possible shortcomings and knowledge gaps in the extant literature; and to develop an agenda for future research. Prior to undertaking the systematic review, a scoping study was conducted to assess the size and relevance of literature and to delimit the CRM domain (Tranfield et al., 2003). This initial investigation assisted in developing the focus for the subsequent stages.

This study’s search strategy aimed, as far as possible, to minimize bias and be widespread by using general search terms in multiple databases, cross-referencing between researchers, and applying specific inclusion and exclusion criteria. EBSCO Host, Science Direct, and Emerald were selected as the search databases. These were chosen from among others because they provide the greatest coverage coupled with functionality and full article access. Also, these databases are the most commonly used by researchers when conducting systematic reviews in the business field (i.e.: Pittaway, Robertson, Munir, Denyer, & Neely, 2004; Dorotic, Bijmolt, & Verhoef, 2012; Shepherd, & Rudd, 2014). Then, taking into consideration that researchers might have used the term cause-related marketing in different ways, the researcher employed a general selection requirement for the initial pool to minimize the possibility of excluding relevant studies. The initial search

of the electronic databases, as shown in table 2.1, was conducted using the following basic search strings: 'Cause-Related Marketing' OR 'Cause Marketing'. Titles, keywords/subject terms, and abstracts were searched, and the numbers of articles returned were recorded. In addition, this research did not limit the search to a specific publication period but instead included all relevant studies irrespective of their publication dates.

Table 2.1: Search protocols for the EBSCO Host, Science Direct, and Emerald databases

Database	Search string	Scope	Publication Outlet	Date range	Number of articles	Total relevant
EBSCO host	'Cause-Related Marketing' OR 'Cause Marketing'	Title, Subject Terms and Abstract	Scholarly (Peer- Reviewed) Journals	Any	657	117
Science Direct	'Cause-Related Marketing' OR 'Cause Marketing'	Title, Keywords and Abstract	Scholarly (Peer- Reviewed) Journals	Any	346	21
Emerald	'Cause-Related Marketing' OR 'Cause Marketing'	Title, Keywords and Abstract	Scholarly (Peer- Reviewed) Journals	Any	182	32

The review was expanded to include literature from all business disciplines. Following the methodology of Ordanini Rubera and DeFillippi (2008), Crossan and Apaydin (2010), Keupp, Palmié and Gassmann (2012), and Laufs and Schwens (2014), the review was restricted to published peer-reviewed academic articles because these can be viewed as validated knowledge and most probably have the highest impact on the discipline (Ordanini et al., 2008; Crossan & Apaydin, 2010; Keupp et al., 2012). Books, book chapters, conference proceedings, periodicals, working papers and other non-refereed publications were omitted from the review, as such research usually goes through a less

rigorous peer-review process, and they are less readily available (Podsakoff et al., 2005; Keupp et al., 2012; Laufs and Schwens, 2014).

It is the researcher's conviction that this approach provides a precise and representative context of relevant academic research. However, this review methodology does not base the selection of studies on journal rankings. The goal here is not to second-guess peer reviewers but to obviate any predisposition to refer only to established sources and thus potentially miss any important studies published in less-established journals or in journals from different disciplines. Although many of the articles were in high-ranking journals, a number of robust studies had been published in less-established publication outlets. The initial sample of potentially relevant articles retrieved using the search strings in the selected databases was 1150. This large number of studies is not entirely surprising given the general nature of the search strings. It is not unusual in literature reviews to have a large number of manuscripts on the first round of searching (see Pittaway et al., 2004; Bakker, 2010). In increasingly more fine-tuned stages of the analysis, the number was systematically reduced.

Literature selection process. Next, the researcher removed irrelevant (judgments of irrelevancy were made on the basis of whether there was an indication in the title that the article was relevant with the broader field of CSR or not) and duplicate studies based on title screening, which resulted in the exclusion of a total of 760 studies. In cases in which the title did not provide, with maximum clarity, the field or focus of the study, the researcher did not exclude the study but instead left it for additional processing in the next stage. The researcher did this to eliminate the possibility of excluding relevant studies. The remaining 390 articles were reviewed according to the exclusion and inclusion criteria (see

table 2.2 below). Regarding the inclusion criteria, this research included both theoretical and review papers because they provide the definitional and theoretical foundation of the review. Conceptual papers were also included in order to ensure coverage and examination of all conceptual thinking in the field. Moreover, all empirical papers that adopted both qualitative and quantitative methodologies were included in order to capture all empirical evidence without the possibility of excluding significant and highly relevant studies. Furthermore, this review included forthcoming articles as well as articles in press in order to provide coverage of the most current research. Finally, all geographic regions in which the empirical studies took place were incorporated to ensure cross-cultural comparisons as well as all industries in order to examine how knowledge is applied within and across industry sectors. Regarding the exclusion criteria, non-article documents were excluded because they could not be examined using the same analytical constructs as those for journal articles, such as objectives and methodology. Articles that did not primarily focus on CRM were also excluded. Finally, articles not written in English-language were not incorporated into the review. The elimination of papers according to these criteria was based on abstract reading. However, it must be noted that in a number of articles, non-comprehensive or scant abstracts made it difficult to understand the studies' aims, subjects, approaches, results, implications or conclusions. This created the need to review the papers' introductions.

Table 2.2: Inclusion and exclusion criteria of the literature review process

Inclusion Criteria	Exclusion criteria
Types of studies (theoretical, conceptual, reviews, empirical studies)	Non-article documents
Quantitative studies	Articles that do not primarily focus on CRM
Qualitative studies	Non-English written articles
Forthcoming articles	
Articles in press	
All geographical regions (concerns empirical studies)	
All industries (concerns empirical studies)	

Notably, the selection criteria of the current review intended to crystallize and define the incorporated literature. Specifying distinct inclusion and exclusion criteria minimized the risk of reviewer bias. Only studies that met all the inclusion criteria specified in the review protocol were selected. The strict criteria applied in this systematic review were closely linked to the desire to base the review on the best-quality evidence. Additionally, at this step, the researcher studied the abstracts of all articles to ensure they were relevant to the research question and the review's objectives. This stage resulted in a preliminary list of 232 studies. At this point, this research study also used manual cross-referencing to

identify additional studies that had been overlooked by the search databases, resulting in an addition of another 10 papers.

Next, the researcher reviewed and critically assessed the quality of an article as high (3), medium (2), low (1), or absent (0) depending upon its score on each of the quality criteria presented in Appendix A. If the article fully satisfied a criterion, it was given a score of 3. If the article partially satisfied a criterion, it was given a score of 2. If it minimally satisfied a criterion it was given a score of 1, and if it didn't satisfy the criterion or there were no information regarding the criterion it was given a score of 0. The final selection of papers passed the quality assessment process if they had an average score above or equal to 2. Thus, an empirical article with a highly original conceptual contribution had the possibility to be included in the review even if the empirical stage suffered from quality problems. The quality checklist used in this study was designed according to the guidelines given by Popay et al., (1998) and, subsequently, by Pittaway et al., (2004). At this point, the quality checklist was given to an independent academic researcher to check the robustness and clarity of the quality criteria used. The aim of the quality appraisal was to assess the validity of the studies and select high-quality studies with low risk of bias or error. The external academic researcher also repeated the quality assessment of the preliminary list of 242 studies that had been drafted in the previous stage to identify any oversights in the final study selection. The independent academic researcher's results were cross-checked with those of the thesis' researcher, and after mutual agreement based on the quality criteria set, the number of manuscripts (the studies included in the systematic review are indicated with an asterisk in the reference section) was reduced to 180 (see

table 2.3). The same quality appraisal process was applied for the identified papers from both the search output from the databases and cross-referencing.

Table 2.3: Results from the database searches

Number of papers excluded at each stage					
Database	Initial search	Title screening (relevance criteria and duplicates)	Abstract screening (inclusion/exclusion and relevance criteria)	Full text screening (relevance criteria and quality appraisal)	Total number of articles included
EBSCO Host	657	370	122	48	117
Science Direct	313	270	14	8	21
Emerald	180	120	22	6	32
Cross-referencing				10	10
Total	1150				180

Once the final decision has been made regarding the studies to be included in a review, data can be extracted from the selected studies. This process can be performed through data

extraction forms that reduce human error and document the process (Tranfield et al., 2003; White and Schmidt, 2005). Therefore, the final stage of the review process involved developing a data extraction form that aided in reading and in the descriptive and thematic analysis of the reviewed field. The developed data extraction form attempted to divide the core elements of the studies into eight categories according to the research question and review objectives: (1) publication details (author, journal, year of publication); (2) type of paper (theoretical, conceptual, review, meta-analysis, empirical); (3) scope of study; (4) methodology applied (qualitative, quantitative, mixed); (5) sample information (sample size, industry type from which the sample was drawn); (6) geographic location (country from which the sample was drawn); (7) key results; and (8) research gaps and avenues for future research.

2.4.2. Reporting and Dissemination

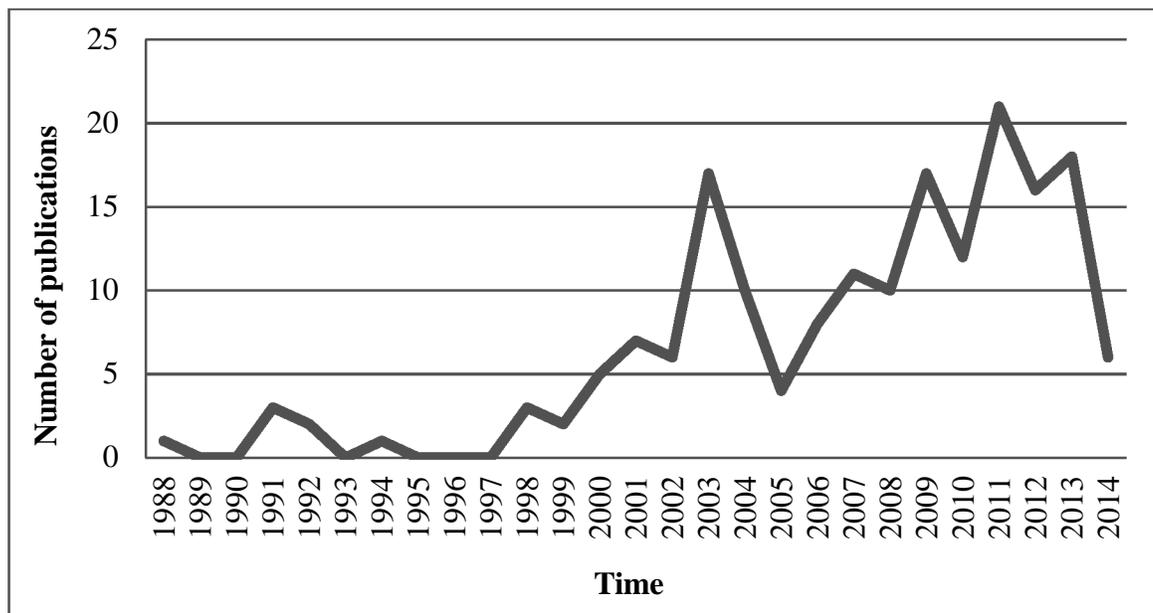
2.4.2.1. Descriptive analysis

Assessing the quality of research and synthesizing and reporting the findings using a variety of methodologies are challenging tasks (Macpherson & Holt, 2007). Thus, to minimize subjective interpretation biases and ensure a high-quality review, the independent academic researcher again read all the selected articles and independently analyzed all the elements included on the data extraction form. The individual assessments were then combined and synthesized. If there were disagreements (which is natural), the issue was resolved with dialogue. With the resulting classification and information, the researcher

was able to construct a map of prior research in the domain in terms of frequency, density, and emerging patterns and preferences.

This systematic review had no time delimiters, but approximately 74% of the selected articles had been published during the last decade, and half, 90 (50%), had been published during the last five years (see Figure 2.2.), indicating that this is a growing area of research.

Figure 2.2.: Evolutionary development of the cause-related marketing literature



Notes: This figure illustrates the number of CRM studies published every year since the first publication in 1988. The results for the year 2014 are not representative because the review included articles published before the writing of this work (February 2014). From March

2014 onwards, this research applied a narrative review methodology for reasons explained in the next chapter.

Publication Outlet	No. of Articles	Weight (%)
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The research had also been published in a wide variety of publications (79 journals). Table 2.4 shows that the Journal of Nonprofit & Public Sector Marketing accounts for the largest single portion, with 16 articles (9%), followed by the International Journal of Nonprofit & Voluntary Sector Marketing, with 10 articles (6%). Other journals that featured significantly in the review included the European Journal of Marketing (8), the Journal of Business Research (8) and the Journal of Business Ethics (7). All other articles are distributed over a range of marketing, general management, social science, and international business journals.

Table 2.4: Journals with the most publications of CRM studies

Journal of Nonprofit & Public Sector Marketing	16	8.9%	Notes: Journals are ranked according to the number of CRM studies they had published to date. Only journals with 2 or more articles are listed. Among the researcher's consideration set, theoretical papers comprised 8% (15).
International Journal of Nonprofit & Voluntary Sector Marketing	10	5.6%	
European Journal of Marketing	8	4.4%	
Journal of Business Research	8	4.4%	
Journal of Business Ethics	7	3.9%	
Journal of Advertising	6	3.3%	
Journal of Consumer Marketing	6	3.3%	
Sport Marketing Quarterly	6	3.3%	
Journal of the Academy of Marketing Science	5	2.8%	
International Journal of Advertising	4	2.2%	
Journal of Marketing Communications	4	2.2%	
Journal of Product & Brand Management	4	2.2%	
Journal of Consumer Psychology	4	2.2%	
American Business Review	3	1.7%	
International Journal of Research in Marketing	3	1.7%	
Journal of Brand Management	3	1.7%	
Journal of Marketing Management	3	1.7%	
Journal of Marketing Theory & Practice	3	1.7%	
Journal of Retailing	3	1.7%	
Psychology & Marketing	3	1.7%	
Journal of Marketing	3	1.7%	
Journal of Public Policy & Marketing	3	1.7%	
International Journal of Retail & Distribution Management	2	1.1%	
Corporate Social Responsibility and Environmental Management	2	1.1%	
Journal of Promotion Management	2	1.1%	
Journal of Services Marketing	2	1.1%	
Marketing Intelligence & Planning	2	1.1%	
Total Quality Management & Business Excellence	2	1.1%	
Journal of Marketing Research	2	1.1%	
Management Science	2	1.1%	

The largest share was accounted for by empirical papers (81%). Conceptual papers - those papers that develop a conceptual framework (Imenda, 2014) - comprised the smallest share at 9 (5%), and 6% of the selected papers (11) were narrative literature reviews. No systematic reviews or meta-analyses were found.

In terms of the methods employed in the research, quantitative methodologies were used in 78% (113) of the empirical studies, whereas qualitative methodologies comprised only 11%

(16) of the sample. A small portion of studies, 11% (16), used mixed quantitative and qualitative methods. The sample sizes in the studies were considerably different, with as few as 40 survey respondents (Bester & Jere, 2012) and as many as 3021 (Youn & Kim, 2008). The majority of the quantitative studies reported surveys with between 100 and 500 respondents. In terms of interviews, the studies' sample sizes also differed to a significant degree, with as few as 11 interview respondents (Scott & Solomon, 2003) and as many as 160 (Liston-Heyes & Liu, 2013). Another characteristic of these empirical studies was the samples used: a large percentage (42%) was students who had completed a questionnaire or had been placed in experimental settings. Actual participants were used in 69 studies (48%), and 12 studies (8%), the smallest portion, used mixtures of students and actual participants. Three studies did not indicate the subjects who had been chosen for the sample. In terms of sector, there was an appreciable bias toward manufacturing, with 30% (44) of studies. In addition, a large portion of studies, 30% (43), reported on multiple sectors. Furthermore, and despite the changing structures of developed economies, it is concerning that only 30 studies (21%) reported solely on the service sector. Twenty-eight studies (19%) did not indicate their industrial focus. Table 2.5 summarizes the industries that were studied by the empirical articles.

Table 2.5: Industries analyzed by 145 empirical articles

Industry Focus	
Apparel	Hotel
Auction	Ice cream
Automobiles	Insurance
Banking	Internet services
Bed sheets	Juice
Beer	Medical devices
Beverages	Milk
Books	Mobile services

Bottled water	Music
Building Supplies	Nonprofit
Calculators	Notebooks/ technology
Canned soup	Oil
Cell phone recharges	Parcels
Cereal bars	Peanut butter
Cheese	Pens
Children's games	Personal hygiene
Chocolate	Pharmaceutical
Cinema	Pizza
Cleaning products	Printing
Coffee	Publishing
Cold cereal	Retail
Computer	Salt
Consultancy	Shampoo
Cosmetics	Soft drinks
Couriers	Spaghetti
Detergent products	Sports
e-business	Sweets
Education	Tea
Electronics	Telecommunication
Energy bars	Television
Fashion	Tobacco
Finance	Toiletries
Food	Toothpaste
Footwear	Tourism
Frozen foods	Toys
Frozen yogurt	Travel
Gaming	Watches
Glue	Weapons
Healthcare	Women's products
Hospitality	

Continuing, table 2.6 shows the countries from which the study populations of the empirical studies identified in this review were drawn. In total, the empirical studies reviewed examined CRM in 26 economies, with the most studies, 79 (52.3%), coming from the USA, followed by 12 from the UK (7.9%), 9 from Taiwan (6%), and 8 from Germany (5.3%). In terms of geographic region (continents), North America and Europe received the

most attention, with studies from the UK and Germany being most common in the latter, followed by studies of Asia, where dominate. The least frequently studied continents were

Country	No. of articles	Weight (%)
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Australia/Oceania and Africa. No CRM study was identified as coming from South America. Meanwhile, only four studies (2.8%) from among the selected empirical papers were conducted with study populations from different economic contexts (e.g., Jae-Eun & Johnson, 2013; La Ferle et al., 2013), and another 3 studies gave no indication of their geographic coverage. To identify any interesting degrees of influence in terms of research approaches, correlation analyses between locations and methodologies were conducted. The outcome confirmed that research out of the USA is significantly different compared with that from Europe, with North America tending toward quantitative methods (86.3%) and Europe toward a more even distribution between quantitative (59.4%) and qualitative (28.1%) approaches. In the same vein, Asia tends toward quantitative methods, with these studies comprising 84.2% of its overall output (16 studies) and only one study adopting a qualitative approach. Only two studies had adopted a mixed-methods approach. Of the 4 multi-country studies, 3 adopted quantitative approaches, and 1 used mixed methods. With regard to Africa and Australia/Oceania, it is clear that no generalizable conclusions can be extracted because each comprised only 2.1% of the sample.

Table 2.6: Distribution of studies by region and level of development

USA	79	52.3%
UK	12	7.9%
Taiwan	9	6.0%
Germany	8	5.3%
Spain	4	2.6%
Canada	4	2.6%
Cyprus	3	2.0%
South Africa	3	2.0%
No indication	3	2.0%
Malaysia	2	1.3%
New Zealand	2	1.3%
Thailand	2	1.3%
China	2	1.3%
Norway	2	1.3%
Korea	2	1.3%
Netherlands	2	1.3%
Australia	2	1.3%
Greece	1	0.7%
Japan	1	0.7%
Pakistan	1	0.7%
Poland	1	0.7%
Singapore	1	0.7%
Vietnam	1	0.7%
Middle East as a region	1	0.7%
India	1	0.7%
Western Europe as a region	1	0.7%
North America as a region	1	0.7%

Notes: This table illustrates the number of instances countries appeared in the empirical studies reviewed. Because multiple countries often appear in a single study and are counted each time they appear, the totals are greater than the number of individual empirical studies reviewed.

Finally, table 2.7 below presents an analysis of the countries in which all 402 authorships of the 180 selected articles were located, with the most contributions by far coming from the USA at 189 (47%), followed distantly by the UK with 38 authorships (9.5%), and Canada with 25 (6.2%).

Table 2.7: Authors' affiliation locations

Location	No. of authorships	Weight (%)
USA	189	47.0%
UK	38	9.5%
Canada	25	6.2%
Australia	17	4.2%
Germany	15	3.7%
Taiwan	15	3.7%
Spain	13	3.2%
India	9	2.2%
China	8	2.0%
Netherlands	7	1.7%
Cyprus	6	1.5%
South Africa	6	1.5%
Thailand	5	1.2%
Greece	4	1.0%
Israel	4	1.0%
Malaysia	4	1.0%
New Zeland	4	1.0%
Norway	4	1.0%
Romania	4	1.0%
South Korea	4	1.0%
Brazil	3	0.7%
Italy	3	0.7%
United Arab Emirates	3	0.7%
Turkey	3	0.7%
Japan	2	0.5%
France	1	0.2%
Mexico	1	0.2%
Omman	1	0.2%
Pakistan	1	0.2%
Poland	1	0.2%
Singapore	1	0.2%
Vietnam	1	0.2%
Overall	402	100.00%

Notes: Counts are not mutually exclusive because a particular study may have more than one author.

Mapping the field in CRM research by means of descriptive analysis is an important first step toward seeing all the parts of the fragmented literature combined. To understand how they fit together to form a whole, a thematic analysis follows in the next section.

2.4.2.2. Thematic analysis

A thematic analysis of this body of literature was conducted (Tranfield et al., 2003) which led the researcher (1) to classify the literature into three distinct perspectives, with stakeholder focus (see Pracejus et al., 2003; Gupta & Pirsch, 2006) being the grouping criterion; (2) to further classify the results of each perspective according to the authors' primary focus; and (3) to compare and contrast these perspectives according to their results. The subsequent subsections present these three outcomes. Meanwhile, the researcher first rationalizes the need for classifying the extant literature and details the analytical procedures that led to these outcomes.

Categorizing the literature. Categorization is a process that plays out across various contexts (Vergne & Wry, 2014). Although the boundaries between categories cannot always be clear, categories nonetheless play a crucial role in imposing cohesion on the social world by apportioning items into groups (Wittgenstein, 2010; Vergne & Wry, 2014). As such, they are formulated by perceptions and through shape cognition, thereby helping individuals to rapidly and efficiently process huge amounts of information (ibid.). Toward this aim, an important objective of this review was to synthesize the literature in a meaningful way. The studies reviewed here investigated hundreds of dependent and independent variables from various perspectives as well as various contextual, moderating

and mediating dimensions. However, the findings can be grouped into a reduced number of more general categories based on their substantive conceptual meanings (Leonidou et al., 1998; Zoo & Stan, 1998). The aim was to balance the risk of having too many determinants for and perspectives of CRM success, as well as micro- and macro-level dimensions that were specific but lacked parsimony, against the risk of having too few categories, which would have been parsimonious but may have lacked meaning.

As a starting point, the researcher read the 180 studies carefully to identify the main CRM insights and research questions that each emphasizes and investigates, respectively. This allowed the development of three distinctive clusters of studies differentiated by the different types of CRM stakeholders they emphasized. Giving these clusters appropriate theoretical labels, the researcher divided the literature into three distinct perspectives: for-profit (donor), nonprofit and consumer. In most cases, determining where each study and its results fell was relatively straightforward once sufficiently robust perspectives were formed. However, a small number of studies drew on arguments from multiple perspectives. Nevertheless, for these studies this research extracted the key findings and classified each into the appropriate perspective, and further categorized the results within each perspective according to their primary focuses. Below, the researcher details the three perspectives, and compares and contrasts them according to their key results.

The for-profit perspective. The for-profit (donor) perspective incorporates all literature on for-profit organizations, which are the donors in the cause-related marketing relationship. CRM studies that fall into this perspective generally explore either the determinants (independent variables) or the outcomes (dependent variables) of CRM on the donor companies. Appendix B provides the dependent variables the empirical studies of this

cluster employed, and Appendix C tabulates the independent variables. Overall, the for-profit perspective comprised 134 empirical studies, 13 of which focus on multiple stakeholders. In Appendix B, we observe that certain dependent variables have been researched more intensively, namely, corporate image, consumers' purchase intentions, and positive attitudes toward CRM campaigns. Second, all studies focused on the positive outcomes of CRM on the donor. For the aforementioned reasons, the researcher classified the dependent variables into seven categories according to the type of outcome: 1) organization level (e.g., corporate image); 2) relationship level (e.g., building new and deeper community networks); 3) employee level (e.g., loyalty); 4) product level (e.g., product preference); 5) brand level (e.g., brand preference); 6) consumer level (e.g., purchase intentions); and 7) other (e.g., access to the marketing expertise of the charity partner). The last category entailed dependent variables that could not be classified within any of the other categories and could not comprise their own new categories because their outcome types differed and there were very few of them; thus, categorization would not have been useful.

In Appendix C, it can be observed that a number of independent variables have been more researched than others, such as large donation amounts/high donation magnitudes, female consumers, and brand-cause/charity fit. The researcher also classified these results into eight categories according to their focus: 1) CRM design and structure; 2) consumer variables; 3) non-profit organization (NPO)/cause variables; 4) brand variables 5) product variables 6) fit and congruence variables; 7) company variables; and 8) employee variables. In addition, this review reveals that a portion of the research addressed and empirically tested various moderators. For instance, Zdravkovic et al. (2010) studied how familiarity

with the social cause moderated the effect of fit on attitude toward a brand, and they found a positive relationship. Koschate-Fischer et al. (2012) examined a number of moderating variables, such as the customer's warm glow motive, cause involvement, and attitude toward helping others, and their effects on donation amounts. These studies comprise only a small number of all instances in which researchers attempted to detect moderating effects, all of which are illustrated in Appendix D. A small share of the reviewed papers also focuses on multiple mediators and their direct effects on either the independent or dependent variables (see Appendix E).

In reviewing the selected articles for this cluster, the researcher identified eleven control variables researchers used to conduct their empirical studies: brand familiarity (2 studies); consumer age (2); cause importance (1); cause familiarity (1); for-profit organization credibility (1); long duration of a CRM campaign (1); product pricing (1); product type: hedonic, utilitarian or both (1); immediacy of the need and the timeliness of the response to the need (1); low affinity cause in relation to the product (1); and donation framing (monetary/nonmonetary) (1). In addition, with regard to contextual dimensions, researchers typically focus on only one or two dimensions, the most prominent being either cultural or the consumers' age. Other identified contextual variables include industry level of analysis, the selling context, the level of consumer involvement with the cause, and identity-congruent donations (consumer social identity - cause congruence). Overall, 11 of 145 empirical studies (7.6%) used such contextual variables and followed the for-profit perspective. Moreover, the researcher identified 8 conceptual articles that focused on multiple stakeholders and 1 such article that focused on the for-profit perspective, as well

as 15 theoretical papers. Finally, 11 literature reviews were identified, all narrative in nature, and three of them cover multiple stakeholders.

The nonprofit perspective. The researcher refers to the second perspective on CRM research as the nonprofit perspective. It emphasizes the benefits (dependent variables) nonprofit organizations derive from CRM alliances as well as the determinants (independent variables) that drive these CRM benefits. Appendix F lists the dependent variables that are empirically tested in twenty-one studies. For coherence and simplicity, these 42 dependent variables are classified into five categories according to their focus: 1) missions; 2) financial; 3) organizational processes; 4) internal development; and 5) customers. In the course of developing this categorization, the researcher recognized that this system was not dissimilar from the views outlined by Wu and Hung (2007). Continuing, all dependent variables were positive in nature, and the studies included in this cluster also empirically tested seven independent variables: a) type of cause: health and human services; b) positive consumer attitudes toward the company; c) company-cause fit; d) corporate sponsors with strong reputations; e) non-financial investments from donor companies to non-profits; f) cash investments from corporate donors; and g) messages with informational content. Moreover, one article (Samu & Wymer, 2014) empirically tested 2 moderating variables: 1) Perceived company-cause fit and 2) Brand salience (refers to the importance or prominence of a part of an advertisement relative to other parts and serves as a cue for consumers to focus) moderate the effect of message on a) consumer attitude toward the cause, b) intent to contribute, c) intent to volunteer, d) attitude toward the brand and e) purchase intention. Furthermore, two articles empirically tested three mediating variables: 1) the dependence of the nonprofit on the corporate partner to fulfill its

organizational or social objectives and 2) positive relationships between the individuals who are responsible for the CRM alliance, mediate the effect of three independent variables, namely, the positive effect of reputation, the positive effect of non-financial resources and the positive effect of cash investment on the achievement of five outcomes: a) improving how the NPO meets its mandate, b) enhanced legitimacy of the nonprofit organization, c) enhanced NPO funding, d) enhanced cause/ NPO awareness, and e) enhanced nonprofit image; and 3) consumers' attribution of partner motives mediate the effect of message, salience and fit on attitude toward the cause. However, no control or contextual variables were identified within the selected papers from the nonprofit perspective. Finally, 3 literature reviews also focused on multiple stakeholders, as did 2 theoretical and 2 conceptual papers.

The consumer perspective. The consumer perspective emphasizes the effects of CRM on consumers from their point of view. By reviewing the selected papers, the researcher identified the following eleven outcomes that were researched by five empirical papers (three focusing on consumers and another two with a multi-stakeholder focus): (1) reduced charitable giving; (2) awareness of the CRM campaign; (3) increased levels of youth self-esteem; (4) willingness to focus outwardly on society (applies for youth); (5) emotional catharsis for consumers; (6) positive emotions; (7) feelings of self-improvement; (8) arrays of experiences, (9) positive attitudes toward the cause, (10) donation discretion through purchase and (11) dispositional inference. The first is a negative outcome, but the remainder is positive. Moreover, this research identified one determinant that is positively related with three of the aforementioned outcomes (3rd, 4th and 9th outcome): (1) creating cause-related experiences for customers, as well as another three determinants that relate to

the last (11th) outcome: (2) congruity of the cause with the company's reputation, (3) high-consistency condition (to purchase the products/ services of the company for a while), and (3) impression motivation. Finally, one literature review included the consumer perspective.

Comparison of the CRM research perspectives. From the 145 empirical articles that incorporate all three perspectives, 15 focus on multiple stakeholders. In particular, 13 multi-stakeholder studies focus on the for-profit and nonprofit perspectives, and two focus on the consumer and nonprofit perspectives. Among the three perspectives, the for-profit (donor) perspective comprises the largest share of the reviewed literature with 168 studies, followed by the nonprofit perspective with 28 articles, and the consumer perspective with 6 studies. Moderating and mediating variables were identified only from the for-profit (donor) and nonprofit perspectives.

2.5. Literature Shortcomings and Avenues for Further Research

The results from the categorization analysis and the variable tabulations suggest multiple knowledge gaps and theoretical inconsistencies, all of which restrict knowledge about the CRM domain. Thus, in mapping out a broad agenda for enhancing the impact, rigor and accessibility of future CRM research, the researcher argues for stronger theoretical grounding and development, greater methodological rigor and sophistication, and better contextual positioning. In the following, the research explicates these knowledge gaps and theoretical inconsistencies and makes suggestions for how future research can overcome them.

2.5.1. Theory

A number of issues relating to theory emerged during this review. First, there is an appreciable bias toward studies that focus on CRM from a corporate angle, whereas very little work has been performed from the nonprofit perspective, in terms of both developing a theoretical and conceptual understanding of the CRM strategies available to NPO managers and empirically testing them in specific contextual dimensions. This gap verifies prior views of the scholarly community on this issue (e.g., Liston-Heyes & Liu, 2013). Even less research has been conducted on the consumer perspective in terms of both the outcomes from and perceptions toward CRM, thus leaving an important CRM stakeholder somewhat under-researched. This calls for more conceptual, theoretical, and empirical studies from the scholar community on both the nonprofit and consumer perspectives.

Second, no study, whether empirical, theoretical or conceptual, addresses all three CRM perspectives in a holistic manner. Thus, CRM scholars should develop well-crafted conceptual studies that analyze all three perspectives and their interrelations to guide future research in understanding the CRM concept from a multi-perspective view.

Third, for all three perspectives, the CRM scholars primarily focused on CRM's positive outcomes for stakeholders, setting aside the negative consequences of these relationships. Therefore, future research should also focus on identifying the negative constructs that could possibly emerge from CRM as well as the outcomes for the involved parties when such a marketing strategy fails.

Fourth, the results of the systematic review showed several inconsistencies among the various outcomes of empirical studies conducted in CRM research. In particular, according

to prior literature, cause proximity is classified as local, regional (in terms of a city), national or international (e.g.: Ross et al., 1990–1991; Grau & Folse, 2007; Vanhamme et al., 2012). However, cause proximity has received little attention in prior literature and the effects of this structural construct on consumers' response towards CRM campaigns are mixed (Anuar & Mohamad, 2011).

Fifth, CRM scholars focused on either investigating the preferred donation magnitude (relative with the price of the product, moderate or high donation size) with contradictory results (e.g., Olsen & Brown, 2003; Pracejus & Olsen, 2004; Royd-Taylor, 2007; Koschate-Fischer et al., 2012; Boenigk & Schuchardt, 2013; La Ferle et al., 2013; Müller, Fries & Gedenk, 2014), or the donation framing (in absolute money terms or percentage) with also contradictory results among a number of studies (e.g., Olsen et al., 2003; Kerr & Das, 2013; La Ferle et al., 2013), or presence of donation disclosure, deadline, and limit (e.g. Grau et al., 2007; La Ferle et al., 2013). However, none of these CRM studies investigated consumer's attitudes as regards to the type of donation in the CRM campaigns, in terms of donation in kind (Liu, 2013; Liu & Ko, 2011) or money (Robinson et al., 2012). In addition, another form of donation type suggested by Robinson et al. (2012) as an avenue for further research is to examine the possibility of sponsor companies to donate a certain amount of their employees' time to a charity.

Sixth, a new trend in the CRM practice has emerged: CRM campaigns with choice, in which donor organizations allow consumers determine which cause type should receive the donation (Robinson et al., 2012). For example, SunTrust Bank gave a \$100 donation to a cause selected by consumers who opened a new checking account. This type of CRM campaigns with choice have been trending up in popularity and sponsor organizations

expect that this type of CRM campaigns provide more successful results (ibid.). Adding to this, CRM researchers (Arora & Henderson, 2007; Robinson et al., 2012), stress the significance of designing CRM campaigns that fit specific cultural contexts. In addition, Robinson et al. (2012) state that in countries in which the population has a collectivistic mindset (Hofstede, 1980) CRM campaigns with choice might be more effective. However, while such examples of consumer choice in CRM campaigns are expected to provide more successful results, the findings from the systematic review showed that limited empirical research in marketing has investigated the effect of such campaigns on consumer attitudes. In fact, only two studies in prior CRM literature focus on CRM campaigns with choice and both studies focused only on consumers' choice of cause type (these studies are: Arora & Henderson, 2007; Robinson et al., 2012). Thus, these results show that: a) CRM campaigns with choice of cause type are researched on a limited degree and b) research on CRM campaigns that provide consumers with the option to choose the other structural elements (i.e.: cause proximity and type of donation) is absent. In doing so, this research path of the CRM domain has focused on examining the impact of CRM campaigns with choice on certain CRM outcomes (i.e. purchase intentions), thus leaving unexplored the impact they could have on other perspectives of CRM success, such as positive WOM behavior (Robinson et al., 2012). Finally, given that consumer choice does not always provide positive results (Iyengar & Lepper, 2000), the effectiveness of CRM campaigns with choice needs further and more holistic exploration.

Seventh, although a few theories were used by multiple authors, such as persuasion and salience theory (Royd-Taylor, 2007), commitment-consistency and self-perception theory (Vaidyanathan & Aggarwal, 2005), Benoit's image restoration theory (Deshpande &

Hitchon, 2002), and individualism and collectivism (Wang, 2014), the lack of a strong underlying theory prevails. Thus, CRM researchers should employ a broader variety of theoretical perspectives to accomplish more cross-fertilization of ideas, constructs, and theories, not only from marketing but also from related disciplines such as psychology and sociology.

Eighth, another topic that deserves more research attention is the assessment of moderating and mediating effects. The significance of testing these effects in scholarly research is clearly supported by other scholars as well (e.g., Hall & Rosenthal, 1991; Pivato et al., 2008; Sousa et al., 2008), who argue that such variables are at the core of the scientific enterprise. However, in the articles reviewed here, it is surprising that only a small number of researchers (e.g., Koschate-Fischer et al., 2012; Vanhamme, Lindgreen, Reast & van Popering, 2012) investigated the existence of moderating and mediating effects to explain their CRM outcomes, focusing mainly on the for-profit and less on the nonprofit perspective and leaving aside the consumer perspective. The CRM literature has now reached a considerable level of development and sophistication, such that researchers should be interested in identifying not only the main effects of independent variables but also their moderating and mediating effects. Toward this direction, a number of identification methods are available in the business and psychology disciplines for identifying mediator and/or moderator variables that could be applied in future research (e.g., Baron and Kenny, 1986; Cortina, 2003).

Ninth, despite that the greatest advances in marketing begin with novel, insightful, and carefully developed conceptual papers that challenge the conventional wisdom (Yadav, 2010; MacInnis, 2011), the results of this review show that conceptual advancement in the

field is scarce, and what little work exists is not of the highest quality. A possible reason for this may be the lack of any guiding theoretical framework for conceptual developments in the domain. As such, CRM scholars should emphasize this form of scholarship and develop conceptual articles that apply robust methodological approaches for conceptualization in marketing (such as MacInnis, 2011) to both advance CRM thought and serve as a basis for future research streams.

Finally, as indicated by the authors' affiliation locations, marketing academics from the USA have made an above-average contribution to the CRM domain. Thus, marketing scholars from other parts of the world should also investigate and contribute to this emerging and very interesting research path.

2.5.2. Methodology

Qualitative research designs: CRM research welcomes diverse methodologies. Still, quantitative studies have dominated the field. Qualitative studies are rare in the literature, and what little work has been performed is of uneven quality. Possible explanations lie in research traditions as well as in the difficulties in analyzing qualitative research. Overcoming the limits of quantitative empiricism is where qualitative research can play a determining role. As argued by multiple researchers (e.g., Eisenhardt, 1989; Yin, 1994; Doz, 2011), qualitative research makes a central contribution to theory development. Moreover, qualitative research is also important for identifying contextual dimensions, such as differences among cultures and countries (Doz, 2011). Contextual characteristics are difficult to determine observationally without having been experienced. Thus, without

preexisting contextual conversance, qualitative research in new contextual dimensions is a way to increase close familiarity with specific contexts rather than falling into risky assumptions about contextual differences (ibid.). Toward this aim, the complex constructs involved in CRM relationships and their inherent dimensions call for significantly more qualitative enquiries to capture their depth and interdependence as well as to add to and complement the existing knowledge base and prevailing research methods.

Sample: A large portion of the studies reviewed here employed student samples (42% of the empirical studies selected), which raises questions about the representativeness and generalizability of these studies' results to real-world settings. Thus, the abundance of student samples poses great concerns for CRM research. To this end, future CRM researchers should a) replicate some of the significant factors identified in this review that are based on student samples using actual participants to promote the coherent development of CRM theory and b) conduct their research in more realistic environments involving sampling from the corporate and nonprofit cycles as well as from consumers directly.

2.5.3. Context

Industry focus: First, the results of this review revealed that the majority of the CRM studies focus on manufacturing industries and largely ignore the service sector (see table 4). Thus, CRM scholars should also focus more on the service sector, given its great significance in developed economies, where service contributes to over 70% of these countries' GDPs (Paton & McLaughlin, 2008; Salunke et al., 2013).

Second, a comparative perspective among industries that examines the relationship patterns between independent and dependent CRM variables is absent within the CRM domain. As a result, some inconsistent findings within the related literature may occur due to variations in industry contexts. It would thus be interesting for future research to conduct studies that compare industries from the same sector.

Third, many other manufacturing and service contexts have yet to be examined. Future research should, thus, examine a larger variety of industry contexts and conduct comparative studies to provide a better understanding of the relationships between industry-level analysis and patterns as well as contribute to theories that could be applicable to a wider range of economic sectors.

Geographic reach: A theory is much more robust when its applicability is tested in various geographic contexts (Kiss et al., 2012), and emerging economies comprise a diverse range of countries in terms of both geography and level of development. Of the all the studies reviewed here, only three examined CRM in emerging economies (namely, China and India). Thus, even though the BRIC context, with its unique institutional, cultural, and historical attributes, offers fertile ground for theoretical advancement, the results show that much of the CRM research falls short in this area. In terms of geographic regions, the USA and the UK have received the most attention, followed by a small number of studies on Taiwan and Germany; little attention has been given to the Mediterranean region, Africa and Australia. Comparative studies in different geographic contexts are also relatively limited, and thus, there is an incomplete understanding of the often idiosyncratic social, geographical, economic and institutional features found in different countries, which may influence the effects of independent, moderating, and mediating variables on CRM

outcomes in various ways. Thus, a major shortcoming that emerges from the review is the tendency of CRM research to focus on a relatively small number of regions and countries. An overreliance on contexts such as the USA and the UK may lead to inaccurate generalizations to other contexts that we still know very little about. The limited number of studies set in relatively under-researched areas such as Spain, New Zealand and Singapore revealed unique facets of the CRM phenomenon and suggested that a broader geographic focus may reveal new insights that can lead to new theoretical advancements. To extend the field's geographic reach, future researchers should reach out to partners, in either academia or industry, from under-researched countries, which likely have deeper contextual understandings and could also help with access to data, which are difficult to obtain in these countries. The last issue of concern relates to country selection in CRM research and the need for a theoretical foundation for selecting countries (e.g., Sivakumar & Nakata, 2001). For the majority of studies, convenience is the main driver of this issue (Livingstone, 2003). This review's findings indicate that, other than convenience, the rationale for selecting countries was absent, and the inconsistent findings, especially on the effects of independent variables, may have emanated from the forceful variations in country selection and within country and culture samples. Therefore, cultures and countries should be selected with a view to building on theory.

Additional contextual settings: Moreover, and similar to the observations made in earlier studies (e.g., Chang, 2012; Lee & Ferreira, 2013; Moosmayer & Fuljahn, 2013), developing theories that acknowledge context rather than abstract general theories that disregard its importance is significant to CRM research. Therefore, future researchers may enhance theory development by considering other contextual variables in addition to country or

culture settings. Institutional, religious and political environments at the macro level of analysis, as well as consumer age and firm size at micro levels, offer meaningful opportunities for research and theory development on the relationships between independent and dependent variables (Subrahmanyam, 2004; Samu & Wymer, 2009). For instance, a firm might benefit from religious beliefs to maximize the benefits that occur from the CRM offering, given that previous research on values argues that differences exist in behavior depending on religiousness and religious orientation (Langen et al., 2013). In addition, closer scrutiny of context will reveal insights that can help reconcile the contradictory results identified in the CRM literature. Furthermore, it is evident that we know very little about the role of contextual variables in CRM. Therefore, it is important to investigate the direct effects of contextual variables on CRM outcomes as well as the interactions between contextual variables and various characteristics of CRM alliances because such interactions may have either positive or negative effects on CRM outcomes.

Against this background, the systematic review created a knowledge map of the extant CRM literature and presented various knowledge gaps and inconsistencies identified from the review, for which this study aimed to fulfill (the majority of these gaps and inconsistencies were fulfilled, except from the first, second, and eighth gaps in theory). Specifically, among others, the results of the review underlined the lack of empirical studies within specific contextual dimensions that seem to affect the various CRM outcomes. Thus, this review identified an opportunity for exploring the context of collectivism in the CRM campaign. Moreover, this research also focuses on developing a framework for CRM campaigns with consumer choice on three structural campaign

elements, namely, choice of cause, choice of cause proximity, and choice of donation type and their impact on CRM effectiveness, in terms of a) customization, b) coverage, and c) reduced consumer skepticism, as well as positive WOM persuasion behavior. Towards this direction, this systematic review prepared the basis for the next chapter, to develop the proposed framework. In doing so, the next chapter explains further the shortcomings and inconsistencies of the literature and practice for each element included in the proposed framework, as well as how this study fulfills each of the identified gaps.

2.6. Conclusion

This chapter presented a systematic review of the CRM literature in order to advance our understanding of the CRM concept and critically examine the extant wisdom. The chapter began by explaining the necessity of conducting a systematic review and a critical analysis of the CRM domain, followed by providing the rationale for applying this literature review methodology. Next, the stages applied for conducting the systematic review were analyzed. After, a descriptive and thematic analysis of the domain was conducted. Finally, the various shortcomings that emerged from the review results as well as promising avenues for further research were presented.

CHAPTER 3. LITERATURE REVIEW AND FRAMEWORK DEVELOPMENT

3.1. Introduction

This chapter is organized as follows. The researcher begins with a discussion of what conceptualization is, along with the importance of conducting conceptual contributions in scholarly research and especially on the CRM domain. Then, the applied methodology for developing the proposed conceptual framework is described, along with the methodology for reviewing the incorporated concepts. The next section analyzes Hofstede's cultural value dimension of collectivism and the role of consumer skepticism towards CRM campaigns. The next section analyzes consumers' attitudes about the cause, the cause proximity and the type of donation in a CRM campaign. After, this chapter deals with how consumers perceive choice of cause, choice of cause proximity and choice of donation type in a CRM campaign and how these constructs affect the effectiveness of CRM campaigns in terms of coverage, customization and reduced consumer skepticism, as well as their impact on consumers' positive WOM behavior. Next, the researcher summarizes the research aim, the research objectives, as well as the six research questions that derived from the analysis of the proposed conceptual framework, which constitute the guidelines for developing the Methodology and Methods chapter, Finally, the chapter concludes with a visual representation and epexegesis of the developed conceptual framework.

3.2. Conceptual contributions and the need for conceptualizing in the CRM domain

Conceptualization is an abstract thinking process that involves the mental representation of an idea (MacInnis, 2011). Conceptualization has its roots from the Medieval Latin word *conceptuālis* and from Late Latin *conceptus*, which pertain to “a thought; existing only in a mental situation; separated from embodiment”. Thus, conceptualization involves “seeing” or “comprehending” something abstract, an individual's mind. Moreover, conceptual thinking is the procedure of comprehending a problem or situation abstractly by identifying connections or patterns and core underlying properties. This kind of thinking can incorporate several information-processing activities, among which are logical reasoning, inductive and deductive reasoning, and divergent thinking skills. Moreover, conceptual thinking might involve the graphical representations of ideas in the form of process models, typologies, flow charts, figures, or other visual portrayals (*ibid.*).

As regards to the significance of developing conceptual frameworks, several scholars (e.g. Hanson, 1958; Yadav, 2010; MacInnis, 2011) state that conceptual contributions play a key role along the discovery–justification continuum that describes the knowledge development process. For instance, whereas propositional inventories show areas in which empirical research is needed, and therefore make a contribution to the identification process, integrative reviews contribute to the process of justification by validating what is known. Conceptual frameworks can enhance the external validity of a field and are readily adaptable for companies via providing guidelines for practitioners (Meredith, 1993). Whereas a conceptual model can be applied to analyze an event, conceptual frameworks can be utilized to provide an understanding of the underlying dynamics of a concept

(Burnard & Bhamra 2011). Therefore, the constructed conceptual framework will form the basis for further empirical research (ibid).

As mentioned in the previous chapter, conceptual contributions within the CRM domain are scarce and constructed without a robust methodological basis. Thus, by developing a conceptual framework on an under-researched research path, this is a first step towards further developing and contributing to the CRM domain. Importantly, according to the results of the systematic review, and to the observations made in earlier studies (e.g. Chang, 2012; Lee & Ferreira, 2013; Lii, Wu & Ding, 2013; Moosmayer & Fuljahn, 2013), developing theories that acknowledge context, rather than general theories that disregard contextual importance is significant to CRM research.

3.3. Choosing a framework methodology

Conceptual frameworks and theory development are mainly based on combining previous literature, common thinking, and experience (Eisenhardt, 1989). Towards this direction, Yadav (2010) suggests that integrating bodies of knowledge from one or more substantive areas can initiate theory development in marketing. The goal here is to follow Yadav's (2010) suggestion of using interrelations to advocate a CRM framework for developing CRM campaigns with choice that identifies the underlying constructs of CRM effectiveness and positive WOM persuasion behavior. To achieve this goal, the researcher draws from a variety of business and non-business disciplines to understand the phenomenon. Hence, the proposed framework derived from integrating theories across a variety of disciplines with examples from practice to better understand the mechanisms that shape the concept.

A consumer choice approach of conducting CRM campaigns is predicated on the understanding that a choice behavior can enhance CRM effectiveness (Robinson, et al., 2012), in terms of coverage, customization and reduced consumer skepticism (Arora & Henderson, 2007; Vlachos et al., 2009), as well as positive WOM persuasion behaviors (Vlachos et al., 2009; Robinson et al., 2012). In the spirit of theory development, the word “construct” is used in this research as a broad mental configuration of a specific phenomenon (Bacharach, 1989). The attitudes of consumers towards the three multidimensional constructs, namely, choice of cause, choice of cause proximity, and choice of donation type, and their operationalization into a framework for CRM campaigns with choice is facilitated by the research questions that have been derived inductively from research and practice. In doing so, the context in which the proposed framework is operationalised, is also facilitated by one research question that emerged from the relevant research and practice. To conclude, Crittenden et al. (2011), is just an example for a group of authors that utilize Yadav's guidelines to establish a conceptual foundation in marketing research.

3.4. Choosing a review methodology

In order to assess the current knowledge base of the elements to be included within the conceptual framework, it is necessary to address the methodology that the researcher applies as the rationale for this choice. Accordingly, a narrative literature review is applied. The rationale behind this choice relies on the usefulness of a narrative review, such as the ability to analyze and compare a variety of theories and concepts (Hull & Vaid, 2006).

Towards this direction, as the theories and concepts under review are multiple, a systematic review wouldn't be appropriate due to the huge amount of time it would have taken to conduct it. Also, because of time and resource constraints of the researcher, a systematic literature review of multiple theories and concepts is prohibited. In doing so, the systematic review conducted in the previous chapter covers existing CRM research until September 2014. Thus, because the researcher aims at including the latest research conducted on the examining domains, a narrative review offers this possibility. In addition, a narrative review was chosen in favor of a meta-analytic review method, as a number of scholars have posited criticisms and limitations of the meta-analysis (Scotti 2005), including the following: 1) The variety of findings from heterogeneous studies cannot be logically aggregated and compared; 2) The results occurring from meta-analytic reviews are not easily interpreted because the results from well designed research studies are combined with those of poorly designed investigations (ibid.), and; 3) Meta-analysis places emphasis on technical and statistical processes at the cost of in-depth and thoughtful discussion of the studies reviewed and the indiscernible patterns and inconsistencies identified in the findings (Slavin, 1984; Scotti, 2005). Finally, a meta-analytic review is also not appropriate at this stage, as the aim here is not to include only empirical studies, but all kinds of studies published until present.

Given the abovementioned rationale, the current knowledge base of the elements included within the conceptual framework are assessed by a narrative review of the literature, combined with the results of systematic review of the CRM literature illustrated in the previous chapter.

3.5. Cultural context of the study

This section analyzes the cultural context of the study, namely collectivism, and the rationale behind this contextual choice. It continues with the analysis of the relationship of collectivism with the CRM domain, as well as the role of consumers' skepticism towards CRM campaigns. In doing so, the researcher conducts a review of the relevant literature, and from the overall discussion, the first research question emerges that focus on the contextual dimension of the proposed framework.

3.5.1. Culture: a contextual dimension

3.5.1.1. Defining culture

An exact definition of culture is elusive and still remains the subject of intense scholarly debate (Taylor & Wilson, 2012). Fortunately, the purposes of this research require only a useful working definition of culture as a basis upon which to proceed. That is, replicating Taylor and Wilson (2012) rationale on how to focus on cultural issues, the researcher seeks not to argue over competing definitions of culture. Neither has he tried to examine the general claim that culture matters. Rather, the aim here is to investigate how consumers belonging to societies characterized by a specific cultural value dimension, namely collectivism (Hofstede, 1991), feel and think about CRM campaigns. Thus, in this form, collectivism operates as a contextual dimension within the CRM domain. In doing so, a

brief review of Hofstede's framework in general, and of this cultural value dimension in particular, is needed at this point.

3.5.1.2. Hofstede's cultural value dimensions

Developing a theory to describe how cultures at the national level differ is a formidable task (Chiang, 2005). To achieve this, Hofstede applied a wide variety of disciplines, such as history, sociology, psychology, political science, anthropology and economics (ibid.). Based on his findings, Hofstede argued that these differences illustrated four independent bipolar cultural value dimensions, labeling them individualism/collectivism, masculinity/femininity, power distance, and uncertainty avoidance (Lam, Lee & Mizerski, 2009; Kim & Kim, 2010). Later, Hofstede and Bond (1988) added the Confucian dynamism dimension, which later was labeled as long-term/short-term orientation. Finally, a study conducted by Minkov (2009) across 97 nations illustrated that significance of leisure and measures of life control are the best predictors of happiness. These results had no equivalent dimension in Hofstede's five-dimensional model (Minkov & Hofstede, 2011). Thus, Hofstede invited Minkov to join the team as a co-author for the third edition of 'Cultures and Organizations: Software of the Mind' and added indulgence versus restraint as the sixth dimension of his model (Hofstede, Hofstede & Minkov, 2010).

Individualism–collectivism

The dimension of Individualism–collectivism cultural value orientation describes the relationships between individuals in each culture, the extent to which individuals are valued over the collective entity (Soares, Farhangmehr & Shoham, 2007; Lam et al., 2009; Kim &

Kim, 2010). In individualistic cultures, people do not have collectivistic obligations and look after themselves and their immediate family only (ibid.). In collectivistic societies, people belong to cohesive in-groups that take care of them in exchange for loyalty (Kirkman, Lowe & Gibson, 2006; Soares et al., 2007; Lam et al., 2009).

Uncertainty avoidance

Uncertainty avoidance illustrates the extent to which individuals feel threatened by ambiguity and uncertainty and try to avoid these situations by establishing more formal rules, not tolerating deviant behaviors and ideas, providing career stability, and believing in absolute truths and the attainment of expertise (Kirkman et al., 2006; Lam et al., 2009).

Power distance

This cultural dimension deals with the aftermaths of authority relations and power inequality in society (Soares et al., 2007). It affects hierarchy and dependence relationships in the organizational and family contexts (ibid.).

Masculinity–femininity

The cultural value dimension of masculinity and femininity deals with the role of gender in society (Lam et al., 2009; Kim & Kim, 2010). Societies belonging to the masculine orientation are supposed to be assertive, tough, and not caring for others, whereas material success and achievement are the dominant values (Soares et al., 2007; Kim & Kim, 2010). In feminine countries individuals are more modest and tender and the dominant values are quality of life and caring for others (Hofstede, 2001; Lam et al., 2009; Kim & Kim, 2010).

long-term / short-term orientations

Long-term orientation stands for the future-oriented values such as thrift and persistence, while short-term orientation represents past and present-oriented values such as fulfilling

social obligations and respect for tradition (Kirkman et al., 2006; Lam et al., 2009; Kim & Kim, 2010).

Indulgence versus restraint

This dimension relates to the extent to which individuals try to control their impulses and desires (Hofstede et al., 2010). Indulgent societies have a tendency to allow their members to have a relatively free satisfaction of natural and basic human desires with regards to having fun and enjoying life. On the other hand, societies characterized as restrained are based on the belief that such tendencies need to be curbed and regulated by strict norms (ibid.).

3.5.1.3. A critique of Hofstede's framework

Despite the popularity and influence of Hofstede's cultural value orientations, there have also been criticisms of Hofstede's cultural studies, a subject of intense debate (Chiang, 2005; Kim & Kim, 2010). Several researchers have primarily identified possible theoretical and methodological constraints on Hofstede's work, such as subjectivity, the generalizability of his findings, and the data collection methodology applied (Chiang, 2005; Kirkman et al., 2006). However, Williamson (2002), agreed with Hofstede and rejected the criticisms by arguing that country cultures, combined with organizational cultures, can reflect national culture, and noted that Hofstede's cultural framework can explain not absolute, but relative measures of cultural values (kim & kim, 2010). On theoretical grounds, Hofstede's work is primarily criticized on the development and naming of the cultural value dimensions, culture conceptualization, and its recent implementation

(Chiang, 2005). Starting with the criticism in the naming of cultural value dimensions (Triandis, 1982) an example is the ‘masculinity–femininity’ term, because some researchers perceive it as being sexist (Chiang, 2005). Adler (1997) proposed that it be changed to career success/ quality of life for avoiding confusion. Child (1981) also argued that the ability of the cultural value dimensions to measure culture is limited. However, Triandis (1982) argues that Hofstede’s cultural value dimensions are logical and states that they influenced the conceptualization of his own cultural dimensions framework at a major degree. As regards to the criticism of whether Hofstede’s framework reflects the present era (Sondergaard, 1994), Hofstede (1991) assumes that cultural values are stable over time and more recent studies on culture, such as Smith (1996), found similar results, thus verifying Hofstede's findings. Continuing, some researchers proposed additional dimensions, such as shame and guilt (Hunt, 1981). Even though some useful additions do exist, the greater benefit of these studies is that they help to confirm Hofstede’s framework by identifying various similar dimensions (Adler, 1997; Chiang, 2005). To conclude, Hofstede’s work is characterized as theoretically sound and empirically valid (Bhagat & McQuaid, 1982; Chiang, 2005). It is generally accepted that Hofstede’s work is the most coherent and robust framework of culture, in terms of interpreting variations in national culture (Chiang, 2005; Redding, 1994; Sondergaard, 1994) and in terms of the number of national cultures samples incorporated (Smith, Dugan & Trompenaars, 1996; Soares et al., 2007). In the marketing arena, Hofstede’s work provides a comprehensive and robust benchmark from which to investigate the influence of cultural values on various marketing domains and phenomena (Soares et al., 2007; Lam et al., 2009), such as Liu, Furrer, and Sudharshan (2001).

3.5.1.4. A rationale for choosing Hofstede's collectivistic orientation

In this study, the researcher chose to investigate the Hofstede's collectivistic cultural value dimension for the following reasons. First, Hofstede's (2001) cultural value dimensions have arguably had far bigger impact than any other competing cultural dimensions (Smith, Peterson & Schwartz, 2002; Soares et al., 2007). Second, according to several scholars (such as Kirkman et al., 2006; Tang & Koveos, 2008), Hofstede's framework prevails in cultural research because of its parsimony, clarity, and resonance with managers. Third, although Hofstede used a work-related context for his framework which was initially applied to the human resources discipline, however, it is still the most widely used national cultural framework in psychology, sociology, marketing, or management studies (Steenkamp, 2001; Kim & Kim, 2010).

As regards to the researcher's choice of specifically investigating the collectivistic cultural value orientation, the rationale lies on the following reasons. First, prior literature on culture within the CRM domain is scarce. Second, several researchers (i.e.: Arora & Henderson, 2007; Robinson et al., 2012), stress the significance of designing CRM campaigns that fit specific cultural contexts. In addition, Robinson et al. (2012) state that in countries in which the population has a collectivistic mindset (Hofstede, 1980), CRM campaigns with choice might be more effective. Third, none of the CRM studies that focus on culture investigates the beliefs and attitudes of consumers with a collectivistic mindset on CRM campaigns with choice. Third, collectivistic orientation is shown to have an association with positive WOM persuasion in prior WOM literature, thus it would be interesting to examine this association in a CRM context. Finally, this study responds to

calls for further research on consumers' mindset at the cultural level (Chang & Cheng, 2015), something that prior literature failed to focus due to the comparative nature of most studies between individualism and collectivism without examining the consumer's mindset in each cultural value orientation separately.

3.5.1.5. Individualism and collectivism as independent constructs

According to Husted and Allen (2008), the cultural orientations of individualism and collectivism have been traditionally conceptualized and researched as opposite ends of a unidimensional continuum. However, more recent studies have started to investigate individualism and collectivism as two independent or discrete dimensions (Robert & Wasti, 2002; Oyserman et al., 2002; Man & Lam, 2003; Husted & Allen, 2008), due to the fact that both coexist in all societies (e.g., Schwartz, 1994) as well as in all individuals (e.g., Triandis, 1995). It is argued that individuals and groups activate one of the two cultural value orientations depending on the circumstances, and the characterization of a society as individualistic or collectivistic relies on the degree to which individualistic or collectivistic norms, values, assumptions, and beliefs apply to the largest portion of members of that society and in a majority of contexts (Robert & Wasti, 2002). In light of the above discussion, the researcher will only focus in a specific society with which collectivism is the dominant cultural value orientation.

3.5.2. Collectivism, consumer skepticism, and consumers' attitudes towards CRM Campaigns

3.5.2.1. Collectivism

Individualism/ collectivism is one of the five cultural value dimensions that have been put forward by Hofstede (1980) and, according to Sun, Horn and Merritt (2004), is probably one of the most important ways in which societies differentiate.

According to Schwartz (1994), collectivism encompasses the following aspects:

1. *Relationships between individuals and groups:* Members of collectivistic societies are embedded in their groups characterized by close-knit harmonious relations.
2. *The relationships between humankind and the natural and social world:* Collectivism concentrates on harmony with the social and natural world.
3. *Assurance of responsible social behavior:* Collectivistic cultures motivate people to consider welfare of other individuals and stresses equality instead of hierarchy.

Moreover, Triandis (1995) states that collectivism incorporates four universal dimensions:

1. *The definition of the self:* the term self is interdependent in collectivism. This is evident in sharing of resources and compliance to the norms of the group.
2. *The antecedents of social behavior:* norms, duties, and obligations are the guiding principles of social behavior in collectivistic cultures.
3. *The structure of goals:* The defining characteristic of collectivism is the compatibility of personal goals with communal goals.

4. *Significance of relationships*: in collectivistic cultures, relationships are significant even if they are disadvantageous.

In doing so, an underlying mechanism within a collectivistic culture is co-operation so as to attain group goals and safeguard group welfare (Earley, 1989). The most significant component of collectivism is the assumption that groups bind and mutually obligate individuals (Oyserman et al., 2002). From this core, scholars espouse a variety of plausible implications or consequences of collectivism (ibid.). According to Schwartz (1994), societies described as collectivistic are communal societies characterized by diffuse and collective expectations and obligations on the basis of ascribed statuses. In these societies, social units with common fate, common values, and common goals are centralized (Oyserman et al., 2002); the personal is just an ingredient of the social, making the in-group the core unit of analysis (e.g., Triandis, 1995). This characterization focalizes on collectivism as a social way of being, steered toward in-groups and away from out-groups (Oyserman, 1993; Oyserman et al., 2002). Due to the fact that in-groups can incorporate clan, family, religious, ethnic, or other groups, Hui (1988) and Triandis (1995), among others, have recommended that collectivism is a diverse construct, incorporating together culturally dissimilar foci on different levels and kinds of referent groups.

In this view, collectivism might refer to a broader range of attitudes, values, and behaviors than individualism (Oyserman et al., 2002). Plausible psychological consequences of collectivism, such as self-concept, attribution style, well-being, and relationality are easily observed. First, with regard to emotional expression and well-being, collectivism implies that (a) life satisfaction comes from successfully bringing into effect social roles and obligations and shunning failures in these domains (Markus & Kitayama, 1991; Oyserman

et al., 2002) and (b) restriction of emotional expression, instead of open and direct expression of personal feelings, is likely to be valued as a means of safeguarding in-group harmony (Oyserman et al., 2002). Second, with regard to the self-concept, definitions of collectivism imply that: (a) group membership is a major identity aspect (Hofstede, 1980; Markus & Kitayama, 1991; Oyserman et al., 2002) and; (b) valued personal traits mirror the goals of collectivism, such as retaining harmonious relationships with close others and sacrifice for the common good (Markus & Kitayama, 1991; Oyserman, 1993; Triandis, 1995). Third, regarding relationality, collectivism implies that: (a) significant group memberships are ascribed and changeless, viewed as facts of life to which individuals must adapt; (b) boundaries among in-groups and out-groups are steady, significant, and relatively impermeable and; (c) in-group exchanges depend on generosity principles and equality (Triandis, 1995; Oyserman et al., 2002). Last, in regard to judgment, attributions, and causal reasoning, collectivism suggests that: (a) social context, social roles, and situational constraints, have a prominent position in person perception and causal reasoning (Miller, 1984; Morris & Peng, 1994) and; (b) meaning is positioned in a context, and memory most probably includes richly embedded detail (Oyserman et al., 2002).

Prior literature on cultural issues within the CRM domain

Our understanding of the association between culture as a contextual dimension and CRM in general, is constrained by empirical weaknesses in previous research. Thus, even though the depth and breadth of CRM research is vast, there is a need to build the contextual foundations in CRM research. In particular, according to the results of the narrative review and the previously conducted systematic review, only 8 studies focused on cultural issues within the CRM domain. Table 3.1 below summarizes the results of those studies.

Table 3.1: Brief overview of the research focus and findings of CRM literature on culture

Citation	Major research focus	Cultural Dimension	Major research findings
Lavack and Kropp, 2003	Whether consumer values in four countries (Australia, Canada, Korea, and Norway) shape their attitudes toward CRM.	Individualism: Australia, Canada, Norway / Collectivism: Korea	Attitudes toward CRM are less positive in countries where the CRM concept is not very established (such as Korea) and more positive in countries where it is well established (such as Canada). In addition, differences in attitude toward CRM are directly associated with consumers' personal values, specifically, with internal (self-fulfillment, self-respect, sense of accomplishment, and warm relationships with others) and external values (security, sense of belonging, and being well respected).
Chen, Deshpande and Basil, 2011	To investigate the moderating effects of collectivism and awareness of CRM on the effect of fit on consumer acceptance of and skepticism toward CRM.	Collectivism	As awareness of CRM is increased, fit assumes greater significance. Also, fit is more significant among those who are high on collectivism. Moreover, while fit matters to European-Canadians, it is relatively more significant to Chinese.
La Ferle, Kuber and Edwards, 2013	To investigate the attitudes toward cause-related marketing campaigns in two nations, namely India and the United States, at different levels of development.	Collectivism: India / Individualism: USA	Indian consumers found CRM campaigns more novel and attribute higher levels of altruistic motives for organizations engaging in this tactic than Americans. Indian consumers were more positive when such campaigns are conducted by an Indian organization instead of a multinational company. However, the cause of the campaign (a local or worldwide charity) does not affect attitudes toward the CRM campaign for either Indian nor American group. The findings illustrated notable differences in responses to CRM campaigns by students in U.S.A and India. Thus, the findings suggest, that different cultural variations contribute to the differences in consumer reactions.
Kim and Johnson, 2013	To investigate the influence of cultural orientation and moral emotions on consumers' purchase intentions for a social-cause product.	Collectivism: Korea / Individualism: USA	Moral emotions influenced purchase intention for a social-cause product significantly. The impact of an ego-focused moral emotion on purchase intention, such as pride, was higher for US (individualistic consumers) than their Korean counterparts. Also, the impact of another-focused moral emotion on purchase intention, such as guilt, was higher for high-interdependent participants (collectivists) than for low-interdependent participants.

Vaidyanathan, Aggarwal and Kozłowski, 2013	To investigate consumers' compliance behavior on their original commitment (to support rainforest protection) across cultures.	Collectivism	Compliance behavior across cultures can be different depending on the dominant self-construal paradigm prevalent in a given society. Specifically, commitment–consistency operates in collectivistic, interdependent self-construal societies in a different way: if the cause being supported is of a pro-social nature, individuals in these societies are willing to pay the higher product price in order to support it. The sample was taken from Poland.
Wang, 2014	To examine and compare the influence of two consumer traits, individualism/collectivism and perception of individual charitable giving as a social norm, on attitude toward CRM.	Collectivism: China / Individualism: USA	Consumer traits associated with attitude toward CRM were different between China and USA. Specifically, horizontal collectivism, gender, and perceptions of individual charitable giving as a social norm were significantly related with attitude toward CRM in the US sample, whereas vertical collectivism, horizontal individualism, and horizontal collectivism were significant exogenous variables of attitude toward CRM in the Chinese participants.
Chang and Cheng, 2015	To examine whether and how consumer mindset (individualistic vs. collectivistic), shopping orientation (hedonic vs. utilitarian), as well as gender differences, influence consumer skepticism toward advertising and purchase intention in a CRM context.	Collectivism / Individualism	A collectivistic mindset and hedonistic shopping orientation reduce consumer skepticism toward advertising. Also, an individualistic mindset and utilitarianism might facilitate consumer skepticism toward advertising. Moreover, skepticism toward advertising is negatively associated with consumer purchase intentions. Lastly, gender is found to be a significant moderating factor of the associations between three psychological traits (i.e., individualism, hedonism, and collectivism) and consumer skepticism toward advertising.
Robinson, Irmak and Jayachandran, 2012	How the choice of cause by collectivistic consumers (among others) in a CRM campaign, lead to higher consumer support than those in which the donor organization determines the cause.	Collectivism	Choice in a CRM context is helpful as long as it enhances consumers' perception of personal role in helping the cause. Collectivists, who tend to care more about contributing to society than non-collectivists, value the role they have in CRM campaigns with choosing the cause to a larger extent and the chances to respond positively increase. In doing so, the moderating impact of collectivism on the effect of choice on purchase intentions is mediated through enhanced perceptions of personal role in helping the cause.

Limitations of the literature

Like any review of prior literature, the structure of the current knowledge base limits the conclusions one can draw. Even though Hofstede (1980) focused on differences between countries and not individuals, this element of his work has not caught on, and several studies researched individual differences. Some scholars did focus on a country-level analysis, such as Kim and Johnson (2013), however, several other studies focused on comparing individualism and collectivism at the individual level.

Second, most studies conduct country-level comparisons which require the researcher to have a logically representative sample of the society as a whole if one is to examine a society (Oyserman et al., 2002). In contrast to this essential characteristic, the reviewed studies compare two groups of undergraduate students as research participants which clearly limits the validity of the studies to other segments of society and to real world settings. Narrow focus on differences between American undergraduates and undergraduates from either a single East Asian country limits representativeness to other countries (ibid.). The majority of cross-country research comes from comparisons of American undergraduates with undergraduates from China, Korea, or India.

Third, quantitative based studies have dominated the current CRM research on culture. Qualitative studies are not present in extant literature. As argued by several researchers (e.g. Eisenhardt, 1989; Yin, 1994; Doz, 2011), qualitative research makes a central contribution to theory development, is important for identifying contextual dimensions, such as differences between cultures, countries (Doz, 2011), and provides an in-depth analysis of the subject under consideration (Bluhm et al., 2010). Towards this direction, the complex constructs involved in investigating culture reveals that the current knowledge

base is methodologically limited and explored to a limited degree. Fourth, the lack of an in-depth analysis of how consumers feel and think about CRM campaigns in a specific cultural context (either collectivism or individualism), is another limitation of extant literature.

3.5.2.2. Collectivism and CRM campaigns

As noted earlier, the dimensions of individualism and collectivism characterize the relationships individuals have in each culture (Soares et al., 2007; Kim & Kim, 2010). People from collectivistic cultures are characterized by a “we” consciousness, meaning that their identity relies on the social system in which they are embedded (Schumann et al., 2010). In addition, according to Hall (1976), collectivism is characterized by high-context communication because the tight social system incorporates several rules that regulate people’s behavior. Furthermore, collectivism is represented by a social pattern comprising of closely linked people who see themselves as part of one or more collectives and are willing to prioritize the collective goals instead of their own personal goals (Patterson, Cowley & Prasongsukarn 2006). Accordingly, collectivistic oriented cultures are in favor of group rewards, whereas individualist oriented cultures prefer individual rewards (Lam et al., 2009). Since CRM requires a customer to help a social cause that advances the wider social well being, customers with a collectivistic orientation, would, therefore, be motivated by their underlying social pattern to engage in CRM campaigns. This view is supported with empirical evidence as follows. There are several scholars who point to the significance of collectivism when attempting to define customer CSR orientation (e.g., Laroche,

Kalamas & Cleveland, 2005; Pérez & Rodríguez del Bosque, 2013; Vitell, Paolillo & Thomas 2003). For instance, Vitell et al. (2003) argue that collectivists have a higher CSR orientation than individuals with lower levels of a collectivistic mindset. Towards this direction, CRM is a marketing strategy for advancing CSR activities and the bulk of campaigns are designed and delivered through collaborative ‘social’ alliances with charitable causes and NPOs (Liu & Ko, 2011; Vanhamme et al., 2012).

In summary, according to the above discussion, it is expected that an individual with a collectivistic mindset is more likely to be attracted to a charity incentive in a CRM campaign. Such campaigns further enhance the supporting participation in social causes which are related to reinforcing a commitment to social benefits and the social good, which is congruent with the nature of the collectivistic mindset.

3.5.2.3. The role of Consumer Skepticism

Ad skepticism in general has been defined as the tendency toward disbelief or to question the truthfulness of the informational claims of advertising, and varies across individuals (Obermiller & Spangenberg, 1998; Anuar & Mohamad, 2012). Consumer skepticism in the CRM domain refers to consumers’ tendency to question or disbelieve a company’s motivation to conduct such a programme, particularly, when the donor firm advertizes its efforts (Webb and Mohr, 1998; Anuar & Mohamad, 2012; Chang & Cheng, 2015) and even then, consumers’ responses towards such campaigns can differ from person to person, according to the level of skepticism towards the CRM claim (Webb & Mohr, 1998). In particular, prior CRM research, shows that consumers can be skeptical of the reasons that

donor companies enter into CRM alliances (Ross, Patterson & Stutts, 1992; Varadarajan & Menon, 1988), and their judgments are based on their perceptions of whether CRM campaigns are cause-beneficial, that is, the concern about the social cause, or cause exploitative - to increase profits and/ or improve the brand's reputation (Varadarajan and Menon, 1988; Cui et al., 2003; Foreh & Grier, 2003; Singh, Kristensen & Villaseñor, 2009; Chang & Cheng, 2015). Ellen, Mohr and Webb's (2003) study illustrated that consumers do differentiate between the different reasons for participating in CRM campaigns, and that these motivations are translated in differing consumer actions (Pirsch, Gupta & Grau, 2007).

Previous studies suggest that consumer skepticism plays a crucial role in affecting consumer responses to CRM (i.e.: Webb & Mohr, 1998; Bronn & Vrioni, 2001; Gupta & Pirsch, 2006; Singh et al., 2009), including negative evaluations and attitudes towards CRM campaigns (Webb & Mohr, 1998; Anuar & Mohamad, 2012), attitudes toward the brand (Chen & Leu, 2011), purchase intentions (Szykman et al., 1997; Webb & Mohr, 1998; Barone, Miyazaki & Taylor, 2000; Gupta & Pirsch, 2006), and stimulates unfavorable word of mouth (Skarmeas & Leonidou, 2013).

Towards this direction, prior CRM research investigated reasons for increased consumer skepticism towards CRM claims and found that, among others, the level of skepticism is higher when: it is difficult to verify the CRM claims, or when there is a mismatch between the cause and the firm (Singh, Kristensen & Villaseñor, 2009); there is high degree of fit between a company and a cause due to the perception that the company is exploiting rather than helping the cause (Barone et al., 2000); the CRM concept is new in a country related

setting (Singh et al., 2009), and; when the level of awareness of CRM is low (Anuar & Mohamad, 2012).

In contrast, low levels of skepticism tend to occur when customers believe that the company's motivation behind CRM campaigns is perceived as being driven by more altruistic intentions rather than by the desire to make profit by increasing its sales volume (Gupta & Pirsch, 2006). Towards this direction, CRM researchers investigated ways to reduce the skepticism towards CRM campaigns including, company-cause fit (Foreh & Grier, 2003; Singh et al., 2009), claim repetition (Singh et al., 2009), and disclosing the monetary amount being donated (Webb & Mohr, 1998). Also, prior studies found that when consumers' knowledge about CRM increases, their skepticism towards CRM claims decreases (Webb & Mohr, 1998; Bronn & Vrioni, 2001; Singh et al., 2009), and that large donations are perceived as more altruistic and authentic than small donations (Dahl & Lavack, 1995). Finally, Chang, & Cheng (2015) found that, contrary to individualism, a collectivistic mindset is negatively related with consumer skepticism.

Based on the findings from the review of prior CRM literature, it is evident that CRM scholars examined the influence consumer skepticism toward CRM on behalf of the donor company's motives (e.g., Webb & Mohr 1998; Barone et al., 2000; Kim & Lee, 2009; Singh et al., 2009; Elving, 2013). However, other consumers might also be skeptic towards CRM campaigns because the charity/NPO does not serve the purpose it is supposed to help, an aspect of consumer skepticism that was not examined from prior research either. Towards this direction, this research takes a more holistic view of CRM skepticism and refers to consumer skepticism as "the overall tendency of consumers in distrusting and questioning the CRM claims on behalf of the donor company, as well as the CRM usage on

behalf of the charity". Also, to the researcher's knowledge, only Chang & Cheng (2015) examined the relationship between the consumers' cultural characteristics and consumer skepticism toward CRM campaigns, as well as their effect on purchase intentions, thus further research is needed on the topic.

Towards this direction, since collectivism decreases consumer skepticism towards CRM claims, it is assumed that individuals with a collectivistic mindset will have differing attitudes towards CRM campaigns according to their level of skepticism towards such campaigns.

To conclude, consumer skepticism is evident in CRM claims because of its dual (cause-beneficial and cause-exploitative) nature (Varadarajan & Menon, 1988; Singh et al., 2009; Skarmeas & Leonidou, 2013). Also, research indicates that, when skeptic consumers are asked to evaluate CRM programs in general, they express mostly negative attitudes (e.g.: Barone et al., 2000; Gupta & Pirsch, 2006). However, as stated before, research also demonstrates that collectivism can reduce consumers' skepticism (Chang & Cheng, 2015). Thus, what is missing is a deeper knowledge about what CRM means to collectivistic consumers. A thorough exploration of collectivistic consumer perceptions, beliefs, attitudes, and behavioral tendencies with regard to CRM programs and its counterparts is needed to understand how collectivistic consumers assign meaning to CRM strategies that provoke consumer skepticism and how these meanings translate into differential behavioral responses. This research begins the process of filling this gap in our knowledge. Therefore, from the above discussion, it is necessary to from the following research question:

Research Question 1 (RQ1): How do collectivistic consumers feel and think about CRM campaigns?

3.6. A Framework for CRM Campaigns with Choice

Existing research in CRM domain shows that knowledge about consumer attributions and why they consider buying a product linked with a cause is limited (Webb & Mohr, 1998; Arora & Henderson, 2007). This is a significant aspect to understand since individual attributions could be different, and some attributions could be stronger drivers of consumer choice than others. In addition, prior research on heterogeneity in CRM effectiveness across consumers is scant (Arora & Henderson, 2007). Adding to this, several researchers (i.e.: Arora & Henderson, 2007; Robinson et al., 2012) stress the significance of designing CRM campaigns that fit specific cultural contexts. In addition, Robinson et al. (2012) state that in countries in which the population has a collectivistic mindset (Hofstede, 1980), CRM campaigns with choice might be more effective. Even in countries in which the population is characterized as individualistic, companies might be able to assess the collectivism orientation of individual customers and specifically target CRM campaigns with choice (ibid.). Furthermore, there is a general call from CRM research as well as from practice to build campaigns in which companies provide opportunities that enhance consumers' engagement as it has been proven that it enhances the effectiveness of such campaigns (Arora & Henderson, 2007; Robinson et al., 2012).

Also, by building on the inroads made by extant research on choice (Botti & Iyengar, 2004; Botti & McGill, 2006; Botti & McGill, 2011; Robinson et al., 2012), and on the basis of

recent calls for further research on the increased consumer engagement in a CRM campaign that could enhance positive word of mouth (Robinson et al., 2012), this research also focuses on how CRM campaigns with choice of cause type, cause proximity and type of donation could enhance positive WOM persuasion behaviors.

Against this background, this research provides a choice framework for CRM campaigns, further analyzed below. The researcher starts with an analysis and explanation of the various mechanisms and theories behind consumers' differential preferences regarding cause type, cause proximity, and type of donation in a CRM campaign. Then, in light of this heterogeneity, a discussion and a theoretical basis of how a CRM campaign with choice of cause type, cause proximity and donation type can be more effective, in terms of customization, coverage and reduced skepticism, is provided. The final section deals with the theoretical basis of how CRM campaign with choice of the aforementioned three structural elements can affect consumer's WOM persuasion behaviors.

3.6.1. The structural elements of a CRM campaign: cause type, cause proximity, and type of donation

3.6.1.1. Cause type

Cause type in CRM alliances, refers to the focus of cause that charities represent. Examples of cause types in practice include, the Product (RED) campaign, in which firms such as Gap and Apple contributed up to 50% of profits from designated brands to supply antiretroviral medicine to AIDS patients in Africa (Robinson et al., 2012), and Nabisco's

programs that gave donations from its cookie sales to the World Wildlife Fund (Strahilevitz & Myers, 1998). In CRM literature there are several categorizations of cause types that are generally linked with CRM alliances. For instance, Lafferty and Edmondson (2014) categorized cause types into human, health, environmental, and animal, while Vanhamme et al. (2012) separated cause types into primary needs (life necessities) or secondary needs (quality of life). For the requirements of this research, the researcher adopts the cause type categorization proposed by Lafferty and Edmondson (2014). According to the authors, the health cause category includes all causes that deal with human health issues such as cancer, AIDS, diabetes, etc. The human services cause category includes all causes that deal with other human issues, like, helping the homeless, the assistance during disasters, educational related help, or victims of crimes. The animal cause category entails all causes that deal with issues relating to animals such as animal rights, or animal protection. Finally, the environmental cause category includes those causes that deal with environmental related issues such as protecting the oceans, saving the forests, etc. However, regarding what type of causes consumers prefer which can enhance CRM effectiveness, prior CRM literature showed that these preferences are based on various aspects, including, consumers' affinity or identification with the cause, and cause importance (Vanhamme et al., 2012).

The role of consumer-cause affinity/ identification

When people donate to a specific cause that does not belong in a CRM alliance, it is because they are personally relevant with the cause or is self-congruent (e.g., Bendapudi, Singh & Bendapudi, 1996; Chowdhury & Khare, 2011). In particular, this implies that the cause focus affects the person directly e.g., to donate to the American Diabetes Association because there is a family history of this condition or the person himself has diabetes

(Lafferty & Edmondson, 2014). Such consumer-cause affinity is also applied in the CRM domain and is defined as the overlap between consumers' self-concept and their perception of the cause (Lichtenstein et al., 2004; Vanhamme et al., 2012). In particular, it has been found that many consumption actions for products linked with a CRM campaign, serve goals that support self-identification processes (Vanhamme et al., 2012). Having this in regard, prior CRM research examined consumer affinity with the cause in a CRM alliance and found that it plays an important role for the success of the CRM campaign (Drumwright, 1996; Arora & Henderson, 2007). In particular, this component proved to be an important guideline in CRM campaigns since the results of prior studies showed that feelings identification or affinity with a cause drive favorable brand attitudes and brand choices (Bhattacharya & Sen, 2003; Lichtenstein et al., 2004), moderates the relationship between company-cause fit which is proved to increase CRM success (Gupta & Pirsch, 2006; Barone, Norman & Miyazaki, 2007), enhances positive consumer evaluations of its corporate sponsors, which eventually increases their purchase intentions toward those donor companies (Cornwell & Coote, 2005; Gupta & Pirsch, 2006; Vanhamme et al., 2012).

Such consumer-cause affinity or identification, has its basis in social identity theory (Reed, 2002; Cornwell & Coote, 2005; Vanhamme et al., 2012), which implies that a consumer is psychologically connected with the cause, which in turn supports corporate sponsors of charities because of their identification with its mission and goals (Cornwell & Coote, 2005; Vanhamme et al., 2012). In particular, according to the proponents of social identity theory, people will place themselves and others into social categories based on demographic categories, race, gender, organizational membership, or political group

(Bhattacharya, Rao & Glynn, 1995). People tend to make social classifications because these provide a systematic ordering of defining others and to locate themselves and others in the social environment (Cornwell & Coote, 2005). When individuals identify with an NPO, for instance with the Red Cross because themselves or a relative of them has cancer, they become vested in the successes and failures of that NPO. Thus, individuals who identify with a charity's focus are more likely to support their corporate sponsors because the success of that NPO is also their success (ibid.).

The role of cause importance

However, prior CRM literature also showed that personal relevance with the cause which results in consumers' affinity with the cause is not the only reason why people choose to donate to specific causes (Lafferty & Edmondson, 2014). Seeing a photo of a cat or a dog that has suffered at the hands of someone may drive that person to make a donation to a relevant charity or prompt a consumer to buy a product that is donating to a related cause. In CRM campaigns, the main concern for the consumer is the product. The cause could make the consumer to buy that product over another, if they believe the cause is a worthy or important one, even if the cause is not personally relevant to them (ibid.). Defined as the perceived importance that the cause has for the consumer, cause importance has been researched in CRM literature by various researchers. For instance, Demetriou et al. (2010) found that causes that have to do with life necessities are considered more important than causes that have to do with the quality of life, however, the level of importance among primary causes varied, that is, anti-cancer societies were rated as most important, with antidrug societies to follow and then causes that deal with the protection of children's rights. In doing so, Berger et al. (1999) compared various causes in order to see which type

of cause was most important and found that consumers were more positive to a scholarship cause relative to arts and peace foundation causes.

To conclude, it is evident that consumer attitudes of cause type depends on various factors, including cause importance, and consumer-cause affinity or identification. Also, research indicates that, consumer attitudes of cause affinity and cause importance differ. However, it is also shown that prior literature on the topic did not research how cause type, in terms of the major four categories identified, is perceived in a collectivistic society. Thus, what is missing is a deeper knowledge about what 'type of cause' means to collectivistic consumers. A thorough exploration of collectivistic consumer perceptions, beliefs, attitudes, and behavioral tendencies with regard to type of cause in CRM programs and its counterparts is needed to understand how collectivistic consumers assign meaning to cause types in CRM campaigns and how these meanings translate into differential behaviors.

Against this background, the next research questions of this study are:

Research Question 2a (RQ2a): *How do collectivistic consumers feel and think about the cause type in a CRM campaign?*

Research Question 3a (RQ3a): *What mechanisms explain collectivistic consumers' preferences, as regards to the type of cause in a CRM campaign?*

3.6.1.2. Cause proximity

Cause-proximity, defined as the distance between the donation activity of the charity in a CRM alliance and the potential consumers that would make the donation (Varadarajan &

Menon, 1988), is one of the most important structural elements of CRM campaigns, and it has been proven to significantly influence consumers' response towards CRM (Grau & Folse, 2007; Anuar & Mohamad, 2011). According to prior literature, cause proximity is classified as local, regional (in terms of a city), national or international (e.g.: Ross et al., 1990–1991; Grau & Folse, 2007; Vanhamme et al., 2012). However, cause proximity has received little attention in prior literature and the effects of this structural construct on consumers' response towards CRM campaigns are mixed (Anuar & Mohamad, 2011).

Specifically, by reviewing the extant CRM research 8 empirical studies have been identified that empirically research the impact of cause proximity on consumers' positive attitudes in CRM practices (Smith & Alcorn, 1991; Grau & Folse, 2007; Hou, Du & Li, 2008; Liston-Heyes & Liu, 2010; Anuar & Mohamad, 2011; Vanhamme et al., 2012; La Ferle, Kuber & Edwards, 2013; Lii, Wu & Ding, 2013). Their results have empirically showed that cause proximity indeed affects the results of CRM practices. In particular, half of those studies found that consumers' positive purchase intentions are enhanced if the cause linked with the CRM campaign is local. In contrast, 1 study showed different results, that is, a national cause (instead of a local) affects consumers' positive purchase intentions (Liston-Heyes & Liu, 2010). This contradiction is explained in extant literature in terms of industry characteristics in which the CRM campaign is conducted (ibid.). In the same vein, Cui et al. (2003) examined how geographic scope (local versus national) affects assessment of CRM campaigns and the results showed that contrary to the authors' expectations, a local focus did not result in a more favorable attitude on the evaluation of the CRM offer than an offer with a national focus. In doing so, one study showed that cause proximity does not affect consumers' positive purchase intentions and positive attitudes towards the donor

organization (Ross, Patterson & Stutts, 1992). Finally, La Ferle et al. (2013) examined whether, among others, the location of the cause supported (national versus international) impacts the effectiveness of cause related marketing efforts among Indian (collectivistic mindset) and American consumers (individualistic mindset). However, the results showed that the beneficiary of the campaign (a national or international charity) does not affect attitudes toward the campaign for either consumer group.

The role of social exchange theory

Against these contradicting results, Vanhamme et al. (2012) stated that cause proximity can be explained with social exchange theory, whereby people try to maximize their self-interest (Bagozzi, 1979), so consumers identify with organizations that satisfy their basic, self-definitional needs, such as self-enhancement (Bhattacharya & Sen, 2003). Thus, consumers prefer causes that are proximate to them, because they perceive that they could get something in return, such as benefit from improved conditions, or to see the impact of their donation to a local cause (Vanhamme et al., 2012). Also, according to this theory, one can explain the majority of the results identified in prior literature, but it cannot explain consumer preferences between local, regional, or national, causes, neither has it explained why consumers may also sometimes prefer international causes.

The role of collectivistic in-group boundaries

According to Vanhamme et al. (2012), consumers' preferences towards cause proximity may also depend on cultural norms. Contrary to this statement, the study conducted by La Ferle et al. (2013), showed no significant relationship between cultural values (collectivism versus individualism) and cause proximity in terms of national versus international causes, on consumer attitudes towards CRM campaigns. However, their study was based on a

student sample and not with consumers from a real world setting. Second, according to the authors themselves, the result of their study could be that they compared national versus international causes, thus leaving aside comparisons with local versus national or international causes. Thus, they stated that a possible future research topic could be to examine the role of national versus local charitable causes and that researchers could use a local city or town to develop a closer connection with respondents instead of a national charity. Finally, their study applied a quantitative methodology, thus leaving aside an in-depth exploration of the effects of cause proximity and collectivism in the CRM domain.

In line with these arguments, collectivistic in-group boundaries could possibly explain collectivistic consumer attitudes towards the cause proximity. According to the collectivistic mindset, people from such cultures belong to cohesive in-groups and place important value on and well-being (Kirkman et al., 2006; Lam et al., 2009; Soares et al., 2007). Thus collectivistic consumers tend to have greater felt obligation toward people in need in their own society than consumers in more individualistic countries (La Ferle et al., 2013). By nature, CRM is developed to help a charity/ cause that benefits a specific area. Thus, one would expect that a collectivistic consumer will support a cause that advances the well-being of the group in which is a member. Thus, when a cause is of international nature, collectivistic consumers of a specific society will not support that cause. Continuing, at the other end of the scale there are collectivistic societies in which the ties between the members are very tight (Hofstede, 1983). Individuals are born into in-groups (collectivities) which might be their extended family, such as uncles, grandparents, aunts, etc., their village, or their town, etc. (ibid.). And everybody look after the interest, harmony, and well-being of his or her in-group. Therefore, whether or not cause proximity,

in terms of local, regional or national cause will be of greater support from collectivistic societies, this depends on how each collectivistic society defines its in-group. For example, cause proximity would be less of an issue for collectivistic societies with very strong ties and with restricted in-group boundaries (such as the village boundary) if companies support causes that advance the well-being of their local community. In contrast, collectivistic societies in which social ties are loosen and in-groups have bigger boundaries, collectivistic consumers of such societies would promote a cause that advances the well-being of the region or nation in which they belong to.

To summarize, it is shown in prior literature that consumers' attitudes towards the cause proximity, in terms of local, regional, national, or international causes vary, and they can be explained with social exchange theory to a certain degree. However, it is also shown that prior literature on the topic did not consider cultural issues on consumer attitudes towards cause proximity in a CRM campaign. Against this gap in knowledge, the researcher based the different results of prior studies that investigated cause proximity in collectivistic countries, on the basis of collectivistic in-group boundaries. However, what lacks from prior CRM literature is a deeper understanding about what cause proximity means to collectivistic consumers. A detailed exploration of collectivistic consumer beliefs, perceptions, attitudes, and behavioral tendencies with regard to cause proximity in CRM campaigns is needed in order to understand how collectivistic consumers assign meaning to cause proximity in CRM campaigns and how these meanings translate into differential consumer behaviors.

From the above discussion, the following research questions are raised:

Research Question 2b (RQ2b): How do collectivistic consumers feel and think about the cause proximity in a CRM campaign?

Research Question 3b (RQ3b): What mechanisms explain collectivistic consumers' preferences, as regards to the cause proximity in a CRM campaign?

3.6.1.3. Type of donation

In extant CRM research, scholars focused on various research paths as regards to the characteristics of the donation of the donor organization to the charity. Specifically, researchers focused on either investigating the preferred donation magnitude (relative with the price of the product, moderate or high donation size) with contradictory results (e.g., Webb & Mohr, 1998; Pracejus, Olsen & Brown, 2003; Pracejus & Olsen, 2004; Royd-Taylor, 2007; Haruvy & Popkowski Leszczyc, 2009; Moosmayer & Fuljahn, 2010; Folse, Niedrich, and Grau 2010; Langen, 2011; Chang & Liu, 2012; Koschate-Fischer et al., 2012; Boenigk & Schuchardt, 2013; La Ferle et al., 2013; Müller, Fries & Gedenk, 2014), or the donation framing (in absolute money terms or percentage) with also contradictory results among a number of studies (e.g., Olsen et al., 2003; Subrahmanyam, 2004; Berglind & Nakata, 2005; Grau, Garretson & Pirsch, 2007; Chang, 2008; Kerr & Das, 2013; La Ferle et al., 2013), or presence of donation disclosure, deadline, and limit (e.g. Grau et al., 2007; La Ferle et al., 2013).

However, none of these CRM studies investigated consumer's attitudes as regards to the type of donation in the CRM campaigns, in terms of donation in kind (Liu, 2013; Liu &

Ko, 2011) or money (Robinson et al., 2012). In addition, another form of donation type suggested by Robinson et al. (2012) as an avenue for further research is to examine the possibility of sponsor companies to donate a certain amount of their employees' time to a charity. Against this gap in knowledge, a cause-donation type fit is proposed that could explain collectivistic consumers' attitudes towards the type of donation in a CRM campaign, a notion that is further explained below.

Perceived cause-donation type fit

Despite the fact that CRM campaigns have increased in today's era, recent research illustrates that positive outcomes do not occur for all CRM relationships (Hoeffler & Keller, 2002). A lack of congruence or fit between the cause and the brand has been accused for some of the sponsor company's/ brand's incapability to benefit from CRM campaigns (Zdravkovic, Magnusson & Stanley, 2010). Thus, several researchers suggest that CRM alliances with high fit between the company and the charity cause are viewed as better as and more favorable than alliances that do not fit well together (Basil & Herr, 2006). For example, drawing from the brand extension literature, Pracejus and Olsen (2004) found that CRM alliances with high fit between the brand and the charity are more favorably evaluated and can impact consumer choice. Similarly, Rifon et al. (2004) demonstrated that higher fit between a firm and a cause can promote positive evaluations of the sponsoring organization. Rifon et al. (2004) extended Pracejus and Olsen's (2004) initial findings by providing evidence that showed that company–cause fit positively affects perceived motives, which, in turn, influence the credibility and attitudes associated with the sponsor organization. Barone, Norman and Miyazaki (2007) also proved the positive effect of fit between the retailers and the cause. In contrast, if the fit between the brand and the

cause is perceived as low, CRM alliances can sometimes negatively affect consumers' purchase intentions (Becker-Olsen, Cudmore & Hill, 2006; Simmons & Becker-Olsen, 2006; Zdravkovic et al., 2010). In addition, prior literature has also shown that customer-company and customer-cause congruence affect the consumer's overall attitude toward the sponsoring company and enhances the positive effects of company-cause fit on purchase intent (Gupta & Pirsch, 2006). The idea of fit, or congruence is not only confined for the CRM domain but also extends in other business related areas, such as in the strategic management literature, in advertising literature, just to name a few (Zdravkovic et al., 2010).

Similarly, consumers' attitudes towards the type of donation will depend on their perceptions that the latter fits with the cause focus as well as their perceptions on what type of donation charities/causes need at the time of the CRM alliance. Thus, cause-donation type fit exists if there is a perceived association or *relevance* between the type of donation and the cause, as well as what consumers believe that the cause needs during the CRM campaign. This type of fit could possibly explain why both the Product RED campaign was successful on providing antiretroviral medicine (donation in kind that is relevant with the cause) to AIDS patients in Africa, as well as the Nabisco's campaign which gave donations (money) to the World Wildlife Fund.

Against this background, a detailed exploration of collectivistic consumer beliefs, perceptions, attitudes, and behavioral tendencies with regard to the type of donation in CRM campaigns is also needed, as well as how these meanings translate into responses and attitudes towards the CRM campaign. Thus, the following research questions are raised:

Research Question 2c (RQ2c): *How do collectivistic consumers feel and think about the type of donation in a CRM campaign?*

Research Question 3c (RQ3c): *What mechanisms explain collectivistic consumers' preferences, as regards to the type of donation in a CRM campaign?*

To conclude, the previous sections provided an understanding of consumers' heterogeneity and differential preference as regards to the cause type, cause proximity and type of donation structural elements in CRM campaigns.

3.6.2. Consumers with choice and CRM effectiveness

Prior CRM literature on CRM campaigns with choice - selecting one alternative from a set of various choices (Botti & McGill, 2006) - is limited and a thorough review revealed that only two studies focused on such campaigns with choice. The first study conducted by Arora and Henderson (2007) examined how coverage and customization, among others, add to the effectiveness of campaigns with embedded premium (EP) products, defined as an enhancement that involves a social cause added on to a product or service. In particular, the authors stated that, by capturing heterogeneity, their study reveals that some individuals are extremely sensitive to EP products for attitudinal, behavioral, and motivational reasons, which in turn, justifies implementation of a customized EP offering. Adding to this, the authors argued that consumer heterogeneity is obvious in terms of cause affinity. Towards this direction, the authors investigated how the possibility of providing consumers with choice of cause type enhances EP effectiveness via a coverage and customization strategy.

Their results showed that EP effectiveness could be enhanced through a customization strategy where consumers can choose their preferred cause. However, they found evidence against a coverage strategy, in which they used a preselected cause option on the one hand, and a bundled EPs option (the consumer can choose a fixed option with two causes) on the other hand, and they found that: the bundled option has a dilution effect and a preselected cause was preferred. However, their study also showed that the remaining respondents, show evidence in line with the coverage argument. Adding to this, the authors investigated more the heterogeneity of consumers towards EP products and they found that it also stems from the self-other gap (a measure of concern for oneself versus a social cause) which is related to a variety of attitudinal, behavioral, and demographic markers. Continuing with the study conducted by Robinson et al. (2012), the authors again examined how, choice of cause type in a CRM campaign has greater support for consumers than with CRM campaigns whereas the cause type is predetermined. In particular, their results showed that by allowing consumers to select the cause type in a CRM campaign is more likely to increase perceived personal role and, hence, purchase intentions for those consumers who have a collectivistic mindset and when the perceptual fit between the sponsor company and the causes is low. Finally, the authors show that under certain conditions, choice of cause type could have a negative effect on perceived personal role and consumer support of CRM campaigns.

In light of the findings of prior CRM research which provides the proof of consumers' heterogeneity through the variety of differing outcomes of empirical studies on the way cause type, cause proximity and type of donation enhance CRM effectiveness, as well as the findings by Robinson et al. (2012) and Arora and Henderson (2007), this research

explores how choice of cause type, cause proximity, and type of donation can enhance the effectiveness of the CRM campaigns through coverage and customization. In doing so, this research also explores the impact of such a structural choice design of a CRM campaign can reduce consumer skepticism towards such programs based on procedural justice theory, thereby further enhancing CRM effectiveness.

Against this background, someone could argue that this research is similar with the study conducted by Arora and Henderson (2007), as well as by Robinson et al. (2012). Therefore, it is necessary to clarify how this research differs. First, Arora and Henderson's study focuses on CRM effectiveness in terms of coverage and customization and it does not include reduced consumer skepticism. Second, both studies investigated how choice of cause type affects the effectiveness of CRM campaigns, whereas this research explores not only choice of cause type, but also, how choice of cause proximity and choice of the type affect the effectiveness of such campaigns. Third, both studies based their choice effects on either cause affinity or perceived personal role, whereas this study also bases choice of cause on consumers' perceived importance of cause type. Fourth, Robinson et al. (2012) investigated the effects of the act of choosing, on consumers' purchase intentions whereas this study explores the act of choosing on consumers' WOM persuasion behavior, as it is explained in subsequent sections. Fifth, both studies apply mostly quantitative methodologies, however, due to the novelty of the topic whereas prior literature is scant, a qualitative approach is needed in order to build theory and understand the mechanisms behind the act of choosing in more depth (Varki, Cooil & Rust, 2000).

3.6.2.1. Coverage

Whereas as to sales promotions, the underlying discriminator across consumers is price sensitivity (Arora & Henderson, 2007), a unique aspect of a CRM campaign is that it could potentially contain multiple social causes, or it could potentially provide donations in various forms, or it can select social causes in which the beneficiary could be local, regional, national, or international. Based on this, and according to the heterogeneity among consumers in accordance with the mechanisms that determine the differential preference for those constructs, the researcher refers to coverage effectiveness in CRM campaigns, such that, compared to a single preselected cause, multiple options in terms of cause type, cause proximity and type of donation increase coverage and therefore enhance CRM effectiveness. In the following, the corresponding three coverage forms are explained:

Cause type coverage

As mentioned before, a unique aspect of a CRM alliance is that it could potentially be linked with several causes. Therefore, recognition of heterogeneity in cause affinity (Bendaputi et al., 1996; Arora & Henderson, 2007), and cause importance across consumers, offers the opportunity to attract a wider spectrum of consumers, making CRM a powerful marketing tool. Thus, cause type coverage refers to the CRM campaign that offers multiple social causes as coverage. Consider, for instance, four causes A, B, C, and D, where each could be attractive, in terms of cause affinity and cause importance, to different individuals. A coverage strategy suggests that inclusion of all four cause types in a CRM campaign, compared to the case when either A, or B, or C, or D is included, should result in enhanced CRM effectiveness. That is, more consumers may engage in a CRM campaign

that is linked with multiple causes compared to a CRM campaign that is linked with only one cause. Thus, compared to a single preselected cause type, multiple cause types can increase coverage and therefore enhance CRM campaign effectiveness.

Cause proximity coverage

Another unique aspect of a CRM campaign is that it could determine the cause proximity of the campaign and entail several cause proximity choice options. Therefore, as prior literature has shown, recognition of heterogeneity among consumers, due to their collectivistic in-group boundaries (Hofstede, 1983), as well as according to the differing cause proximity for which they feel they can have a direct or indirect benefit (social exchange theory), provides the opportunity to attract a wider spectrum of consumers when conducting a CRM campaign. Thus, cause proximity coverage refers to the CRM campaign that offers several cause proximities as coverage. Consider, for instance, two cause proximities A which concerns a national cause proximity, and B which represents an international cause proximity, where each could be attractive to different individuals. A coverage strategy suggests that inclusion of both cause proximities in a CRM campaign, compared to the case when either A, or B is included, should result in enhanced CRM effectiveness. In other words, more consumers may possibly engage in a CRM campaign that is linked with multiple cause proximities compared to a CRM campaign that is linked with only one cause proximity. Thus, compared to single preselected cause proximity, multiple cause proximities can increase coverage and therefore enhance CRM campaign effectiveness.

Donation type coverage

Finally, another unique structural aspect in CRM campaigns is that the sponsor company can provide the donation to the charity in several forms. The proposed underlying mechanism of consumers' perceptions of cause-donation type fit naturally declares a certain degree of heterogeneity, supported also from evidence in practice whereas several CRM campaigns that donate money or give a donation in kind (i.e.: purchase of vaccines) are sometimes highly successful and sometimes not. Hence, by providing the donation to the charity in several forms, it is possible to attract a wider spectrum of consumers, thus making a CRM campaign more effective.

In doing so, a third option is proposed, namely, to donate employee time (Robinson et al., 2012). Based on this, donation type coverage refers to the CRM campaign that offers several types of donation to the charity as coverage. Consider, for instance, three types of donation, money, employee time, and donation in kind, where each could be attractive, in terms of perceived cause-donation type fit, to different individuals. A coverage strategy suggests that inclusion of all three donation types in a CRM campaign, compared to the case when either money, or employee time, or donation in kind is included, may result in enhanced CRM effectiveness. Again, that translates engagement of more consumers at a CRM campaign that is linked with multiple types of donation, compared to a CRM campaign that is linked with only one donation type. Thus, compared to a single preselected type of donation, multiple donation types can increase coverage and therefore enhance CRM campaign effectiveness.

3.6.2.2. Customization

The second method for enhanced CRM effectiveness is customization. The effectiveness of a customization strategy allows the sponsor company to satisfy heterogeneous preferences, thus increasing its overall effectiveness (Bayus & Putsis, 1999; Arora & Henderson, 2007). Adding to this, the satisfaction of the heterogeneous preference of consumers relates again to cause type, cause proximity, and type of donation, as follows:

Cause type customization

Cause type customization permits consumers to select the cause for which they have the highest affinity as well as the cause for which they consider most important, and higher affinity and selection of cause importance is likely to result in an enhanced CRM effect. Therefore, cause type customization could possibly enhance CRM effectiveness. In other words, compared to a single preselected cause type, cause type customization is a more effective form of CRM campaign.

Cause proximity customization

Cause proximity customization provides consumers with the possibility to select the cause proximity for which they feel they can have a direct or indirect benefit (social exchange theory), and according to their collectivistic in-group boundaries, thus, the selection of cause proximity may result in an enhanced CRM effect. Therefore, cause proximity customization is expected to enhance CRM effectiveness. In other words, compared to a single preselected cause proximity, cause proximity customization is a more effective form of CRM campaign.

Donation type customization

Donation type customization provides consumers with the option to select the type of donation for which they perceive it matches with the cause type in the CRM alliance (perceived cause type-donation type fit), thus, higher perceived cause type-donation type fit may result in an increased CRM effect. Therefore, donation type customization is expected to enhance CRM effectiveness. In other words, compared to a single preselected type of donation, donation type customization is a more effective form of CRM campaign.

3.6.2.3. Reduced consumer skepticism

As stated earlier, consumer skepticism in the CRM domain refers to consumers' tendency to distrust the CRM campaign, or to question and disbelieve a company's motivation to conduct such a program, particularly, when the donor firm advertizes its efforts (Webb & Mohr, 1998; Anuar & Mohamad, 2012; Chang & Cheng, 2015). Prior literature demonstrated that consumer skepticism is naturally provoked in CRM, and decreases the effectiveness of the CRM campaign as it plays a crucial role in affecting consumer responses to CRM including various negative outcomes (Webb & Mohr, 1998; Singh et al., 2009; Skarmeas & Leonidou, 2013). Against this background, it is assumed that the act of choosing the structural elements of a CRM campaign will create to consumers the perception of control over the procedure which in turn will raise in their minds the level of transparency of the campaigns and decrease their skepticism. This notion lies on the basis of procedural justice theory (PJ) explained below.

The role of Procedural justice (PJ) theory

The various components of justice have been traditionally predicated on structural differences in the context in which justice is studied (Ashworth & Free, 2006). Before Thibaut and Walker's (1975) seminal work on procedural justice, the field of justice was mainly considered to relate to the distribution of outcomes. However, Thibaut and Walker's study, demonstrated that in dispute resolution procedures, perceptions of justice were also a function of the way in which the procedure was applied. In particular, the authors stated that disputants' sense of justice was heightened by their ability to actively present their arguments or, in other words, be afforded "voice" (Ashworth & Free, 2006). Early research on procedural justice assumed that voice was ultimately significant because of its potential to affect outcomes. Later scholars recognized that perceptions of justice could be related to more than just concerns regarding the final output. In particular, Lind and Tyler (1988) argued that procedures also convey the extent to which people are valued and respected members of a company, which they labeled the group-value or relational model of procedural justice (Ashworth & Free, 2006).

Procedural justice refers to the perceived fairness of the organizational procedures and policies used to make decisions and allocate resources, the perceived fairness of the means by which ends are accomplished (Lind & Tyler, 1988; Greenberg, 1990; Tax, Brown & Chandrashekar, 1998; Hlland, Nenkov & Barclay, 2012). In other words, procedural justice represents the extent to which the procedures in an organization regarding decisions are conducted with accuracy, consistency, ethicality, representativeness, bias-suppression and correctability (Loi & Ngo, 2010; Loi, Lam & Chan, 2012).

Research within the marketing field focused on how consumers' perceptions of justice affect their satisfaction towards the firm after service failure (Tax et al., 1998; Maxham &

Netemeyer, 2003; Hulland et al., 2012). Extending this logic in the current research, procedural justice deals with the collectivistic consumers' perceptions of fairness and transparency of organizational policies and procedures of a CRM campaign through the act of choosing the cause type, the cause proximity and the type of donation of the campaign. Thus, procedural justice is innovatively related to CRM in this research and further explanation of this relation is provided in the next section.

Consequence of procedural justice: perceived control over the procedure

Drawing from organization science, according to Kim and Mauborgne (1997), one of the criteria that generically encompass the theoretical domain of procedural justice theory is engagement. *Engagement* refers to the involvement of individuals in decision making that affects them, by asking for their input (Greenberg, 1987; Sheppard & Lewicki, 1987; Folger & Konovsky, 1989). It has also been demonstrated that perceptions of justice are increased if a sufficient opportunity is given to employees to voice their ideas (Rosier, Morgan & Cadogan, 2010). However this occurs only when the managers perceive that their ideas have been considered by top management. Employees seek procedures that make them feel that they participated in developing a decision that will directly or indirectly affect them (ibid.). Therefore, procedural justice entails the extent to which representatives of the organization engage in two-way communication processes and ask for and use employee input (Folger & Konovsky, 1989; Fields et al., 2000; Rosier et al., 2010). This leads employees who are more involved in decisions to see the overall process in a more favorable light (Collier, Fishwick & Floyd, 2004; Rosier et al., 2010). Applying this logic to the content of this research, by allowing consumers to choose the cause type, the cause proximity, and the type of donation in a CRM campaign, it will increase

consumers' engagement in the decision making process of the CRM campaign and will let them voice their feelings, thoughts and beliefs, since the sponsor company will implement their decisions and it will ultimately see the overall process in a more favorable light.

Also, organizational researchers argue that the ability of organizational members to express their feelings and views in the decision-making process enhances their feelings of control (Sverke & Hellgren, 2002; Colquitt et al., 2006; Loi et al., 2012). Adding to this, Van den Bos (2001) empirically demonstrated that procedural justice has a bigger effect on employees' emotional reactions when they feel lack of control or uncertainty (Loi et al., 2012). Extending this logic to the service recovery domain in the marketing discipline, PJ comprises with the firm's disciplines and policies (Smith, Bolton & Wagner, 1999), including, among others, "outcome control," "procedure control," "right policy and execution," and "appropriate method" (Smith et al. , 1999; Maxham III & Netemeyer, 2002; Chebat & Slusarczyk, 2005; Kim et al., 2009). Adding to this, in the psychology domain, researchers demonstrated that choice increases involvement and perceived control (Wortman, 1975; Botti & Iyengar, 2004; Robinson et al., 2012). Similarly, by applying this logic into the CRM domain, the researcher argues that by allowing consumers to choose the cause type, the cause proximity, and the type of donation in a CRM campaign, it will increase consumers' engagement in the process of the CRM campaign, increases perceived control over the donation process, and results in perceptions of fairness and enhanced transparency which reduces consumer skepticism towards the campaign.

Moreover, procedural justice researchers posit that the members of an organization worry about the transparency and fairness of the procedures that affect or govern them because procedural fairness denotes a member's positive or valued position within the organization

(Lind & Tyler, 1988; Li, Bingham & Umphress, 2007). In particular, organizational members who perceive greater procedural justice will have a stronger feeling that they are valued and respected members of the company and therefore their uncertainty about their organizational membership is reduced (Loi et al., 2012). In contrast, not fair treatment signals marginality and disregard (Li et al., 2007). Thus, to the extent that organizational members perceive they have a valued position within the company, they might be more likely to fulfill their role requirements and enhance their contribution to organizational performance (Li et al., 2007). Extending this logic into the CRM domain, the researcher argues that as the sponsor company conducts the CRM campaign in a perceived procedurally just manner (e.g., considering consumers' views and feelings by engaging them in the overall process and allowing them to choose the cause type, cause proximity and type of donation in the campaign), consumer skepticism will be reduced and thus, according to prior literature, CRM effectiveness is improved.

To conclude, the preceding section explained how, by providing to collectivistic consumers the option to choose the three structural elements of a CRM campaign, can affect the effectiveness of the campaign in terms of coverage, customization and reduced consumer skepticism. Thus, according to the above discussion, the following research questions are raised:

Research Question 4a (RQ4a): *How do collectivistic consumers feel and think about choosing the cause type in a CRM campaign?*

Research Question 4b (RQ4b): *How do collectivistic consumers feel and think about choosing the cause proximity, in a CRM campaign?*

Research Question 4c (RQ4c): *How do collectivistic consumers feel and think about choosing the type of donation in a CRM campaign?*

Research Question 5a (RQ5a): *How does the act of choosing the cause type affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?*

Research Question 5b (RQ5b): *How does the act of choosing the cause proximity affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?*

Research Question 5c (RQ5c): *How does the act of choosing the type of donation affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?*

3.6.3. Act of choosing and WOM persuasion behavior

3.6.3.1. Positive Word of Mouth Persuasion: an overview

People often share news, opinions and information with each other. They talk about holidays, complain about the food, or commend about movies. They chitchat about co-workers, discuss significant political developments, and dispute about sports. Such interpersonal communication can be considered as word of mouth (Berger, 2014). Defined as the informal communications between individuals (consumers) about the characteristics, usage, or ownership of particular products and services or their sellers (ibid.), WOM can be any literal word of mouth, face-to-face discussions, or online mentions and reviews, either positive or negative, about a product, service, brand, or company (Vazquez-Casielles et al., 2013; Berger, 2014; Kumar, Lassar & Butaney, 2014) and includes direct recommendations (e.g., you'd love this movie) and mere mentions like, I went to this theatrical play (Berger, 2014). At its core, WOM is a personal influence process, in which interpersonal communications between a transmitter and a receiver can alter the receiver's attitudes or behavior (Sweeney, Soutar & Mazzarol, 2008).

Today, in business cycles, such interpersonal communication is considered as one of the main and most effective communications channels (Vazquez-Casielles et al., 2013). Companies like Procter & Gamble, Nestle, Bosch, GlaxoSmithKline, Johnson & Johnson and Microsoft, to mention just a few, increasingly recognize that WOM is a highly credible, effective and persuasive tool of informal means of generating consumer engagement. Moreover, social talk generates more than 3.3 billion brand impressions each day and shapes consumers' choice (Berger, 2014). Another example of the tremendous recognition WOM received, is the emergence of consultancies focusing on this domain (ibid.).

Moreover, WOM has been the focus of a considerable amount of theoretical work in the marketing discipline (Cheung & Thadani, 2012; Vazquez-Casielles et al., 2013; Berger &

Iyengar, 2013). In particular, a great deal of research has proved that WOM has a tremendous effect on consumer behavior and influences opinion, diffusion, and sales performance (Berger & Iyengar, 2013; Berger, 2014). Moreover, WOM enhances product/service awareness and persuades other people to do things (ibid.). It is more probable that doctors will give prescription drugs that other doctors whom they know have given previously (Iyengar, Van den Bulte & Valente, 2011) and consumers are more possible to see movies recommend by their friends (Berger & Iyengar, 2013). In the same vein, WOM has been shown to enhance diffusion of information (Goldenberg, Libai & Muller, 2001) and new customer acquisitions (Schmitt, Skiera & Van den Bulte, 2011; Berger & Iyengar, 2013).

Towards this direction and according with the seminal work of Berger (2014), WOM from the transmitter perspective serves five core functions: Social Bonding, Impression Management, Information Acquisition, Emotion Regulation, and Persuading Others. For the purposes of this study, the researcher has focused on the last function, 'persuading others' because this function occurs in a sales context (ibid.). Based on these principles, the term Word-of-Mouth in this study refers to the informal, face-to-face, positive communications between individuals (consumers) about the characteristics, usage, or ownership of particular products and services or their sellers, and serves the function of persuading others.

Word-of-Mouth and Cause-Related Marketing: a review of the literature

While the main source of information about CRM comes from WOM (Barnes, 1992), according to the results of the systematic review, WOM has received little attention in the CRM domain. In particular, the concept of WOM has been empirically researched in extant

literature by six studies. Lee Thomas, Fraedrich, and Mullen's (2011a) study used associative learning theory as a framework for comprehending the antecedents and consequences of successful CRM alliances towards the firm and the brand. Associative learning theory develops principles such as, reputation and belongingness that set the basis for including partnership compatibility and long-term brand-cause relationships as antecedents that should link the relationship to benefits for the firm and the brand. These benefits, improved image for the firm, consumer attitudes towards the brand, greater purchase likelihood and increased WOM. In particular, the results showed that relationship compatibility and longevity of relationship are indicators of the strength of the brand/cause relationship. In addition, enhanced positive WOM and brand image are fully supported as outcomes of a strong brand/cause relationship.

Building on the inroads made in their first study, the same authors (Lee Thomas et al., 2011b) published a second article during the same year, in which they focused only on examining WOM promotions as an outcome of a successful CRM alliance. In their second attempt, the authors again grounded their study in associative learning theory which strengthens the associative links between charity and firm when there is a properly aligned relationship. With their study, the authors argued that strategically aligned CRM relationships can enhance positive WOM recommendations. The results showed that consumers are more likely to recommend the more properly aligned partnerships to others.

Building on the work of both sets of scholars, Lii, Wu, and Ding (2013) later provided an additional proof that WOM is an outcome that occurs from CRM partnerships. Among others, the authors examined the impact of CRM on consumers' (a) attitudes toward the brand and (b) the perceived credibility of the campaign which in turn positively affect

consumers' extra role behavior. Customer extra-role behavior incorporates purchasing additional services, making suggestions as regards to product or service enhancement, making recommendations to others, and engaging in positive WOM. Their results illustrated all the above-mentioned causal relationships, thus showing again that WOM can be listed as one of the CRM outcomes.

The next study conducted by Vlachos et al. (2009), investigated whether consumers' perceptions of motives influence their evaluation of CSR efforts, and in particular for CRM practices. The study revealed the mediating role that consumer trust plays in CRM evaluation frameworks. That is, increasingly skeptical and suspicious consumers seem to simultaneously entertain various CSR attributions, which are negative most of the times and directly affect both trust and behavioral consumer responses in terms of patronage and recommendation intentions.

Also, Skarmeas and Leonidou (2013) investigated how consumer skepticism towards CRM practices develops and its effect on various consumer-related outcomes. The results showed that CSR (in terms of CRM claims) skepticism decreases resistance to negative information about the retailer, hurts retailer equity, and stimulates unfavorable WOM.

Finally, Svensson and Wood (2011) provided a conceptual contribution, incorporating WOM as an outcome. However, it is important to mention that their study did not focus solely on positive WOM persuasion. Rather, the aim of their paper was to propose a more general CRM model for both profit-driven and non-profit organizations. In their study, the authors stated various tangible and intangible CRM outcomes and one of those is WOM referral. In addition, they proposed several determinants that contribute towards the success of all those CRM outcomes: (1) compatible motives of the company with the nonprofit

organization-cause; (2) compatibility between the company's operations and the cause; (3) congruence of values between the company - product focus, and non-profit organization - cause: example between women's issues and a women's product; (4) fair distribution of the financial impact between profit-driven and non-profit (cause) organization; (5) longevity of the CRM-partnership, and; (6) commitment in the CRM-partnership.

Limitations of the literature

The researcher chose to focus on positive WOM persuasion for a variety of reasons. First, even though WOM has received much attention from marketing academics since 1955 (Ryu & Han, 2009), according to a review of extant CRM literature, the concept has received little attention within the CRM domain. Second, a vast amount of literature has investigated the effects of persuasive communications but there has been limited attention to the sharer side, or why, when, and how consumers share WOM in terms of persuasion (Berger, 2014). Third, several authors argue that by adopting qualitative methodologies, we can have a deeper understanding of the phenomenon under investigation (e.g. Wallace, 1984; Reay, 2014). However, by reviewing the CRM studies that focused on WOM, it is evident that quantitative methodologies have dominated, thus having a non in-depth and holistic understanding of the positive WOM persuasion phenomenon within the CRM domain. Fourth, an in-depth understanding of the mechanisms that trigger consumers' WOM persuasion behaviors is scant in the CRM literature. Fifth, as regards to CRM campaigns with choice, research on how such campaigns affect consumers' WOM behaviors is absent. Sixth, Augusto de Matos, Luiz Henrique and de Rosa (2013), Blazevic et al. (2013) and others suggest that the effects of contextual factors (e.g., cultural differences) are significant when investigating WOM. However, previous research has

investigated WOM as an outcome variable and no attention has been given on the contextual dimension that surrounds the concept. This is unfortunate, as an understanding of this dimension is crucial because WOM is not equally effective in all contexts (Sweeney, Soutar, and Mazzarol, 2014). Rather, it depends on the sender's and the receiver's backgrounds as well as the situational context in which the WOM occurs (ibid.). In the same vein, all CRM studies focusing on WOM seek universals and in doing so, they bypass important contextual differences, such as cultural differences, etc.

Against this background, the current study tries to avoid these limitations and focuses on explaining the mechanisms behind consumers' WOM behaviors in a CRM campaign with choice. In doing so, the collectivistic mindset of consumers operates as a contextual dimension.

3.6.3.2. Mechanisms that trigger positive WOM persuasion behaviors

3.6.3.2.1. Perceived Transparency and Trust Development

Trust and the CRM domain

According to Morgan and Hunt (1994), trust occurs when one party has confidence in another's reliability and integrity. In other words, trust is a generalized expectancy that the word of another can be relied upon (Rosier, Morgan, & Cadogan, 2010). The significance of trust in successfully conducting marketing relationships has been well established (Morgan & Hunt, 1994; Brashear et al., 2005; Cropanzano & Mitchell, 2005). In doing so, the service evaluation literature demonstrates accumulating support for the mediating role

of trust in the satisfaction-loyalty link (Sirdeshmukh et al., 2002; Vlachos et al., 2009). Trust relies on the expectation of ethical behavior (Hosmer, 1995; Vlachos et al., 2009). Also, the literature on trust argues that confidence on behalf of the trusting party results from a belief that the trustworthy party has high integrity and is reliable, which is commensurate with qualities such as honesty, consistency, responsibility, competence, benevolence and helpfulness (Larzelere & Hstun, 1980; Rosier, Morgan & Cadogan, 2010). Extending this logic, trust in the context of the current research refers to the consumers' belief that the CRM campaign will fulfill its promise.

However, although the mounting consumer skepticism that is observed against CRM campaigns, due to the scandals, ethical lapses, broad cynicism, and anxiety for contemporary life (Mohr et al., 1998; Vlachos et al., 2009) that lead consumers to be skeptical of companies' reasons for engaging in CRM alliances, research on enhancing consumer trust as a CRM performance factor is limited (Vlachos et al., 2009). In particular, within prior CRM research on consumer trust, Nowak, Newton and Thompson, (2004) and Youn and Kim (2008) demonstrated that consumers with high interpersonal trust are more likely to support CRM campaigns and that it is an important sub-process that regulates the effect of consumer attributions on patronage and WOM recommendation intentions in a CRM campaign (Vlachos et al., 2009).

Procedural justice, Perceived Transparency and Trust development

One of the reasons for being interested in procedural justice perceptions is that it leads to significant outcomes for the company and for employee behavior and attitudes (Rosier et al., 2010). For example procedurally fair treatment, has been found to result in organizational commitment and increased job satisfaction (Cobb & Frey, 1996) and organizational

citizenship behaviors (Konovsky & Organ, 1996). In the organization science field, the significance of justice in organizations has been widely recognized, and its consequences include, among others, interorganizational trust and relationship continuity (Scheer et al., 2003; Hlland, Nenkov & Barclay, 2012).

In particular, justice researchers found that one of the outcomes of procedural justice is trust development (i.e.: Yang, Mossholder & Peng, 2009; Searle et al., 2011). Also, the relational or group-value model of procedural justice (i.e.: Lind & Tyler, 1988) argues that perceived fairness of decision making procedures create positive feelings toward the group, leader and organization, including, among others, trust in leader and organizational commitment (Hlland et al., 2012). In doing so, organization science researchers demonstrated that procedural justice is more important than outcomes when it comes to predicting various significant organisational variables. For instance, Folger and Konovsky (1989) have found that the procedures for determining pay raises were of similar significance to the actual raise as regards to satisfaction, and even more significant regarding organisational commitment and trust in the employees' manager (Ashworth & Free, 2006). In the marketing discipline, prior literature demonstrated that PJ positively affects trust and WOM (i.e.: Kim et al., 2009). Extending this logic and prior evidences from the organization, justice and marketing disciplines in the CRM domain, perceived fairness of the procedures (procedural justice) which reduces skepticism, should also enhance perceived transparency for the campaigns processes. Also, since increased consumer skepticism provokes negative WOM persuasion behaviors (e.g., Skarmas & Leonidou, 2013), reduced skepticism through the perceived control over the procedures (procedural justice) should cause the opposite effect and enhance WOM persuasion

behaviors. Finally, since Vlachos et al. (2009) proved that in the CRM domain, trust mediates consumers' recommendation intentions, this research argues that perceptions of procedural justice in the procedures of the CRM campaign will lead to perceived transparency of the procedures provoking trust development and thus, positively affecting WOM persuasion behaviors.

3.6.3.2.2. Impact of enhanced helping for the selected cause type and cause proximity

The following discussion deals with how WOM persuasion behaviors create perceptions to collectivistic consumers' further support for the chosen cause type and cause proximity in a CRM campaign with choice.

To start with, in the marketing and service literature, research demonstrated that one of the motives in which people engage in positive WOM behaviors is for altruistic reasons, to help others (Alexandrov, Lilly & Babakus, 2013). For example, Dichter's (1966) research on WOM identified a group of people with goodwill. Individuals belonging in this category share information to other people because they feel the need to give something to others, or they want to express love, care, or friendship or simply because they want to share their pleasure with another person (Price, Feick & Guskey, 1995). Piliavin, and Charng (1990) found that altruism, the desire to help others, can trigger positive WOM behaviors and Sundaram et al. (1998) established altruism as a reason to engage in positive WOM. Similarly, Henning-Thurau et al. (2004), as well as Ho and Dempsey (2010), found that concerns for others impact frequency of online WOM. Adding to this, although it is possible to have a purely altruistic behavior (Piliavin & Charng, 1990), research also found

that helping others is considered as being motivated by self and egoistic driven objectives (Batson, 1991; Alexandrov et al., 2013). The benefit from positive WOM behaviors in this case is to satisfy self-needs, such as self-enhancement, and social-needs such as social bonding (Alexandrov et al., 2013). However, in order to satisfy those needs via positive WOM behavior, a person needs to engage in a social interaction, which entails social considerations (ibid.). Adding to this, sharing social information can be viewed as bettering the society, which also is a form of altruistic behavior. This line of reasoning is supported by Boulding et al. (1993) and Oliver (1980), who find that intentions are affected by expectations (Alexandrov et al., 2013).

Extending this logic to collectivism, the core characteristics of collectivistic societies involve sharing emphasis, collectivity-orientation, belief in group decisions, and cooperation (Hofstede, 1980; Schwartz, 1994). Therefore, one might expect that, in a CRM campaign, a possible way for consumers from collectivistic societies to collaborate in order to advance and achieve the collective goals for their society's social well being, is through WOM persuasion behaviors. As also noted earlier, in collectivistic societies, people belong to cohesive in-groups that take care of them and advance group harmony and well-being (Kirkman et al., 2006; Soares et al., 2007; Lam et al., 2009).

Choice of cause type

Extending the above discussion to the logic of a CRM campaign, prior literature showed that consumers would choose the type of cause for which they are affiliated with, either directly or indirectly. Towards this direction, Drumwright, (1996) demonstrated that when a customer is affiliated with the cause (cause affinity), this results in evangelizing the cause to other consumers. Thus, in a CRM campaign with choice of cause type, collectivistic

consumers would engage in positive WOM persuasion behaviors to further promote a cause that are affiliated with so as to be benefited either directly or indirectly and for which they are emotionally attached.

Choice of cause proximity

Relating to the cause proximity choice, as noted earlier, in collectivistic societies their members have social ties between them (Hofstede 1983). Individuals are born into in-groups (collectivities) which might be their extended family, such as uncles, grandparents, aunts, etc., their village, or their town, region, etc., according to their in-group boundaries. And everybody look after the interest, harmony, and well-being of his or her in-group. Thus, in a CRM campaign with choice of cause proximity, collectivistic consumers would engage in positive WOM persuasion behaviors to further promote a cause that advances the well-being of their town, region, etc., in which they belong to.

3.6.3.2.3. Customer engagement and perceived importance of their role in the CRM campaign

In the WOM literature, researchers demonstrated that two major motivators in which customers conduct positive WOM behaviors are customer engagement (Van Doorn et al., 2010) and perceptions of enhanced importance of their personal role (Shindler, 1998; Hennig-Thurau et al., 2004; Alexandrov et al., 2013). Customer engagement refers to the psychological state reflecting customers' co-creative, interactive experiences with a company (Brodie et al., 2011; Verleye, Gemmel & Rangarajan, 2013). According to the customer engagement behaviors area, customers show their engagement toward a company

by spreading WOM (Rosenbaum & Massiah, 2007), or recommending the company to other customers (Groth, 2005), behaviors that are labeled as positive WOM (Verleye et al., 2013). The most direct finding on the relationship between involvement with an activity and WOM is provided by Richins and Root-Shaffer (1988). The authors' results demonstrate that enduring involvement impacts sharing of personal experience, advice and product news (Price, Feick & Guskey, 1995). In addition, Gupta and Harris, (2010) found that customer engagement can contribute to the company's performance, among others, writing online reviews (e-WOM), in order to affect other customers' behaviors and attitudes toward companies.

Extending this logic to the choice literature, prior research has illustrated that choices made personally, as compared to choices made externally, lead to more favorable effects, such as more positive affect and attitude toward the outcome (Zuckerman et al., 1978; Botti & McGill, 2011). A common result of research on freedom and control of choice is that self-made choices, in relation to choices imposed by fate or third parties, lead to more positive effects such as enhanced affect, task enjoyment, and outcome evaluation (Langer & Rodin, 1976; Taylor & Brown, 1988; Botti & McGill, 2006). In addition, when people perceive to have chosen an outcome according to their free will, they tend to increase its subjective value, resulting in an enhanced outcome evaluation (Gilbert et al., 1998; Shafir, Simonson & Tversky, 1993; Botti & McGill, 2006; Botti & McGill, 2011). Moreover, consumer engagement in choice literature showed that higher engagement results in the choosers' evaluation of the outcome being more extreme than that of non-choosers (Botti & Iyengar, 2004; Botti & McGill, 2006).

In the CRM domain, Broderick, Jogi, and Garry (2003), empirically explored and discovered that consumers' participation in CRM programs play a significant role in consumers' attitudes toward the product and firm and their intentions to purchase the advertised product and participate in the CRM campaign. In the same vein, Hou et al. (2008) provide empirical evidence that consumers' involvement in CRM campaigns enhances customers' awareness, perception and response to such campaigns. Furthermore, more recent research has showed that when provided with a choice, consumers believe they are “meaningful agents” in their experience and perceive higher personal causality (Botti & McGill, 2006; Robinson et al., 2012). In turn, perceived personal causality can positively affect evaluations of outcomes (Botti & McGill, 2011; Robinson et al., 2012). Hence, the evaluation of an outcome depends not only on its objective worth but also if the outcome is accomplished by the self or by a third party (ibid.). For example, Robinson, Irmak, and Jayachandran (2012) empirically showed that by giving collectivistic consumers the option to select the cause type in a CRM campaign, their perceived personal role is enhanced which positively affects their purchase intentions. Similarly, in the WOM literature, Shindler's (1998) study showed that when consumers perceived they were responsible for obtaining a discount for a product they were more likely to engage in positive WOM communication for the product.

Applying the abovementioned findings from the WOM, choice and CRM literature to the context of the current thesis, CRM campaigns with choice of cause type, cause proximity and type of donation could result in positive WOM persuasion behaviors. First, in such a CRM campaign consumers are highly engaged in the donation process. Thus, customer engagement could provoke positive WOM persuasion behaviors (i.e.: Groth, 2005;

Rosenbaum & Massiah, 2007). Second, people tend to overstate their personal contribution in collaborative tasks (Ross & Sicoly, 1979; Burger & Rodman, 1983; Chambers & Windschitl, 2004; Robinson et al., 2012). For instance, people conducting a group project tend to give themselves more credit for a good outcome and recall more their personal contribution to the project compared with the efforts of the other members of the group (Robinson et al., 2012). The current knowledge base points two main reasons for which people perceive their personal role as greater in group tasks: 1) people are motivated by seeing themselves in a positive light, and contributing to an act that leads to a positive result helps implement this goal (ibid.) and; 2) people's personal acts are more salient than the acts of others (Ross & Sicoly, 1979; Robinson et al., 2012), which are underweighted (Kruger & Savitsky, 2009; Robinson et al., 2012). Similarly, in a CRM in which the consumer is allowed to choose the cause type, the cause proximity and the type of donation, gives to consumers a much more active role, thereby enhancing their perceptions of their role and personal responsibility in the donation process and the positive results of such activities for the sponsor companies could be enhanced positive WOM persuasion behaviors (Robinson et al., 2012). Third, Strahilevitz and Myers (1998) state that consumers prefer products associated with CRM campaigns because of the extra utility they derive from donating to a cause. This utility is likely to be further amplified by the enhanced personal role and personal responsibility consumers perceive through their choices, thus, leading to enhanced positive WOM persuasion behaviors for the sponsor organization of the CRM alliance.

In conclusion, the preceding section discusses how, by providing to collectivistic consumers the option to choose the three structural elements of a CRM campaign, can

affect collectivistic consumers' positive WOM persuasion behavior, as well as the mechanisms that could explain such behaviors. Thus, according to the above discussion, the following research question is raised:

***Research Question 6a (RQ6a):** How does the act of choosing the cause type in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?*

***Research Question 6b (RQ6b):** How does the act of choosing the cause proximity in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?*

***Research Question 6c (RQ6c):** How does the act of choosing the type of donation in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?*

3.6.4. Research aim, key objectives, and research questions of the proposed framework

The preceding discussion of this chapter posits that, what is missing is a deeper knowledge about what CRM means to collectivistic consumers. A thorough exploration of

collectivistic consumer perceptions, beliefs, attitudes, and behavioral tendencies with regard to CRM programs and its counterparts is needed to understand how collectivistic consumers assign meaning to CRM strategies that provoke consumer skepticism and how these meanings translate into differential behavioral responses. This research intends of filling this gap in this knowledge stream.

Also, the preceding discussion posits that prior CRM literature lacks from a deep understanding about what, cause type, cause proximity, and type of donation means to collectivistic consumers. Against this background, a detailed exploration of collectivistic consumer beliefs, perceptions, attitudes, and behavioral tendencies with regard to these three structural elements of CRM campaigns is needed and how these meanings translate into differential consumer behaviors. Moreover, the above discussion pointed the lack of knowledge as regards to CRM campaigns with choice of cause type, cause proximity and type of donation, and how this CRM campaign with choice affects CRM effectiveness, in terms of customization, coverage, and reduced consumer skepticism. Finally, it was also argued that CRM with choice can affect collectivistic consumers' WOM persuasion behaviors positively. Thus, this discussion leads to the following research aim, objectives, and research questions.

Research Aim

The overall aim of this research is twofold: first, to contribute towards the development of an in-depth understanding of what CRM practices mean for collectivistic consumers, and second, to explore, from a customer point of view, how CRM campaigns with choice affect CRM effectiveness and consumers' Word-of-Mouth persuasion behavior.

The scope of work is guided by the **main research question**:

What are the critical choice factors in a CRM campaign within a collectivistic context that result in CRM effectiveness and provoke positive Word-of-Mouth persuasion behaviors?

Accordingly, the **objectives** of the research are the following:

- *Research Objective 1 (RO1):*
To explore and understand how collectivistic consumers perceive CRM practices.

- *Research Objective 2 (RO2):*
To explore and understand collectivistic consumers' beliefs, thoughts, feelings and attitudes, about the cause type, cause proximity and type of donation in a CRM campaign.

- *Research Objective 3 (RO3):*
To explore and understand collectivistic consumers' beliefs, thoughts, feelings and attitudes about having the option to choose the cause type, cause proximity and type of donation in a CRM campaign.

- *Research Objective 4 (RO4):*
To explore and understand how choice of cause type, cause proximity and type of donation affects the effectiveness of a CRM campaign.

- *Research Objective 5 (RO5):*

To develop a framework for CRM campaigns with choice that is applicable in a collectivistic context and to validate it within the customer database of the retail banking industry of Cyprus.

In order to address all the above mentioned Research Objectives and based on the developed conceptual framework, the following **Research Questions (RQs)** that emerged from the development of the proposed framework are addressed:

Research Question 1 (RQ1): How do collectivistic consumers feel and think about CRM campaigns?

Research Question 2a (RQ2a): How do collectivistic consumers feel and think about the cause type in a CRM campaign?

Research Question 2b (RQ2b): How do collectivistic consumers feel and think about the cause proximity in a CRM campaign?

Research Question 2c (RQ2c): How do collectivistic consumers feel and think about the type of donation in a CRM campaign?

Research Question 3a (RQ3a): What mechanisms explain collectivistic consumers' preferences, as regards to the type of cause in a CRM campaign?

Research Question 3b (RQ3b): What mechanisms explain collectivistic consumers' preferences, as regards to the cause proximity in a CRM campaign?

Research Question 3c (RQ3c): What mechanisms explain collectivistic consumers' preferences, as regards to the type of donation in a CRM campaign?

Research Question 4a (RQ4a): How do collectivistic consumers feel and think about choosing the cause type in a CRM campaign?

Research Question 4b (RQ4b): How do collectivistic consumers feel and think about choosing the cause proximity, in a CRM campaign?

Research Question 4c (RQ4c): How do collectivistic consumers feel and think about choosing the type of donation in a CRM campaign?

Research Question 5a (RQ5a): How does the act of choosing the cause type affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?

Research Question 5b (RQ5b): How does the act of choosing the cause proximity affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?

Research Question 5c (RQ5c): How does the act of choosing the type of donation affects the effectiveness of a CRM campaign, in terms of coverage, customization and reduced consumer skepticism?

Research Question 6a (RQ6a): How does the act of choosing the cause type in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?

Research Question 6b (RQ6b): How does the act of choosing the cause proximity in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?

Research Question 6c (RQ6c): How does the act of choosing the type of donation in a CRM campaign affects collectivistic consumers' positive Word-of-Mouth persuasion behavior, and what mechanisms explain their decision to engage in such persuasion behavior?

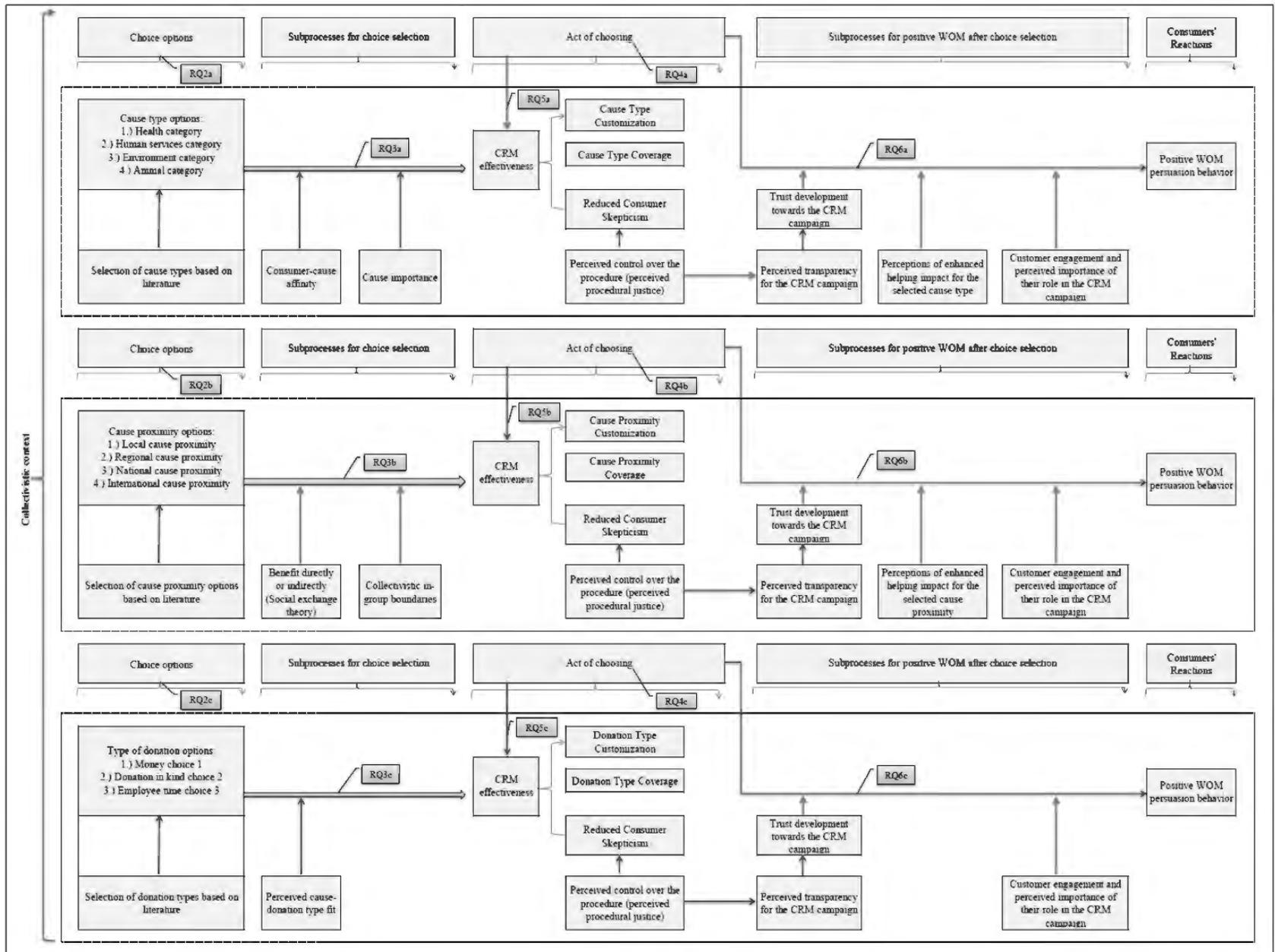
3.7. The Initial conceptual framework

According to Whetten (1989), elements comprise the domain or subject of the theory. The more complexity occurs as regards to the elements that comprise the conceptual framework and the set of associations under consideration, the more useful it is to graphically illustrate

them. A visual representation often clarifies the researcher's thinking and enhances the reader's comprehension (ibid.). Thus, in order to simplify the proposed conceptual framework analyzed in this chapter, figure 3.1 below presents a graphical illustration of the developed framework. The number of choice options for the cause type and cause proximity constructs within the framework is four, since prior research on CRM campaigns with choice of cause type applied this number of cause option and proved successful, and second, because if the sponsor organization provides too many cause options from which consumers to choose, consumer satisfaction from the act of choosing could decrease due to choice overload (Iyengar & Lepper, 2000). The type of donation construct has three choice options.

The first stage of the initial framework (namely, Choice options) illustrates the four choice options of each of the three constructs included, namely, cause type, cause proximity and donation type. Continuing, the next stage of the framework (Subprocesses for choice selection) illustrates the subprocesses (mechanisms) through which consumers conduct based on their attitudes, beliefs, thoughts and feelings, for choosing one of the choice options for each construct (e.g., it is proposed that consumers choose the cause proximity according to their collectivistic in-group boundaries and if they benefit directly or indirectly from their choice). The third stage (Act of choosing) relates with the outcomes of the act of choosing the three constructs and entails the outcomes that relate with CRM effectiveness, namely, customization, coverage and reduced consumer skepticism. Here, the framework also illustrates the role of procedural justice - through the perceived control over the procedure - on reducing consumer skepticism. The next stage of the framework (Subprocesses for positive WOM after choice selection) illustrates the subprocesses that are

conducted, after the choice selection of each construct, which lead to positive WOM persuasion behavior (e.g., the subprocesses entailed after choosing the type of donation are trust development, customer engagement and perceived importance of their role) which is the final stage of the proposed framework (Consumers' reactions). Again, at this point the framework shows the positive effect that perceive control over the procedure has on the development of perceived perceptions of transparency of the CRM campaign which leads to trust development and consequently to positive WOM persuasion behavior.



3.8 Conclusion

This chapter started with a thorough analysis of the adopted cultural context, namely collectivism, and, following, tried to shed a light on how collectivistic consumers perceive CRM campaign, by drawing insights from the collectivistic cultural theory as well as from the literature on consumer skepticism. Then, drawing on a range of theories from the marketing, psychology, cultural, organization science and business fields, a conceptual framework is developed for CRM campaigns with choice as regards to three structural elements: cause type, cause proximity and type of donation. Adding to this, the proposed framework, developed for the collectivistic societies, aimed to explain how, by providing consumers with the option to choose these structural elements can enhance the effectiveness of CRM campaigns in terms of coverage, customization and reduced consumer skepticism, and affect positive WOM persuasion behaviors. The next chapter explains the methodology and methods applied for empirically validating the proposed framework in real world settings.

CHAPTER 4 - THE RESEARCH SETTING

4.1. Introduction

The previous chapter developed an initial conceptual framework for CRM campaigns with choice in a collectivistic context and reported extensively on the principle considerations that are thought to influence CRM effectiveness and positive WOM persuasion. The exploration of the various concepts included in the proposed framework yielded a variety of research questions seeking to explain a collectivistic consumers' behavior in each element of the framework. Having largely completed this study's theoretical considerations with regard to the phenomenon of interest, this chapter identifies an empirical context where the aforementioned research questions may be further explored and empirically validated in real word settings. The chapter starts with an exposition of the study's requirements for a suitable empirical context and subsequently reports on the choice and particulars of the empirical context finally chosen.

4.2. Requirements of a suitable empirical context

To provide valid answers to the study's research questions, the research setting should ideally satisfy several requirements.

First, since the contextual dimension of collectivism constitutes the basis of the conceptual framework and the subsequent conclusions for each of the concepts under exploration, it is

necessary to have an empirical context that satisfies this element. Thus, the first basic requirement includes:

- That the country (society) of which the consumers are members, is characterized as collectivistic

Second, since the focus of this research is to investigate CRM effectiveness and positive WOM persuasion behavior in a CRM campaign, it is important to select an industry in which the companies that belong to it conduct such CRM practices. Thus, the second basic requirement is:

- That the industry to be selected applies Cause-Related Marketing practices

Third, as it is also mentioned in the subsequent subsections of this chapter, some industries need industry-specific knowledge development because they have unique characteristics that create specific challenges for marketing practitioners (Eliashberg, Elberse & Leenders, 2006; Stremersch & Van Dyck, 2009). Thus, since industry plays a crucial role for the empirical setting of the phenomena under consideration, the following basic requirement emerges:

- That the industry to be selected contains companies that operate in a singular well-defined industry rather than many different ones

4.3. The Country

4.3.1 Why Cyprus being an ideal laboratory?

Given the previously stated requirements, this subsection reports the study's chosen empirical context that is regarded to satisfy the first requirement. Cyprus was selected as the arena for this study because it provides fertile ground for CRM research for number reasons:

First, based on prior empirical evidence, Cyprus is considered as a society with high collectivism (e.g., Banai & Katsuonotos, 1993; Dimitratos et al., 2011; Kaufmann et al., 2012), even though there are no culture scores of Hofstede evaluated for this country (Dimitratos et al., 2011). This is supported also by the fact that, Cyprus has a similar culture with Greece (Banai & Katsuonotos, 1993; Georgiou et al., 2011; Merrit, 2000), a country that has been classified as a collectivistic culture by many scholars (e.g., Georgas, 1989; Georgas et al., 1997; Dimitratos et al., 2011; Stefanidis & Banai, 2014). This argument is reasonable to assume because Cyprus and Greece have common national origin, religion, educational system, and language; similar tradition, heritage, customs, and mentality; and, geographical proximity (Banai & Katsuonotos, 1993; Dimitratos et al., 2011). The last statement is also supported by studies that clustered countries in terms of cultural similarities. The near Eastern cluster that included Turkey, Iran, and Greece (Hofstede, 1980; Ronen & Shenkar, 1985) has historical and geographic commonalities that apply to Cyprus too (Dimitratos et al., 2011).

Second, due to the limited number of studies focusing on the collectivist society of Cyprus, it would be fruitful to explore an empirical setting where the cultural value dimension of collectivism has been scarcely researched, and thus filling up this research gap.

Third, cities do not have significant distances among each other, and the country's culture is relatively homogeneous (Stavrou, Kleanthous & Anastasiou, 2005).

Fourth, Cyprus is characterized by well educated and demanding consumers, who are increasingly concerned about business ethical issues and social responsibility (Leonidou, Leonidou & Kvasova, 2010; Leonidou et al., 2013; Leonidou, Leonidou & Kvasova, 2013).

Fifth, Cyprus is small in size, both in territorial and population terms, thus (a) allowing for more efficient, in-depth, and face-to-face research and interaction among consumers on sensitive issues (Leonidou et al., 2010; Leonidou et al., 2013), such as those related to helping the society and (b) creates a fertile ground for enhanced WOM communication among them.

Sixth, an increasing number of occurrences have been recorded regarding unethical marketing practices in recent years, which, in various instances, violated consumer rights and interests (Leonidou et al., 2013), thus, consumer skepticism towards CRM practices and positive WOM persuasion behavior are of increasing significance within Cypriot business cycles.

The last reason for conducting this research in Cyprus is of a practical nature. European and other multinational organizations that would like to do business or invest in Cyprus, which as stated earlier is a member of the EU, can benefit from any knowledge about the consumers' culture in Cyprus and how to design customized CRM practices for such societies. However, a thorough review of extant literature did not reveal any evidence of

academic or practical studies focusing on cultural issues and CRM practices for Cyprus. Therefore, this research aims at partially filling up this research and practical gap also. Given the abovementioned rationale, Cyprus offers a suitable and simplified context for the research.

4.3.2. An overview of the Republic of Cyprus and the Cypriot society

Cyprus, the third largest island in terms of population size after Sicily and Sardinia in the Mediterranean sea (Teerling & King, 2012; Katsos & Forrer, 2014), has been a key trading post and strategic military base for thousands of years due to its prominent geographical position between three continents (Katsos & Forrer, 2014). Cyprus is a full member and one of the smallest economies in the EU (26th largest economy) but in reality only the south part of the country, with its strong economic and cultural ties to Greece, is active within the EU (Farmaki et al., 2015). Since the Turkish invasion of 1974, Cyprus has been divided (Droussiotis & Austin, 2008). The north part of Cyprus is illegally controlled by the self-declared 'Turkish Republic of Northern Cyprus' which occupies 37% of the Cypriot territory, it is recognized only by Turkey, and is extremely dependent on Ankara (Farmaki et al., 2015). For the requirements of this study, and according to the research aim and objectives, the researcher focuses on Greek Cypriots which form the Southern part of Cyprus. In doing so, recent economic activity in Southern Cyprus has been significantly enhanced by Russian capital investments, but in 2012 Cyprus' economy was severely hit by its extensive exposure to the recession-hit economy of Greece, forcing Cyprus to ask help

from international lenders (*ibid.*). However, Cyprus is now heading towards full economic recovery.

The overall population of Cyprus is 840.407 (not with the northern part) permanent citizens (Statistical Service, 2013). However, international companies and global business practices have added new impetus to worldwide immigration (Sharma, Tam & Kim, 2009), a trend that also affected Cyprus, as shown by the number of citizens that reside in Cyprus which are Non-Cypriots. Specifically, according to the latest published “Cyprus’ Consensus of Population” (CCP) (Statistical Service, 2013), from the overall population of Cypriot citizens, 667.338 thousands are Cypriots, 170.383 thousands are Non-Cypriots and the rest 2.626 thousands are not stated. Therefore, since the focus of this study is to examine the Cypriot society that is characterized as being a collectivistic orientation, it is important to define the term Cypriots, by adopting Ackerman and Tellis (2001) rationale which is further illustrated below, in terms of language and country of birth, and by adding to that rationale the degree of acculturation.

A community’s social behavior is largely affected by language, through which a culture’s norms and values are communicated (Ackerman & Tellis, 2001). Language, which constitutes the core medium of communicating, evolves in line with a community’s culture, and is a principal mean of cultural expression. Since language is closely associated with and it is a cultural expression of an individual, the primary language spoken at home would indicate the cultural setting of that individual. Moreover, since an individual imbibes a community’s cultural values, norms, and beliefs during the early years of socialization, the country of one’s birth will also illustrate the culture of the individual (*ibid.*). According to these principles, the term “Cypriots” refers to those individuals who were born in the south

part of Cyprus and whose primary language is Greek. Note that the definition of “Cypriots” excludes individuals that have two or more mother tongues, or either of their parents are not Cypriots. Such individuals share more than one culture, but are not clear supporters and representatives of either one.

Also, it is important to include in the definition of the term Cypriots the concept of acculturation, since it has been empirically shown that influences consumer behavior (Üstüner & Holt, 2007; Chai & Dibb, 2014). Consumer acculturation is the process of movement and adaptation to the consumer cultural environment in one country by individuals from a different country (Chai & Dibb, 2014). In addition, some evidence shows that such migrants can proactively adopt the dominant culture of the country in which they moved and try to rid themselves of their minority culture (assimilation), they can create a hybrid culture by combining the two cultures (integration), they can renounce the dominant culture in order to maintain the minority culture (separation), or displace both cultures (marginalization) (Üstüner & Holt, 2007). Continuing, Chai and Dibb (2014) characterizes as low-acculturation individuals those who have been resident in the country up to a maximum of 10 year, and high-acculturation individuals as those who been residing in the country for over 10 years. Similarly, a number of Cypriots that reside now in Cyprus, for educational, career, or other reasons, they could have been residing abroad for many years in countries that are characterized as individualistic, so they could have been affected by some degree of acculturation by these societies. Thus, to avoid such a possibility, the term Cypriots in this research study entails those individuals who have not been residing for more than 10 years abroad, since the proposed framework is developed for the collectivistic cultural context.

Having analyzed the country that the empirical investigation of the proposed conceptual framework will take place, it is important to analyze the industry setting of the current study, so as to satisfy the last two basic requirements mentioned in the first section of this chapter.

4.4. Industry

4.4.1. The need for an industry setting

Even though marketing researchers often try to contribute new knowledge that is generalizable across various industries, some industries need industry-specific knowledge development because they have unique characteristics that create specific challenges for marketing practitioners (Eliashberg et al., 2006; Stremersch & Van Dyck, 2009). Such examples include the services industry and the high-tech industry (see Rust & Chung, 2006; Stremersch et al., 2007). Thus, this research will explore the proposed framework and the study's cultural context within a specific industry setting, mentioned further below.

4.4.2. Defining Industry

There is a variety of definitions applied by the scholar community as regards to the term industry. For instance, Porter (1985) describes industry in terms of buyers, suppliers, competitors, the threat of product substitution, possible new entrants, and entry/ exit barriers. Jackson, and Schuler (1995) define industry as a distinct group of productive or

profit-making organizations. For purposes of this study, the researcher adopts the most common use of the term 'industry' which refers to the categorization of individual organizations based on a set of similar characteristics mainly related to types of production technology, product or market attributes (Boter & Holmquist, 1996).

4.4.3. Choice of industry

For the purposes of this study, and to satisfy the last two requirements of the empirical setting mentioned at the beginning of this chapter, the term industry refers to the retail banking industry. Based on the aforementioned principles, the term retail banking industry refers to a set of banking institutions that offer financial services to the mass market, including retail banking customers such as retail banking professionals, small-medium and large enterprises, as well as individuals, hereinafter also referred to as banking customers. Retail banking products entail traditional banking products such as loans, deposits, investment services, current and savings accounts, remittances and related services. Branch network is the core delivery channel of retail banking services, whilst e-banking constitutes the secondary delivery channel for the banking customers (Ahmad, 2005).

The retail banking industry has been chosen for several reasons. First, WOM plays a particularly significant role for service organizations, as intangibility of services makes the pre-purchase trial of services impossible (Zeithaml, Parasuraman & Berry, 1985; Sweeney et al., 2008). In doing so, WOM is particularly important with complex services that have high perceived risk (ibid.) because it is seen as a highly credible information source, as the sender is usually independent of the organization providing the service and is not seen to

gain directly from advocating the service (Sweeney et al., 2008). Hence, WOM plays a crucial role for those services that are characterized with high credence qualities, such as financial and professional services industries (ibid.). In the same vein, research focusing on WOM within service categories, will have significant managerial implications (Parasuraman et al., 1985). Second, the retail banking industry has been investigated in extant CRM literature to a limited degree. Third, this industry is classified within, and constitutes an important part of the service sector (Arasli, Mehtap Smadi & Turan Katircioglu, 2005) which is underrepresented in CRM research, even though it provides the largest portion of GDP in developed economies (Salunke, Weerawardena & McColl-Kennedy, 2011). Fourth, during the last decade, banking institutions have given a special attention in managing their corporate images, as a helpful way to recover corporate credibility and customer trust (Perez & Bosque, 2013). CSR strategies such as CRM and sponsorship have been the latest strategic initiatives to be applied for this purpose and the banking industry has gained a position amongst the most proactive investors in CSR globally (Truscott, Bartlett & Tywoniak, 2009; Perez & Bosque, 2013). Finally, the retail banking industry has also been chosen because the researcher currently works in the industry for several years now and has solid practical experience of the topic.

4.4.4. Profile of the Banking Industry in Cyprus

The banking industry of Cyprus provides a fruitful area for investigating the phenomena under study (CRM practices) and addresses the study's aim and objectives because of the rich information it offers. This argument, which fulfils the second basic requirement

mentioned at the beginning of this chapter, is based on the following rationale: (1) first, there is a long history and tradition of voluntary activity in Cyprus with expressions of kindness and notions of altruism being key characteristics of its society, and; (2) the banking industry of Cyprus is characterized by a strong donation activity and corporate philanthropy practices (Koutra & Demosthenous, 2013). In doing so, the banking industry of Cyprus, also satisfies the last basic argument for the requirements of this research, because it is a well defined industry, which is supervised, regulated and monitored by the Central Bank of Cyprus (Roussakis & Bisha, 2006; Koutra & Demosthenous, 2013).

According to the Central Bank of Cyprus (Centralbank.gov.cy, 2015), 38 credit institutions are currently licensed and operating in Cyprus, and are categorized according to three different types: (1) Local authorized credit institutions which includes 5 domestic commercial banks, including the Cooperative Central bank that has 18 cooperative institutions under its umbrella; (2) Foreign authorized credit institutions and branches of foreign credit institutions from EU member states operating under the "European passport", a category that incorporates two subgroups, (a) 8 subsidiaries of foreign credit institutions, and (b) 25 branches of foreign credit institutions, and; (3) Representative offices, which entails two of those entities.

The first category, as well as the first sub-group of the second category, a total of thirteen institutions, comprise the retail banking industry of Cyprus and provide a wide spectrum of banking services to the public, according to the abovementioned definition applied by this research.

CHAPTER 5. METHODOLOGY AND METHODS

5.1. Introduction

The current chapter presents the methodology and methods applied for conducting this research study. In the beginning, a discussion of the philosophical position that underpins this research is conducted. Then, an analysis of the research purpose, research approach and research strategy is provided, followed by a presentation of the case study method and its components relating to this research project. The chapter continues by rationalizing on the choice to adopt semi-structured interviews as the data gathering technique and explaining the analytical techniques used in the different phases of data analysis. In the last section, the research design evaluation criteria of validity and reliability are presented and the ethical considerations of this study are addressed.

5.2. Philosophical Positioning

Comprehending the various research philosophical positions is a significant aspect in the practice of any research project and provides both the researcher and the practitioner with the tools to argue for different research approaches, thus, allowing them to choose their own sphere of research activity. The emancipating potential of such knowledge is a powerful rationale for dealing with the Research Philosophy. The importance of defining the philosophical position of the researcher is also emphasised by various scholars (e.g., Dobson, 2002), who state that researchers and scholars need to reflect on their

philosophical stance and explicitly define them when writing up their research because in this way a more tenacious research process can be developed and achieved. The following subsections address the aspects of ontology and epistemology, and end up with a thorough analysis and justification of applying Critical Realism (CR).

5.2.1. Ontology & Epistemology

To start with, ontology is the basis of the research design (Blaikie, 2000; Camilleri, 2012). A widely accepted definition of ontology that is also embraced by the researcher, states that this concept deals with the nature of existence, the various approaches of understanding the nature of the world view (Saunders et al., 2009). Thus, the ontological assumptions concern the principal nature of being, the existence of entities, the extent to which our beliefs constitute social reality (McMullen & Shepherd, 2006). Similarly, the ontological position of each one of us mirrors our views on the nature of reality (Blaikie, 2000; Camilleri, 2012).

In doing so, the ontological assumptions are closely related to the assumptions about how knowledge can be acquired, referred to as epistemology. In other words, epistemology relates to the nature and theory of knowledge, and how we, as human beings, try to bring understanding, meaning, and interpretation to the world around us (Borland & Lindgreen, 2013), the study of how we know things and what constitutes acceptable knowledge (Bernard, 2000; Saunders et al., 2009). Moreover, it also includes the possibility of adding to the existing knowledge. Interestingly, there are also other notions which relate to epistemology. For instance, Rawwas, Arjoon and Sidani (2013) defined epistemology as

the philosophical branch that evaluates competing views of the morality, definition, nature, sources, standards, and functions of knowledge. Blaikie (2000) described epistemology as the knowledge about reality. He stated that there are various ways of gaining knowledge of social reality, whatever it is understood to be. Arguably, the knowledge and the routes of discovering it can be dynamic. As time passes, prior knowledge evolves and changes. One of the main purposes of social research is to acquire knowledge about things that are happening or happened in the past, in real world settings (Bryman & Bell, 2007). Therefore, epistemology considers the research methods, as it states how knowledge can be generated and argued for (Eriksson & Kovalainen, 2008). In the present research project, the aim and objectives are not only a matter of academic interest, but also concerns marketing practitioners in the banking industry context, by enhancing their existing knowledge of conducting successful CRM campaigns with choice within collectivistic societies. Thus, this research thesis will add to the existing knowledge in a real world setting.

The discussion about the ontological and epistemological philosophies leads to the various research paradigms (Blaikie, 2000). Denzin and Lincoln (2003) define a research paradigm as an interpretative framework. Other scholars (e.g., Hussey & Hussey, 1997; MacDonald, 2010) define the phrase research paradigm as the beliefs and philosophies that provide the principles and guidelines as to how research is conducted. In scholarly research, different names are often used to describe the same paradigms. However, according to several scholars, there are three main research paradigms: Positivism, Critical Realism (CR), and Constructivism/ Interpretivism (Sarantakos, 1998; Babbie, 2004). Following, this research will describe the applied paradigm of Critical Realism.

5.2.2. Critical Realism

Critical Realism has been popularized by Bhaskar in 1979 as a response to the core limitations of the main research paradigms, such as the empirical and interpretivist view of science (Mingers, 2000; Syed, Mingers & Murray 2009). Today, CR is transformed in an influential philosophical paradigm in various disciplines (such as economics, geography, organization theory, international relations, sociology, management, and research methods) because it provides a way out of the various philosophical debates due to the fact that recognizes and takes into consideration the complexities of the real world setting (Mingers, 2000; Syed et al., 2009; Easton, 2010). As a philosophical paradigm, CR advances various interrelated ontological and methodological assumptions that distinct it from both, positivism and interpretivism/ constructivism (Reed, 2005). As a result, these claims have important implications for the reformulation of social theory and research (ibid.).

According to Sayer (1992, p. 5), CR and the marketing ontology offers the following eight key assumptions:

1. "The world exists independently of our knowledge of it
2. Our knowledge of the world is fallible and theory-laden. Concepts of truth and falsity fail to provide a coherent view of the relationship between knowledge and its object. Nevertheless, knowledge is not immune to empirical check, and its effectiveness in informing and explaining successful material practice is not mere accident

3. Knowledge develops neither wholly continuously, as the steady accumulation of facts within a stable conceptual framework, nor discontinuously, through simultaneous and universal changes in concepts
4. There is necessity in the world; objects — whether natural or social — necessarily have particular powers or ways of acting and particular susceptibilities
5. The world is differentiated and stratified, consisting not only of events, but objects, including structures, which have powers and liabilities capable of generating events. These structures may be present even where, as in the social world and much of the natural world, they do not generate regular patterns of events
6. Social phenomena such as actions, texts, and institutions are concept-dependent. We therefore not only have to explain their production and material effects but to understand, read, or interpret what they mean. Although they have to be interpreted by starting from the researcher's own frames of meaning, by and large, they exist regardless of researchers' interpretation of them. A qualified version of (1), therefore, applies to the social world. In view of (4) – (6), the methods of social science and natural science have both differences and similarities
7. Science or the production of any kind of knowledge is a social practice. For better or worse (not just worse), the conditions and social relations of the production of knowledge influence its content. Knowledge is also largely — though not exclusively — linguistic, and the nature of language and the way we communicate are not incidental to what is known and communicated. Awareness of these relationships is vital in evaluating knowledge

8. Social science must be critical of its object. In order to be able to explain and understand social phenomena, we have to evaluate them critically (Easton, 2002, 2010)".

However, the ontological assumptions that are central to CR are the related issues of causality and explanation (Easton, 2002, 2010). According to the CR view, causality is not defined as a relationship between Cause and Effect, but the liabilities or causal powers of relations and objects, or in a more broad meaning, their mechanisms (ibid.). In other words, the phenomena that scientific research and explanation are directed are the underlying mechanisms and structures that generate empirical events. Hence, CR focuses on a stratified ontology in which underlying mechanisms or structures create regularities and events at the surface (Reed 2005). In that perspective, a causal explanation is one that recognizes the objects and their mechanisms and how they combine to create/ cause events (Easton, 2002, 2010). Therefore, the aim of CR is to provide an explanation or description of observable phenomena according to the underlying mechanisms or structures (Collier, 1994; Andriof, 2000). Accordingly, Saunders et al.'s (2009, p. 115) explanation of CR provides this dimension clearly: "what we experience are sensations, the images of the things in the real world, not the world directly". The word mechanism is used with various names such as generative mechanisms, deep structures, or deep processes. Relationships between objects are central to critical realist explanations (ibid.). Following, these underlying mechanisms or structures cannot be accessed directly to sense experience and have to be theoretically developed through a conceptual abstraction process (Blaikie, 2000; Reed, 2005). Finally, as theoretically reconstructed frameworks and explanations of

underlying mechanisms or structures explain actual events and outcomes, theories from scientific research provide provisional accounts and descriptions of phenomena that are constantly open to reformulation and revision (ibid.). Therefore, CR argues that, it is necessary to assess scientific theories that compete with each other and explanations in accordance with the comparative explanatory power of the accounts and descriptions that they provide, of the mechanisms and structures that create discernible patterns of events and outcomes (Reed, 2005).

According to these ontological assumptions, a number of epistemological arguments follow. In general, CR states that the world is socially constructed but claims that this is not absolute (Easton, 2010). CR construes the world and reality appears at some point (ibid.). According to Saunders et al. (2009), CR relies on the fact that phenomena create sensations which are open to misinterpretation, and it tries to explain it within a context or contexts. CR accepts that social phenomena in our world are intrinsically meaningful, and therefore that meaning is both externally descriptive and constitutive of them. Meaning has to be comprehended, not be counted or measured (Easton, 2010).

According to these arguments, CR is described by an epistemology that accepts, that our knowledge is at all times historically and socially relative, but is different between the intransitive domain of the objects of our knowledge and the transitive, subject-dependent aspects of knowledge (Syed et al., 2009). Also, CR is committed to methodological pluralism in relation to its ontological pluralism. Since CR acknowledges the existence of a number of structures (social, material, and conceptual), it also argues that it is necessary to have various research methods to access them (ibid.). Thus CR is relatively acceptable with respect to the applied research methods. In contrast with interpretivism and positivism, CR

is compatible with a wide variety of research methods, but the chosen research methods should depend on the nature of the phenomenon of study and what one seeks to find out about it (Easton, 2010). Third, CR argues that no social theory can be absolutely descriptive, it must always be evaluative to some point, and therefore no positivistic separation can occur between values and facts (Syed et al., 2009).

In conclusion, two main assumptions derive from the above discussion and characterize the epistemological assumptions of CR. First, social systems are by nature open and interactive (Mingers, 2000). Even though this characteristic applies for natural systems also, they can, however, be controlled in the laboratory or be artificially closed. However, this situation, in general, is not feasible in social systems. The core impact is that testing theories is very difficult, since predicted effects could or could not happen depending on various factors. It concentrates not on a theory's predictive power, but explanatory power; and second, the possibilities of measurement are very few since the phenomena are intrinsically meaningful, and meanings cannot be compared or measured properly, only described and understood (ibid.).

5.2.3 Applying Critical Realism

According to the review of the literature as regards the various research paradigms, there is an understanding that research methodologies applied by researchers, prompt them to elicit different data sets and to concentrate upon findings in different ways (Plessis & Frederick, 2010). Towards this direction, because ontology and epistemology are very significant pillars for the overall formulation of the research problem and the choice of the

methodology and methods, it is important to state the philosophical views of the researcher. To this extent, this research reflects the ontological position of CR. Thus, this section analyzes the rationale for the researcher being a Critical Realist and how the ontological and epistemological assumptions of CR reflect the phenomenon under investigation in the current research.

As stated above, the underlying ontological and epistemological views of this research derived from the philosophical paradigm of CR. This statement can be justified by a variety of reasons and explanations as follows. First, the research questions that derive from the aim and objectives of this study are closely related to the process of understanding the main concepts of CR: the importance of understanding structures and processes, the generative mechanism between factors, for context-sensitive research and of the relation between agency and structure (Edwards, 2005; Lee, 2014). This study answers questions about *how* collectivistic consumers feel and think about CRM practices and *how* various choice factors contribute in a positive way to CRM campaigns with choice.

Also, CR provides an open-system perspective (Ehret, 2013), as a response to the various gaps and limitations of empirical research on CRM, which leaves unexplored dormant causal mechanisms and unobserved events. CR opens a new perspective by exploring the relationship between the reality we aim to comprehend and the theories we construct therefore.

Furthermore, a number of scholars have used CR to provide the basis for interdisciplinary research (Syed et al., 2009). For instance, Danermark (2002) provides a comprehensive discussion on the way in which CR could create the foundations for interdisciplinary research (Syed et al., 2009). In the same vein, this research draws on various disciplines,

such as marketing, psychology and cultural studies, to provide theoretical explanations and emerging patterns. For instance, the proposed choice of cause proximity construct draws on literatures from marketing, psychology, and collectivism literatures to explain why such CRM campaign design could advance CRM effectiveness in terms of cause proximity coverage, customization and reduced consumer skepticism, as well as positive WOM persuasion behaviors.

Moreover, CR is characterized by a hierarchical or stratified view of causality by observing and explaining events within a local context that generate causal mechanisms (Syed et al., 2009). These could be at a variety of exogenous levels, such as types of companies, cultures, and geographical regions, or endogenous levels such as relationships between individuals, organizations and groups (ibid.). Similarly, this research tries to explain the phenomena under investigation according to an exogenous level context, namely collectivism, by empirically exploring events that generate causal mechanisms and outcomes with collectivist consumers.

Finally, CR has the potential to advance business research and theory (Syed et al., 2009; Ehret 2013). A number of benefits emerging from CR come from the reinterpretation of the activity of science which can then better explain prior research (see Ron, 2002; Befani, 2005). In doing so, CR contributes to the creation of marketing theory by pointing out the limitations of empirical observations as a way for understanding reality (Ehret, 2013). To this extent, a reinterpretation of the business research practice could provide a solution for some long standing research and practice inconsistencies (Syed et al., 2009). To this extent, the cause type, cause proximity and donation type constructs proposed for investigation in this research, provide an extant literature that is characterized by a number of

inconsistencies, as shown in Chapter 3. Thus, this research provides a reinterpretation of extant literature on these constructs via the proposed theoretical patterns and theories that could better explain the underlying mechanisms that these phenomena occur within CRM practices.

Continuing, the rationale for not applying the other philosophical paradigms follows:

Why not applying a positivist approach

Positivism expresses a modernist outlook that has its origins in the 18th century Enlightenment project (Boisot & Mckelvey, 2010). Positivism assumes a real world, that is relatively stable and objectively given, populated by phenomena that can be logically known and explained rationally by observers who are independent from the observed phenomena (ibid.). In other words, it presumes explicitly or implicitly that reality can be measured by viewing it through a one way, value-free mirror (Sobh & Perry, 2006). Such phenomena can be analyzed into protocols for observation, based on sense data and predictively related to each other via stable laws integrated through a mathematical syntax (Boisot & Mckelvey, 2010). Positivism mainly applies the testing of hypotheses which are developed from extant theory (e.g., deductive or theory testing) through the measurement of observable social realities (Camilleri, 2012). The theoretical models developed from the positivist perspective are characterized as generalisable and they explain cause and effect relationships. Most often this approach lends itself to predicting outcomes (ibid.).

Thus, to apply a positivist approach for this research, the researcher would have to be able to transform the data to simple, measurable items, create hypotheses, illustrate causality and develop statistical probability (Easterby-Smith, Thorpe & Lowe, 2002; Le Meunier – FitzHugh, 2006). Consequently, positivism prevents from constructing a question why

phenomena occur as they do, something that comes in contrast with the aim of this research study which tries to understand and explain the underlying mechanisms and structures of the various constructs of the framework. Moreover, positivism has been criticized for not including the under-determination of theory and the discovery dimensions in inquiry (Deshpande, 1983; Sobh & Perry, 2006). For example, positivism is appropriate in a physical science, but may be inappropriate when trying to investigate and explain complex social phenomena, which incorporate reflective humans (Sobh & Perry, 2006). In contrast, CR provides the ground for analyzing such mechanisms and structures of phenomena that operate in dynamic situations and contexts (Danermark et al., 2002; Reed, 2005).

Why not applying an Interpretivist /Constructivist approach

The interpretive/ constructivist paradigm argues that social reality is subjective (Camilleri, 2012). Bryman (2001) describes constructivism/ interpretivism as a strategy which takes into account the differences between individuals. According to constructivism, social reality is based upon memories, experience, and expectations. Thus, the knowledge is constructed through time, resulting in constant re-developments through experience and many different interpretations (Peters et al., 2013). In addition, constructivism argues that social structures do not have active causal powers (Harré in Harré & Bhaskar, 2001; Peters et al., 2013). Constructivism is based on the belief that researchers are actors and not reactors or information processors when they conduct the research process (Peters et al., 2013). In other words, constructivists, see reality itself as the researcher's construction (Mir & Watson, 2001). Constructivism gives emphasis on the way in which researchers develop theories in the act of describing them. Hence, they perceive principles and rules as socially

created and articulated via symbols, and practitioners as active participants in the development of their own environment (Peters et al., 2013).

Continuing, constructivists / interpretivists often consider that there are various realities which could be examined (Denzin & Lincoln, 2003; Camilleri, 2012). In addition, Hatch and Cunliffe (2006) suggest that interpretivism/ constructivism has to do with induction and theory building and that the researchers explore the social reality by thoroughly examining their participants' points of view. Therefore, the researchers will interpret participant perceptions and experiences in the context of their academic background and research (Hatch & Cunliffe, 2006; Camilleri, 2012).

Against this background, interpretivism/ constructivism which rely on the fact that the world wholly is socially constructed, ignore the causal influences of underlying mechanisms and structures (Edwards, 2005; Lee, 2014), something that comes in contrast with the aim of this research. At the same time, it is thought that the adoption of a constructivist's/ interpretivist's viewpoint would offer a limited view of the causal structures and generative mechanisms of the constructs under study in this research. In contrast, CR draws a distinction between the events that happen in reality and the underlying mechanisms or structures which cause or create them (Syed et al., 2009; Ehret, 2013). These generative mechanisms are relatively enduring and have causal tendencies or properties.

In conclusion, science uses an abductive or retroductive methodology and hypothesizes mechanisms or structures that, if they occurred, would provide an explanation of the observed results (Syed et al., 2009; Ehret, 2013). In this, it goes beyond positivism, which limits scientific inquiry to the patterns of empirical events that actually realize and beyond

constructivism or interpretivism, which limits the ontology of the world to our experiences of that world (ibid.). Similarly, according to the CR philosophical view of the researcher, the constructs of the proposed conceptual framework are based on various theories, such as social identity theory, social exchange theory, collectivism, procedural justice theory, etc., which explain the intended outcomes of the framework. In other words, the aim is to identify the patterns and provide an explanation of why and how the proposed constructs relate with CRM effectiveness and positive WOM persuasion behaviors.

5.3. Research Purpose

According to several scholars, such as Slack and Parent (2006), Saunders, Lewis and Thornhill (2007), Hair et al. (2011), Babbie (2012), and Gray (2014), the principal research purposes are descriptive, exploratory, and explanatory in nature. In doing so, research projects often combine two or all research purposes (ibid.). Exploratory research tries to develop an initial understanding of a phenomenon that has not previously been investigated or there is scarce knowledge about it (Babbie, 2012; Sefiani, 2013; Gray, 2014) and attempts to identify new knowledge, new insights, patterns, themes, and understandings, and to explore factors that relate with the phenomenon under investigation (Hair et al., 2011; Sefiani, 2013). The goal is to find out as much as possible about the topic under exploration (Slack & Parent, 2006; Hair et al. 2011). Descriptive research provides an accurate picture of a situation, person or event in natural settings (Sefiani, 2013; Gray, 2014). The goal of a descriptive research is to provide the perceptions and views of the respondents about the phenomenon under study (ibid.). A large portion of qualitative

studies targets primarily at description (Babbie, 2012). Finally, explanatory research concerns with determining cause-and-effect relationships (Slack & Parent, 2006; Sefiani, 2013). In explanatory studies the focus is to investigate the relationships among various aspects of the phenomenon under study (Slack & Parent, 2006; Babbie, 2012). In doing so, explanatory studies move beyond description to seek to explain the trends and patterns observed (Sefiani, 2013; Gray, 2014).

To this end, this research can be qualified as both exploratory and descriptive in nature. First, according to Öner (2010), one condition that one could distinguish these research purposes is the type of research question posed at the research study. Explanatory research asks 'why' types of questions (Babbie, 2012; Gray, 2014) while descriptive studies relate with 'What', 'Where', 'When' and 'How' kind of questions (ibid.). Exploratory research poses vague questions in order to better understand the phenomenon under investigation because there is little or no theory behind it (Hair et al., 2011). The aim of this research is to arrive at as comprehensive as possible customer-centric framework for designing CRM campaigns with choice, in the context of collectivism. As the cultural orientation of collectivism as a contextual factor in the CRM domain has not yet been researched by the academic community, it was decided to focus on the descriptive exploration of how consumers that belong in such a cultural orientation feel and think about the phenomenon under investigation, that is, CRM practices. The rationale behind this decision relies on the fact that by focusing on this under-researched area could yield new insights in the CRM domain. Such an unexplored context allows us to evaluate to what extent current implementation theory applies and perhaps develop new concepts and theory to explain the findings in this cultural context. In the same vein, as choice of cause proximity and choice

of donation type have not yet been researched by the scholar community, it was also decided to focus on an exploratory path for the following reasons. First, it is important to understand these yet unexplored factors because there is no prior study to provide the basis for further empirical investigation. Second, the exploration of these new set of factors could possibly provide new concepts that explain CRM effectiveness and positive WOM persuasion behaviors in a specific cultural context. In addition, it may be found that the theory behind the proposed set of factors does not apply to this particular cultural context. As a result, there is a need for exploratory and fundamental concept-building research. Such an approach allows for the development of clearer and more comprehensive framework for CRM campaigns with choice. Moreover, the absence of prior research has led to the decision to undertake a research to explore theoretical concepts, grounded in the real world settings (Van Der Maas, 2008).

5.4. Research Approach

Previously, it was stated that a critical realist research paradigm is followed in this research. The current section presents in more depth the different research approaches that can be applied in business research, and rationalizes on the choice of the one which was deemed more appropriate for the present study.

5.4.1. Qualitative and Quantitative research approaches

Researchers favour two major research strategies: quantitative and qualitative research (Calder, 1977; Jean Lee, 1992; Larsson, 1993). The quantitative research strategy is mainly associated with positivism and the qualitative research strategy is often connected with constructivism/ interpretivism (Eriksson & Kovalainen 2008). According to several scholars, such as Burns and Bush (2003), and Chang (2009) quantitative research is defined as research incorporating the application of structured questions in which the responses have been predetermined in various options and a large sample of participants are selected. Moreover, quantitative research involves, at the majority of times, a large sample size so as to be representative of the population under examination and a formal gathering data process (Chang, 2009). Quantitative research is a research method that emphasizes on data quantification and explains the relationship between theory and research in which the main point is placed on theory testing. In doing so, quantitative research posits that social sciences are, in essence, similar with natural sciences (Jean Lee, 1992), and are, thus, concerned with identifying universal and natural laws that determine and regulate individual and social behaviour (Milliken, 2001). In other words, quantitative research includes the processes and standards of positivism and is based on a view that social reality as an external objective reality (Bryman, 2004; Chang, 2009).

In contrast, qualitative research deals with collecting, analyzing, and interpreting data by observing what people say and do (Chang, 2009). Several scholars define qualitative research as any kind of research that arrives to findings not analyzed through statistical processes or other quantification procedures (Janse van Rensburg & Roodt, 2009). Thus,

statements and observations are in a non-standardized or qualitative form (Chang, 2009). Qualitative research emphasizes an inductive approach between the theory and research relationship (Bryamn, 2004; Chang, 2009) and this strategy often helps to build theory instead of testing theory (Chang, 2009). Qualitative research concentrates on how people differ from each other and from inanimate natural phenomena, while adopting the rigor of the natural sciences and the concern of traditional social science to explain and describe human behaviour (Milliken, 2001). Bryman (2004) states that qualitative research emphasizes on the ways in which human beings interpret their social world and is based on a view of social reality as a continuously shifting emergent property of person’s creation. Table 5.1 below shows the most important differences between qualitative and quantitative research (Chang, 2009).

Table 5.1: Differences between qualitative and quantitative research strategies

Quantitative	Qualitative
Numbers	Words
Point of view of researcher	Points of view of participants
Research distant	Researcher close
Theory testing	Theory emergent
Static	Procedure
Structured	Unstructured
Generalization	Contextual understanding
Hard ,reliable data	Rich ,deep data

Marco	Micro
Artificial settings	Natural settings

Source: Bryman (2004, p. 287) and Chang (2009)

5.4.2. Choosing the Qualitative research approach

The philosophical positioning of the researcher, the overall approach of the study, and the nature of the proposed research questions directed towards a qualitative method of inquiry which is deemed most suitable for capturing much deeper insights of the phenomenon under investigation (Ritchie & Lewis, 2005; Tsanis, 2013), and dealing with the complexity that is likely to occur when exploring various constructs within cultural contexts (Malhotra et al., 1996; Amir, 2010). In particular the researcher chose a qualitative methodology approach for several reasons:

First the six research questions of this study are not expressed as an exact, testable, closed-ended yes or no hypotheses or propositions, but as generally broad and open research issues of an exploratory nature. In a different wording, this research study is not going to test hypotheses and get results through statistical processes, but to explore the possible design mechanisms, and the contextual issues involved with the phenomena under investigation. All these points relate with human affairs, beliefs, logic and choice, and require both rich and in-depth data to capture the generative mechanisms and interpret the effects on behaviors and attitudes of people belonging in collectivistic societies, by learning about their social and material circumstances, their experiences, and perspectives (Chang, 2009). It would be difficult and not representative to apply closed ended data gathering techniques

and statistical analysis procedures of a quantitative research strategy in order to interpret or describe human behaviors, decisions, and motivations (ibid.). In contrast, qualitative research is more suitable to achieve this objective. According to several scholars, such as Chang (2009), Ritchie and Lewis (2005), and Tsanis (2013), qualitative research can contribute by capturing meaningful insight into the dynamic and complex nature of social systems and the procedures, mechanisms and patterns by which they are created and recreated, thus enabling researchers to understand the phenomena under exploration and retrieve much deeper insights. Furthermore, as mentioned in chapter 3, it is clear that the six research questions have been seldom or never discussed in prior literature. When the objective of a research study is the development of new theory or understanding and exploring a new phenomenon, a qualitative research strategy is far more suitable than a quantitative one because it relates with theory development rather than theory testing (Bryman, 2004; Chang, 2009). This suggestion is also adopted in this research project.

Second, qualitative research has great potential to uncover context effects, for two reasons. First, alert qualitative researchers can be sensitive to the various differing contextual levers that could possibly impact behavior in a setting under investigation. Second, they can be sensitive to the full range of attitudes and behaviors that context could affect, thus making deductions about the phenomenon under investigation (Johns, 2006). Hence, the appropriateness of adopting qualitative instead of quantitative research when exploring context effects, like the collectivism within this research project, is supported again by the scholar community. Also, according to the results of the systematic review in Chapter 2, quantitative based studies have dominated the CRM field. In contrast, qualitative studies are rare in the CRM literature and what little is done is of uneven quality. As argued by

several researchers (e.g. Eisenhardt, 1989; Yin, 1994; Doz, 2011), qualitative research makes a central contribution to theory development. Moreover, qualitative research is also important for identifying contextual dimensions, such as differences between cultures, countries, etc. (Doz, 2011). Contextual characteristics are difficult to determine from an observatory angle without having been experienced. Thus, without pre-existing contextual conversance, qualitative research in a new contextual dimension is a way to get familiarize and find out about that context closely, rather than falling into risky assumptions about contextual differences (ibid.). Towards this direction, the aim of this research project, that is, first, to contribute towards the development of an in-depth understanding of what Cause Related Marketing means for collectivistic consumers, and; second, to explore, from a customer point of view, the impact of choice of cause, choice of cause proximity, and choice of donation type, on CRM effectiveness and positive WOM persuasion behaviors in a collectivistic context, calls for qualitative research strategy. Adopting such a strategy is important so as to have an in-depth understanding of the complex mechanisms involved behind the proposed constructs.

Third, a significant characteristic of quantitative research strategy is the fact that the information that the researchers will gain, is known before hand (Bryman & Bell, 2007; Tsanis, 2013). This feature restricts researchers from observing and identifying behaviors and attitudes which they would not have asked for, and as a result, they do not provide for the possibility of unexpected findings. In contrast, qualitative research provides researchers with the opportunity to capture thoughts and opinions of individuals (Wengraf, 2001; Tsanis, 2013), and be open, a feature that may lead to unexpected outcomes and theory development (Miles & Huberman, 1994; Silverman, 2010; Tsanis, 2013). Thus, the use of

qualitative research strategy in this research project can help the exploration of the behaviors, beliefs and attitudes that could probably be involved behind the proposed constructs, and be open to different and unexpected findings, which will help in capturing a holistic picture and better understanding the phenomena under investigation.

Fourth, as mentioned earlier, according to the ontological and epistemological view of this study, there is a distinction between the events that happen in reality and the underlying mechanisms or structures which cause or create them (Syed et al., 2009; Ehret, 2013). These generative mechanisms are relatively enduring and have causal tendencies or properties. In this, it goes beyond quantitative methodologies, which limit scientific inquiry to the patterns of empirical events that actually realize. In contrast, a qualitative approach is more suitable for the current study, as it can enable in depth exploration of the collectivism orientation in the CRM domain and uncover patterns and generative mechanisms behind the other proposed constructs that could positively affect CRM effectiveness and positive WOM persuasion behaviors.

Finally, in the marketing field, qualitative research strategy is used in theory development for exploring marketing phenomena in more depth (Varki, Cooil & Rust, 2000). Also, the aim of qualitative research is to comprehend and represent the actions and experiences of individuals as they engage, encounter and live through situations. In qualitative research, the researcher tries to develop understandings of the phenomena under investigation, based on the perspective of those being studied (Elliott, Fischer & Rennie, 1999). These arguments align with the research aim and objectives of this study.

5.5. Research Strategy

5.5.1. Abductive research strategies

In general, the sociology and business fields have proposed three main relations between theory and data, namely inductive, deductive and abductive research designs (Tsanis, 2013). Inductive research approaches happen when researchers want to explore in depth new phenomena, which have not been researched or researched to a limited extent in the past, aiming to provide general propositions so as to build theory (Bryman & Bell, 2007; Tsanis, 2013). Inductive approaches are based on grounded theory where theory is systematically created from data (Dubois & Gadde, 2002).

On the other hand, deductive approaches have as starting points existing theories and suggestions (Tsanis, 2013). Researchers in this approach concentrate on certain aspects of established theories, which are tested often via quantitative methods, in order to establish their validity in different contexts and populations (*ibid.*). Thus, deductive approaches deal with the development of research hypotheses and propositions from current theory, and testing them in real world settings (Dubois & Gadde, 2002). Deductive approaches also tend to conclude with specific statements regarding the phenomena being examined (Tsanis, 2013).

In contrast to these research approaches, CR researchers usually apply a research logic based on abduction, an approach to knowledge generation that is in the middle between the deduction and induction continuum (Järvensivu & Törnroos, 2010). Abduction, is a relatively newer exploratory data analysis logic, as compared to deduction and induction (Tsanis, 2013). Abduction research design in business studies such as applied by Kovács and Spens (2005) have paved the way for its application also in the marketing field, like the study of Dubois and Gadde (2002) who have already created an application of the

abductive approach with their development of a systematic combining framework (Ryan et al., 2012). Different than induction, abduction accepts existing theory and concepts, which could enhance the theoretical strength of case analysis. In addition, unlike deduction, abduction approach allows for a lesser theory-driven research procedure, thus enabling data-driven theory development (Järvensivu & Törnroos, 2010). The abductive research approach is to be seen as different from a synthesis of inductive and deductive approaches. This approach is fruitful if the researcher's goal is to explore and find new things, other relationships and other factors (Dubois & Gadde, 2002). Similar to grounded theory, the core concern in abductive research is the development of new theory and construction of theoretical models and frameworks, rather than testing and confirmation of existing theory. The main difference, as compared with both deductive and inductive research approaches, is the role that the framework plays. In research projects that are based on abduction, the original framework is successively altered, partially as a consequence of unexpected empirical results, but also of theoretical insights captured during the process. This approach provides fruitful cross-fertilization where new combinations are constructed through a mixture of existing theories and new concepts derived from the confrontation with real world settings (ibid.).

5.5.2. Justification for adopting abductive research strategy

To start with, when designing a research study, abductive approach allows for higher levels of theoretical sensitivity because it places equal weight to both theory and empirical data. In simple words, an abductive design allows the use of theoretical concepts to sensitize the

researcher to collect specific types of data, but to not limit data collection to only that kind of data (Ryan et al., 2012). In doing so, such a research design allows the collected data to provide guidance to the search for more theoretical concepts that provide the researcher the basis to also understand and explain unanticipated issues that may derive from the empirical data. Even so, the researcher also needs to collect empirical data outside the themes developed according to the theory. This “excess” data can reveal aspects of the phenomenon under investigation that couldn't be captured or understood within the initial theoretical framework (ibid.). That said, this thesis also attempts to explore the phenomenon under investigation in a more holistic manner, by placing equal weight to both theory and empirical data, as well as enfolding empirical findings with existing literature, thus an abductive research design is most appropriate.

Also, according to Järvensivu and Törnroos (2010), CR follows the logic of abduction approach instead of deduction or induction. In this context, contemporary research on abductive logic (such as Paavola, 2004) states that in abduction the researcher focuses on details and analytical descriptions, explores for surprises or exceptions, and treat explanations as dynamic, all of which fit with the CR paradigm (Ryan et al., 2012). In other words, abductive research can help the researcher to see and comprehend not only the aspects she / he is exploring but a broader picture of the phenomenon under investigation and therefore is a suitable research design for a critical realist (ibid.). Thus, an abductive research design provides the means to investigate the phenomenon of this study from the CR paradigm which is the philosophical paradigm that characterizes the researcher of this study.

Moreover, the current thesis explores novel constructs and contexts in the well examined CRM domain, based on logic drawn from existing theoretical concepts, which would be characterized as theory development. This research aimed at theory development than theory building or theory testing. If the research study aimed on theory building, then an inductive research approach, accepting that there is no literature or theory on this area, would best fit. If the research project aimed on testing certain aspects of existing theory, then deduction would be more appropriate. In contrast this research project follows an abductive research approach, accepting that prior literature on this domain is under-research but the adoption of various theoretical concepts from various disciplines could provide the basis in the development of a logical theory behind the proposed constructs that could guide the themes on collecting the empirical data.

In addition, abductive research approaches have as a starting point existing conceptualizations, which attempt, through reconstruction of theoretical concepts, to guide research about known phenomena that however develop in different contexts (Mantere & Ketokivi, 2013; Tsanis, 2013). As a consequence, they can provide new knowledge and insights based on existing theory, which would not be realized through the use of either deductive or inductive research approaches.

In the same vein, inductive and deductive research approaches have been criticized because they ignore details which should be understood better and they could offer new theoretical insights, but they often appear inappropriate for generating new knowledge (Tsanis, 2013). Similarly, such research approaches are not appropriate for the current research project, as neither of them attempts at the same time to research novel fields and deduce from existing theoretical concepts.

5.6. Research Design

There are a range of available research designs in qualitative methodology, such as ethnography, phenomenology, case study, etc. (Hunt & Scott, 2002; Goulding, 2005; McNabb, 2013; Rainey, Rose, Spinks & Canhoto, 2015). The current research adopted the case study method and the reasons for selecting this research design are explicitly analyzed below.

5.6.1. Defining the Case Study Method

Since 1990 there has been a rapid growth in the methodological literature on case studies in management and business research and according to Piekkari, Plakoyiannaki and Welch (2010), the two main authorities on case study research in the business field are Eisenhardt (1989) and Yin (2003). According to Yin (2003), case study is defined as an empirical inquiry that examines a focused phenomenon within its real-world context, especially when the boundaries between the context and the phenomenon are not evident in a distinct manner. Eisenhardt (1989), for her part, defines the case study method as a research strategy that concentrates on comprehending the dynamics involved within single settings (Halinen & Törnroos, 2005). For the purposes of this research project, a qualitative case study is defined as an empirical research that mainly uses contextually rich data from bounded natural settings to explore a specific phenomenon (Bonoma, 1985; Meredith, 1998; Barratt, Choi & Li, 2011).

5.6.2. Justification for applying the Case Study method in this research

To start with, the case study method is the prevalent research method in terms of the uncommon phenomena and interesting results it unfolds (Easton, 2010). Continuing, case study matches ideally with the CR philosophical paradigm. That is, because the case study method cannot be rationalized in terms of positivism since it is almost always small numbers research. Interpretivism paradigm is more germane but it is primarily epistemological in its objectives. In contrast to these paradigms, CR offers the basis for justification and the guidelines as to how case study research could be applied and how theory can be fashioned. Most notably the case study research method mobilizes the value of a CR approach to marketing research (Ryan et al., 2012). Hence, according to the above rationale and arguments from a variety of authors (e.g., Perry, 1998; Easton, 2010; Dubois & Gibbert, 2010; Järvensivu & Törnroos, 2010; Wynn & Williams, 2012; Williams & Karahanna, 2013), the case study method is particularly well-suited with the CR paradigm.

Second, as it is mentioned previously, case study is the prevalent research method for the purpose of developing explicit explanations of complex social, organizational, and inter-organizational phenomena, as well as explication of events, structure and contexts (Easton, 2010; Wynn & Williams, 2012; Williams & Karahanna, 2013). Similarly, the complex constructs involved in this research project for exploring CRM effectiveness and positive WOM persuasion behaviors in CRM campaigns with choice, in combination with their novelty and the specific context in which are to be explored (that is, the collectivistic value orientation), makes case study the best research method for the purposes of this research.

Third, case study is the primary research method when applying qualitative methodologies and offers the most interesting research opportunities (Piekkari, Plakoyiannaki & Welch,

2010; Dubois & Gadde, 2014). In particular, the case study method has been the research method of choice for qualitative methodologies in the field of marketing (Beverland & Lindgreen, 2010; Piekkari et al., 2010). Researchers apply case studies mainly because the inherent flexibility of the method suits with the exploration of complex phenomena (Piekkari et al., 2010). In doing so, the case study method is typically related with exploratory purposes (Parry et al., 2014). Similarly, as the research purpose of the current research is mainly exploratory, as well as the fact that the researcher employs a qualitative method of inquiry, case study is the most appropriate research method for this thesis.

Fourth, several authors, such as Dubois and Gadde (2002), Dubois and Gibbert (2010), Järvensivu and Törnroos (2010) and Ryan et al. (2012) argue that abductive reasoning is especially suitable for case studies. Similarly, the selection of the case study method is compatible with the abductive research reasoning applied by the researcher.

Fifth, according to Voss, Tsikriktsis, and Frohlich (2002), the case study method allows the questions of what, why, and how to be answered with a full understanding of the complexity and nature of the phenomenon under investigation. Similarly, by taking into consideration the aim and nature of the research questions for this research, the case study method seemed most appropriate.

Finally, since there is a gap in prior wisdom that does not adequately explain the phenomenon under exploration, the focus of this research project is theory development rather than theory testing, as well as the exploration of relatively new research areas. In such circumstances, case study is most the appropriate method according to a plethora of scholars (i.e.: Eisenhardt, 1989; McCutcheon & Meredith, 1993; Wu & Choi, 2005; Eisenhardt & Graebner, 2007; Andersen & Kragh, 2010). Towards this argument,

Eisenhardt and Graebner (2007) state that studies that develop theory from cases are often regarded as the most interesting research and are among the highest cited papers in Academy of Management Journal, a publication outlet that is considered amongst the top journals in business research. Also, it is not surprisingly then, the fact that several of the winning authors of AMJ Best Article Award applied this research method (ibid.).

5.6.3. The process of conducting the Case Study method

Across a variety of management disciplines, several scholars have attempted to provide guidance as to how to conduct case study research, such as Bonoma (1985), Eisenhardt (1989), Johnston, Leach, and Liu (1999), Hillebrand, Kok, and Biemans (2001), Stuart et al. (2002), Voss, Tsikriktsis, and Frohlich (2002), Yin (2003), Eisenhardt and Graebner (2007) and Bitektine (2008). From those scholars, Bonoma (1985), Hillebrand, Kok, and Biemans (2001), Johnston, Leach, and Liu (1999) and Piekkari et al. (2010) focus on the marketing discipline. The current research adopts elements from Piekkari et al. (2010), Eisenhardt and Graebner (2007) and Eisenhardt's (1989) process models for conducting case research but certain methods were refined in order to match the requirements and circumstances of this research project. The final case study process model to be adopted, which derives from the abovementioned combination, is shown in Table 5.2 below.

Table 5.2: Case Study steps to be applied

Phases of case study process	Action to be taken	Activity adopted
Relating theory to empirical data	Research purpose	Clarity of research purpose: exploratory and descriptive Justification for theory development
Choosing and justifying empirical cases	Number of case studies	Decision on use of single case prior to data collection Choice of single case design driven by research purpose
Establishing case boundaries	Defining the case (unit/s of analysis, temporal scope)	Specification of unit of analysis Cross-sectional design
Selecting appropriate data sources	Sources of evidence	Semi-structured interviews
Selection of Key informants / interview respondents	Number of key informants	Decision on the number of key informants to include in the case study research: 20 (data saturation)
	Sampling strategy	Purposeful sampling according to specific selection criteria: the selection of interview respondents ensures that data is collected from actors that can provide rich information for the investigated phenomenon and match with the context of the study (Cypriot consumers from the retail banking industry in Cyprus)
Analyzing findings and data reduction	Method/process of data analysis	Use of template analysis technique Use of research questions to steer appropriate analytical strategy Use of Nvivo specialized software
Ensuring quality of data	Method of verification	Construct validity, external validity, internal validity, reliability

Presenting empirical evidence	Presentation of findings	Thematic presentation of findings Case report will also include rich narrative and direct quotations from informants
Writing emergent theory	Presentation and discussion of findings	Combine multiple ways in writing the theory Enfolding with literature: Comparison with conflicting/similar literature

5.6.3.1. Single Holistic Case Study Design

Yin (2003) proposes four types for designing case studies, namely ‘single embedded’, ‘single holistic’, ‘multiple embedded’ and ‘multiple holistic’(Anifalaje, 2012; Li, 2014). To start with, the differing point between embedded and holistic case study designs focuses on the need for analyzing certain embedded components within the holistic context (Flyvbjerg, 2006; Li, 2014). Yin (2003) also states that a holistic case study involves one unit of analysis, and is shaped by a thoroughly qualitative approach that is based on narrative descriptions (Scholz & Tietje, 2002). On the other hand, embedded case studies involve more than one unit of analysis, and are often not limited to qualitative analysis alone (Scholz & Tietje, 2002; Yin, 2003). As regards to single and multiple case study designs, a single case study method is most appropriate for in-depth exploration of a phenomenon within a real-life setting (Yin, 2003). Moreover, (Yin, 2009) states that a single case study facilitates multiple methods to explore a particular phenomenon and allows the researcher to explore, uncover and comprehend complex issues involved (Tsanis, 2013). Also, Mason (2002) argues that in this case the key issue is how to focus on a meaningful qualitative sampling and emphasizes the significance of employing a purposeful sampling (Zheng, 2012). In contrast, multiple case study designs provide the opportunity for comparisons

(Bryman, 2004; Eisenhardt & Graebner, 2007). Therefore, according to the characteristics of each case study design, and since this research study aims: a) to explore a particular phenomenon within the research context, and b) it explores a single unit of analysis by qualitative means and applies a purposeful sampling, a single holistic case study design for this research study would be most appropriate.

5.6.4. Unit of Analysis and definition of Case

The unit of analysis refers to the fundamental step of defining the ‘case’ in a case study, which according to Yin (2003) could be an individual, a company, a community, a society or a phenomenon determined by the researcher in the research study (Alfawaz, 2011; Gu, 2013). The aim of this study is: first, to contribute towards the development of an in-depth understanding of what CRM practices mean for collectivistic consumers, and, second, to explore, from a customer point of view, how CRM campaigns with choice affect CRM effectiveness and consumers’ WOM persuasion behavior. Thus, the unit of analysis in this research study is the ‘collectivistic consumers’. However, as the phrase ‘collectivistic consumers’ is too general for a case study, the researcher chose consumers of a specific industry (retail banking industry) that belong to a specific collectivistic society. Thus, for reasons mentioned in the research setting chapter, a case in this research study represents the collectivistic consumers that are Cypriots and are customers of the retail banking industry in Cyprus.

5.6.5. Time Horizon of Research

Research studies are also different in the way they manage with time, a differentiation usually made between longitudinal and cross-sectional research studies (Bailey, 1994; Hair et al., 2011). Cross-sectional studies are popular in marketing and business research (Rindfleisch et al., 2008; Bajpai, 2011). Cross-sectional research studies gather data-information from a sample of participants at only one point in time (Bailey, 1994; Gray 2004; Bajpai, 2011; Hair et al. 2011). An example of a research question addressed in cross-sectional studies could be: What is the effectiveness of an advertisement campaign for an air conditioner (Bajpai, 2011)? In contrast, longitudinal studies involves data gathering over an extended period of time (Bailey, 1994; Goodwin, 2010; Bajpai, 2011; Hair et al., 2011). Therefore, such studies are more appropriate when research questions and hypotheses deal with how phenomena vary over time (Hair et al. 2011). For instance, a research question in a longitudinal study could be: How have the consumers changed their opinion about the performance of air conditioner as compared with the last summer (Bajpai, 2011)? Finally, the majority of research studies are classified as cross-sectional, mainly because of pressure in resources and time (Gray, 2004). If the funding source and timeframe of a research is more generous, it may be doable for the researchers to conduct a longitudinal research study, in order to investigate development and change over time (ibid.).

This research project falls into the cross-sectional category of research studies for the following reasons. First, as aforementioned in Chapter 3, Hofstede (1991) assumes that cultural values are stable over time and more recent studies on culture, such as Smith (1996), found similar results, therefore verifying Hofstede's findings. Thus, due to the fact that the context of this research is based on a cultural dimension which is stable over time,

as well as the fact that the aim of this research is not to investigate change in consumers' responses over time for the phenomenon under investigation, a longitudinal study would not be of any use. Second, according to the example given above, the research questions of this research study are cross-sectional in nature and do not investigate the development and change over time for the phenomena under investigation. Finally, due to the fact that this research is a thesis which must be completed over a fixed period of time, as well as the funding constraints of the researcher, a cross-sectional research timeframe was found most appropriate.

5.6.6. Selection and Justification of Key Informants

As stated, the context of this research study is the cultural value orientation of collectivism and the unit of analysis is the consumers that belong to the collectivistic society of Cyprus. Thus, the selected consumers were chosen based on the following criteria. First, each selected consumer should be a customer of the banking industry in Cyprus. Second, several studies point to the fact that consumers' age could influence both, positive WOM and responses to CSR strategies. In particular, consumers' age influences WOM persuasion behaviors because, according to East, Uncles and Lomax (2013), older people are socially isolated to a higher degree than younger people and, therefore, receive less social influence (WOM) in relation to product options. In doing so, a second explanation of this phenomenon is socio-emotional selectivity through which older individuals tend to have increased activity as regards to emotional centers, which in turn leads to a focus on affective information as age increases. This results in more attention to already developed

emotional contacts and less to gaining fresh information, which leads in older consumers focusing on the persons they know well and having less social interactions (ibid.). Moreover, a third explanation of this age-based relation with WOM is provided by Phillips and Sternthal (1977) who identified loss of social contacts as one of the factors for the limitations in decision-making of older people. They state that this loss means that older human beings might not receive new information that could be applied in decision-making. Furthermore, social influence is based on social contact and this, in turn, is based on the survival of relatives and friends, and on membership of groups based on factors like neighborhood, education, friendship, work and family (East et al., 2013). Thus, for instance, the contacts developed in the working environment will stop or substantially minimized with retirement (ibid.). As regards to the relationship between consumer age and their CSR responses, several authors, such as Nath, Holder-Webb and Cohen (2013), Tian, Wang and Yang (2011), and Pérez and Rodríguez del Bosque (2013), showed that it is not linear. In particular, an extensive research showed that aging is accompanied with change in cognitive processes, such as loss of fluid intelligence through which consumers process fewer information as they get older (Morris & Venkatesh, 2000; Pérez & Rodríguez del Bosque, 2013). Also, different generations exhibit diverse attitudes, lifestyles, and values (Cho & Hu, 2009; Pérez & Rodríguez del Bosque, 2013). For instance, older people are often more cynical than younger people and they distrust firms to a larger extent. In contrast, new generations have more confidence in the services they get (ibid.). Based on these notions, researchers have considered that age can also impact customer attitudes toward CSR initiatives (Arlow, 1991; Serwinek, 1992; Quazi, 2003; Pérez & Rodríguez del Bosque, 2013). In this regard, as age of consumers' advances, they become more

conservative in their ethical perceptions (Serwinek, 1992; Quazi, 2003; Pérez & Rodríguez del Bosque, 2013) and therefore customers of a younger age are more socially oriented than older people (Arlow, 1991; Hemingway & Maclagan, 2004; Pérez & Rodríguez del Bosque, 2013). According to this logic, the current study sets consumers' age as a second selection criterion, as this study focuses on both WOM and a CSR strategy. In particular, and based on the abovementioned rationale, the age criterion that has been set for this study is defined as 'consumers aged from 18 - 45 years old'. Finally, collectivistic consumers must be Cypriots, as defined in the research setting chapter. In conclusion, due to the confidentiality agreement between the selected participants and the researcher, the names of all key informants are replaced with numbers, i.e., participant 1.

5.6.6.1. Sampling method, sample size, and procedures

Sampling method

According to extant theory there are two core sampling categories, namely probability and non-probability sampling, which entail several types of sampling techniques (Remenyi, 1998; Bernard, 2000; Ghauri & Gronhaug, 2002; Reynolds, Simintiras & Diamantopoulos, 2003; Saunders, Lewis & Thornhill, 2009). In probability sampling, such as simple random or stratified sampling, each subject has a known, non-zero chance of being selected in the sample, thus it allows statistical inferences. This category is usually applied by quantitative based research strategies. In contrast, with non-probability samples, such as convenience, judgmental and purposive sampling, the probability of each unit being selected from the total population is unknown (ibid.). In this case, the researcher chooses the individuals to be

included in the sample based on subjective arguments. This technique is usually adopted in case study research (Saunders et al., 2007).

Also, sampling processes in qualitative studies are not prescribed so rigidly as in quantitative research (Coyne, 1997). However, this flexibility in sampling could be confusing for various scholars and mistakes could be made (*ibid.*). Sampling decisions are mainly determined by the appropriateness of developing relevant and in-depth information (Flick, 2006; Li, 2014). The current study adopted purposeful sampling strategy during the process of selecting the key informants which belongs to the non-probability category.

Purposeful sampling is defined as the choice of archetypical cases where phenomena are most likely to serve the theoretical purpose and research questions of the research study (Silverman, 2000; Poulis, Poulis & Plakoyiannaki, 2013). Similarly, Patton (1990) which is often cited as an authority on purposeful sampling (Suri, 2011), defined purposeful sampling as the process of choosing information-rich cases from the perspective of a specific study's research aim. Selecting cases according to the purposeful sampling criteria, means selecting cases from which in-depth insights and understandings can be captured, rather than empirical generalizations (Dubois & Araujo, 2007). In other words, for qualitative research like the case study research design, the purposeful sampling logic for selecting of key informants involves using replication logic in combination with choice of information-rich cases and is mainly based on the conceptual framework developed from prior wisdom (Perry, 1988). In doing so, purposeful sampling also helps in increasing the robustness and applicability of the findings (Yin, 1994; Miles & Huberman, 1994; Wagner, 2006).

This study's application illustrates how purposeful sampling could integrate with additional methodological tools to provide a sampling framework that is characterized as context-sensitive. In other words, the principles of purposeful sampling permeated the research project's sampling logic, pointing the need for a theory-driven choice of key informants along with a consideration of contextual idiosyncrasies (Bryman, 2004; Poulis et al., 2013). In particular, the study selected the key informants on a purposive sampling logic with an attempt to encompass all the selection criteria set in the previous section. Also, the adoption of purposeful sampling enabled the researcher to select key informants that are characterized as information-rich cases that could provide insightful and rich data for the phenomenon under investigation in this study.

Sample size of key informants

As regards to the number of interviews, a research study must also rationalize and provide the number of key informants to interview when conducting a case study research design. To start with, some other authors provide precise numbers for sample size when conducting a qualitative research. For instance, de Ruyter and Scholl (1998) state that a qualitative research study rarely reaches 60 respondents and smaller samples of between 15 and 40 respondents are the most common. In doing so, Marshall et al. (2013) examined 83 Information Systems (IS) top performing qualitative articles (defined as the most highly respected), in top IS journals and they found no evidence that studies with more than 30 interviews had significantly more impact. Thus, they suggested that for grounded theory qualitative studies should include between 20 to 30 interviews. With regards to case study research, Creswell (2007) similarly recommends no more than 4 to 5 cases with 3 to 5 interviewees per case (overall 12 - 25 respondents).

In contrast to these, Patton (2002) suggests that in qualitative inquiry there are no rules of sample size of key informants to include in a qualitative research study (Marshall et al., 2013). Moreover, according to Creswell (as cited in Pollard, 2008), a small sample size is acceptable in qualitative research as the quality of the data are more important than the size of the sample. Adding to this, qualitative research is mainly concerned with understanding phenomena and concepts rather than measuring them (Bock & Sergeant, 2002; Gordon & Langmaid, 1988). Also, according to Daymon & Holloway, (2010), in most cases qualitative sampling does not incorporate large numbers of key informants, because this could prohibit in-depth insight and richness of data (Daymon & Holloway, 2010). In order to verify their statement and cross-check whether small sample sizes are applied by researchers that conduct qualitative case studies, the researcher searched such papers from top business journals and found ample of evidence which verifies this argument. For example: Smith, et al. (2009), published a qualitative case study at the Journal of Operations Management and they did only 11 interviews, whereas, Murphy and Davey's (2002) paper published in Human Resource Management Journal entailed 16 interviews. Also, Doldor et al. (2013) conducted a qualitative case study which was published in British Journal of Management and they did only 14 interviews. Finally, Beadle (2013) published a case study in Journal of Business Ethics at the same year and he conducted 6 interviews only.

According to the abovementioned rationale, the aim of the thesis was an in-depth understanding of the subject under exploration and not a statistically valid large sample. Thus, the adequacy of the sample size was verified by the rich contextual data that were retrieved by the semi-depth semi-structured interviews and not by the number of interviews

conducted. Also, the researcher followed the guidelines by Eisenghard (1989), for which her paper on 'Building theories from case study research' is the most widely accepted and established paper in case study research and published in the top Journal of all Business disciplines (Academy of Management Review). According to the author, researchers should stop adding cases when theoretical saturation is reached. Theoretical saturation is the point at which “subsequent data incidents that are examined provide no new information” (ibid.). An example of study that applies these guidelines is the paper of Kreiner et al. (2009) published at the Academy of Management Journal. Thus, after 20 interviews with key informants the researcher stopped conducting other interviews, because, the examined key informants provided no new information/ data any more, thus indicating the achieved saturation of the findings, which also came as another confirmation of the adequacy of the sample size.

Sampling Procedures and summary of respondents' profiles

Based on the purposive sampling logic and the aforementioned selection criteria, a pool of possible candidates was identified via the researcher's professional network. Potential participants were approached through an invitation letter in the form of an informed consent (see Appendix G). This invitation letter informed them about the purpose of the research study, confidentiality issues and the preservation of their anonymity, the identity of the researcher, how the information gathered will be used, what is the nature of their participation, the main subjects to be covered, and how much time approximately they must allocate if they chose to participate. A brief description of the key informant criteria of this research is shown in table 5.3 below, while table 5.4 illustrates the profile of the actual participants of this study, as well as their socio-demographic characteristics.

Table 5.3: Characteristics of key informants

Ethnicity	Cypriots
Number of key informants	20
Age range	23 - 39
Area of Residence	Cyprus
Acculturation issues	10 years abroad as the maximum acceptable
Consumers of	Retail banking industry
Educational background	Tertiary education

Table 5.4.: Respondents' profiles and socio-demographic characteristics

Partic. No.	Gender	Age	Marital Status	Children: Yes / No	Level of Education	Occupation	Years as a bank customer
1	Male	36	Married	Yes: 2	Postgraduate degree	IT Officer	16
2	Male	31	Single	No	Postgraduate degree	Finance Manager	10
3	Male	30	Married	Yes: 1	Bachelor degree	Radiologist	10
4	Male	30	Single	No	Postgraduate degree	Risk Officer	12
5	Female	35	Married	Yes: 2	Postgraduate degree	English Teacher	19
6	Female	34	Single	No	Bachelor degree	Administration Officer	12
7	Female	32	Married	No	Postgraduate degree	Customer Service Officer	10
8	Female	26	Married	No	Bachelor degree	Pharmacologist	9
9	Female	31	Married	No	Postgraduate degree	HR Officer	13
10	Female	39	Married	Yes: 2	Postgraduate degree	Assistant Marketing Manager	16
11	Male	31	Married	No	Bachelor	Police Officer	13

					degree		
12	Male	30	Single	No	Postgraduate degree	Customer Service Officer	8
13	Male	37	Single	No	Postgraduate degree	Managing Director	18
14	Male	34	Married	Yes: 2	Postgraduate degree	Assistant HR Manager	14
15	Female	34	Single	No	Bachelor degree	Accounting Officer	15
16	Female	34	Married	Yes: 2	Bachelor degree	Police Officer	11
17	Male	35	Married	Yes: 2	Postgraduate degree	Military Captain	15
18	Male	34	Married	No	Professional qualification	CRM Officer	16
19	Female	23	Single	No	Postgraduate degree	Self-employed	6
20	Male	30	Single	No	Postgraduate degree	Insurance Officer	12

As is evidenced by the respondent characteristics summarized in Table 5.4 above, this research was able to attain substantial variation within the sample. Respondents were divided evenly between men (11) and women (9) and covered a consistent spectrum of ages, from 23 to 39 years, with a mean age of 32, thus conforming to the age indications mentioned earlier in the chapter. In addition, the respondents were customers within the banking industry of Cyprus for several years, with an average number of 13 years. Regarding the education level of respondents, all were educated at tertiary education level and employed in a variety of professions. Finally, 12 of the respondents were married and from those 7 have children.

5.7. Data gathering technique

After defining the unit of analysis, the key informants, as well as the sampling issues involved, the next step is to determine and analyze the data collection technique to be

utilized. According to Eisenhardt & Graebner (2007) and Yin (2003) there are several data gathering techniques to be applied for case studies, including archival data, survey data, records, interviews, observations, and ethnographies. However, it is worth stating that one data collection technique is not necessarily better than another (O'Leary, 2004; Li, 2014). The choice of a method for data collection is mainly based on the research goals, as well as the advantages and disadvantages related with each technique (Li, 2014). This research study has chosen the semi-structured interview as the study's data gathering technique. The following sections provide the rationale for adopting the semi-structured interview, its suitability and advantages over other data gathering techniques, the interview agenda-protocol, the processes involved in conducting the interviews, as well as the need, the benefits and outcomes from conducting a pilot study.

5.7.1. Semi-structured interviews

The term interviewing is defined as the act of asking questions those informants who have and can provide information about a phenomenon of interest that the researcher aims to explore (Snow & Thomas, 1994). Interviews could require respondents, among others, to talk about themselves, to provide information on the attitudes and practices of others, to recall past events, and to speculate about situations that could happen in future (ibid.). Qualitative interviews, in opposition to questionnaires, are relatively loosely structured and open to what the interviewee feels is relevant and significant to speak about, given the focus of the research study (Alvesson, 2003). Interviewing also provides the ability to the researcher for an in-depth examination of phenomena and data are gathered via discussions

with participants rather than at first hand (Snow & Thomas, 1994). In doing so, the term interviewing usually involves less interaction with the situation than direct or participant observation, so objectivity could be easier to attain (ibid.). Interviews are a highly efficient way to gather information-rich empirical data (Eisenhardt & Graebner, 2007).

Furthermore, the term qualitative interviewing includes various forms, such as semi-structured, unstructured, and structured interviewing (Bryman, 2004). To start with, unstructured interviews aim more to a conversation with the respondent than a structured interview (Corbetta, 2003; Gray, 2004; Li, 2014). Such kind of interviews provides the ability to the researcher to have control over the topic and the dialogue format (Li, 2014). With unstructured interviews participants can understand the narratives and research issues better, and to provide answers frankly and openly (Corbetta, 2003; Li, 2014). In doing so, with unstructured interviews there are no restrictions as regards to the questions, and such flexibility enables the researcher to explore underlying motives (Li, 2014). However, with unstructured interviews respondents might talk about non relevant and non significant themes and issues. Moreover, since each interview is highly different, it is very difficult to code and analyze the gathered data (Corbetta, 2003; Gray, 2004; Li, 2014). In contrast, structured interviews include standard questions, in which all participants are asked the same questions with the same order and wording, with the intention of ensuring a uniformity of interview topics (Bryman, 2001; Corbetta, 2003; Li, 2014). Such kind of interviews is limited by the lack of possibilities for further explanations, particularly when participants might not comprehend the question or have not enough information to answer a specific question. However, structured interviews can be coded, analyzed and compared relatively easy due to their uniformity (ibid.).

Finally, semi-structured interviews, which are the most often data gathering method in qualitative case studies (Easton, 2010), frequently includes a set of predetermined open-ended questions, usually in the form of a list of issues and themes to be covered (Corbetta, 2003; Gray, 2004; Li, 2014). Also, during the process of conducting a semi-structured interview, the sequence of the questions during the interview can change depending on the flow of the conversation, and the researcher can ask other questions that could derive from the dialogue (Ibid.). Therefore, the major benefits associated with semi-structured interviews are the guidance provided to the researchers in order to address specific themes and questions, as well as the flexibility for developing the conversation with the key informant, in order to explore and ask questions regarding the phenomenon of interest for the researcher (Stewart & Shamdasani, 1990; Patton, 2001; Li, 2014). In parallel, semi-structured interviews provide the researcher with the ability to prompt and probe deeper into the situation of a participant for further explanation (Li, 2014). In other words, another major benefit of semi-structured interviews is that the researcher is free to deviate from the interview agenda, and allow him/her to extract information in order to get a clearer picture and in-depth insights and information on the matter of interest. Therefore, according to these benefits that offers, as well as the fact that interviews are extensively used in theory-building cases (Eisenhardt & Graebner, 2007), a fact that aligns with the focus of this research study, the researcher chose face-to-face, semi-depth, semi-structured interviews as the data gathering technique.

5.7.2. Developing the Interview Agenda

For the semi-structured interviews, this research study used a protocol, as suggested by Eisenhardt (1989), in which specific questions for data collection were set out in the interview guide, accompanied by suggested probes and prompts that helped initiate the topics under exploration, to further elaborate the discussion, and, finally, elicit more relevant information (Weerawardena & Mort, 2012). In particular, for semi-structured interviews, researchers use interview agendas to conduct purposeful discussions with the participants (Chang, 2009). Such an interview agenda gives guidance to the researchers for the purpose of addressing particular themes and questions (Saunders et al., 2009). Thus, following the suggestion by Yin (2003), an interview guide was developed before conducting the interviews with key informants. These questions provided the structure of the interview process which was utilized by the researcher in order to maintain the level of consistency during each interview (ibid.). Moreover, semi-structured interviews with open-ended questions provide a frame of reference, and established depth without steering interviewee responses (Rosen & Surprenant, 1998; Weaver, 2009). This allows key informants to provide details necessary to understand the richness of the phenomenon (ibid.). To apply the views expressed above, open-ended interview questions were chosen and developed. Furthermore, additional questions would be asked, when necessary, based on the responses of the interviewees. This was to allow the key informants to further discuss pertinent themes in a suitable way and to gain in-depth views. Also, the researcher felt it was significant to let key informants discuss issues that were relevant but maybe not explicitly in the developed interview format. In addition, deviations from the interview agenda were allowed since this research study was exploratory in nature. This interview protocol helped the researcher to understand more clearly various emergent themes that

were related with the phenomenon under investigation. Table 5.5 below presents the interview guide and its linkage to the research objectives and research questions of the study.

Table 5.5: Research Objectives, Research Questions and Interview Questions

Research objectives (ROs)	Research Questions (RQs)	Interview Questions (IQs)		Source of Interview Question
N/A	'Ice braking' questions	1	Please, could you share your personal profile; e.g. professional background, educational qualifications, age, marital status?	Not Any (NA)
N/A	Description	2	Description (Participants were first asked to answer the following question: "Which is your preferred banking institution?" Then the researcher collected the data with reference to the specific banking institution)	Vlachos et al. (2009)
RO1 + RO5	RQ1	3	<p>Have you heard of marketing campaigns where banks promise to donate a certain percentage of the sale price to a cause or a nonprofit organization? Can you think of any examples?</p> <ul style="list-style-type: none"> •If they give a reasonable example, go on to the next question. •If they give a questionable example, ask: How did that campaign work? •If they can't give an example, I will provide one that a bank in Cyprus did: For example, a Bank in Cyprus made the following CRM campaign: For every purchase of any amount, to be paid by credit or debit card of the Bank in December, the Bank will provide a vaccine in children from Africa through UNICEF. 	Webb and Mohr, (1988)

		4	<p>What is your opinion regarding these campaigns?</p> <p>(Elaborate the discussion by asking how they feel and think)</p>	Webb and Mohr, (1988)
		5	<p>What do you think of the business firm who is sponsoring these campaigns?</p>	Webb and Mohr, (1988)
		6	<p>What do you think of the nonprofit organization who is benefiting from these campaigns?</p>	Webb and Mohr, (1988)
<p>RO2 + R05</p>	<p>RQ2a + RQ3a</p>	7	<p>What is your opinion in terms of the cause focus/ type?</p> <p>(Elaborate the discussion on which types of causes they prefer, in terms of health related causes, human services related causes, environmental-related causes, animal-related causes or any other causes that are not aforementioned)</p> <p>Then to ask why they prefer that type of cause (feelings, thoughts, reasons for preferring that type of cause)</p>	Thompson, William and Pollio, (1989)
<p>RO3 + R04 +</p>	<p>RQ4a + RQ5a</p>	8	<p>What is your opinion in choosing the cause type, that the bank makes a donation?</p> <p>(Elaborate the discussion by asking how they feel and think about it, and if they prefer it instead of having a predetermined type cause or</p>	Wojnicki and Jia, (2008)

RO5			<p>charity involved in the CRM campaign)</p> <p>Then to ask why this choice of cause type is better than being predetermined in the CRM campaign.</p>	
RO4 + RO5	RQ6a	9	<p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the cause or charity type that the bank makes the donation?</p> <p>(Elaborate the discussion by asking how they feel and think about it, any experiences they might had, motives, and/ or reasons for engaging in positive WOM persuasion behavior)</p>	NA
RO2 + RO5	RQ2b + RQ3b	10	<p>What is your opinion in terms of the cause proximity of the CRM campaign?</p> <p>(Elaborate the discussion on which cause proximity, in terms of local, regional, national or international, they prefer)</p> <p>Then to ask why they prefer it (feelings, thoughts, reasons for preferring that locus of cause or charity)</p>	Thompson, William and Pollio, (1989)

RO3 + R04 + RO5	RQ4b + RQ5b	11	<p>What is your opinion in choosing the locus of the cause or charity, in terms of local, regional, national, or international cause, that the bank makes a donation?</p> <p>(Elaborate the discussion by asking how they feel and think about it, and if they prefer it instead of having a predetermined locus of the cause or charity involved in the CRM campaign)</p> <p>Then to ask why this choice of cause proximity is better than being predetermined in the CRM campaign.</p>	Wojnicki and Jia, (2008)
RO4 + RO5	RQ6b	12	<p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the proximity of the cause that the bank makes the donation?</p> <p>(Elaborate the discussion by asking how they feel and think about it, any experiences they might had, motives, and/ or reasons for engaging in positive WOM persuasion behavior)</p>	NA
RO2 +	RQ2c +	13	<p>What is your opinion in terms of the type of donation to be given at the cause or charity?</p>	Thompson, William and Pollio, (1989)

R05	RQ3c		<p>(Elaborate the discussion on which donation type, in terms of money, or material, or employee time, they prefer)</p> <p>Then to ask why they prefer it (feelings, thoughts, reasons for preferring that locus of cause or charity)</p>	
RO3 + R04 + RO5	RQ4c + RQ5c	14	<p>What is your opinion in choosing the type of donation, that the bank donates to the cause or charity?</p> <p>(Elaborate the discussion by asking how they feel and think about it, and if they prefer it instead of having a predetermined donation type involved in the CRM campaign)</p> <p>Then to ask why choosing the type of donation is better than being predetermined in the CRM campaign.</p>	Wojnicki and Jia, (2008)
RO4 +	RQ6c	15	<p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the donation type that the bank offers to the cause or charity?</p>	NA

RO5			(Elaborate the discussion by asking how they feel and think about it, any experiences they might had, motives, and/ or reasons for engaging in positive WOM persuasion behavior)	
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5.7.3. Pilot study

A way of improving the data gathering process in a research study is through a pilot study (Baum & Wally 2003; Yin, 2009; Tsanis, 2013). A pilot study, defined as a test-run of the actual data gathering stage of an empirical research study (Van Teijlingen & Hundley, 2002; Tsanis, 2013) is conducted for various reasons: to get comments on the way the interview questions come across from key informants of the target group, to provide the researcher with a first impression of the kind of approach and questioning to have at the interview that works best for him/ her, to help revise the question structure, decide whether more questions need to be included or not, whether some of the questions need to be excluded, etc. (Breen, 2006; Merriam, 2009). Thus, a pilot study provides various benefits to a research study (Breen, 2006; Tsanis, 2013), such as: to give early warning signals about where the main research study could potentially fail (Merriam, 2009; Tsanis, 2013), the cost implications involved in the full scale empirical research project (Bernstein, 2014), whether proposed methods or techniques are not appropriate or over-complicated, or where research protocols might not be followed. In other words, a pilot study improves the data that the researcher collects (Breen, 2006; Merriam, 2009).

Its significance is even bigger in studies where there is a need for translation of the gathered data, as in the current study, where the used parts from the interview transcripts were translated from Greek to English (Bryman, 2008; Tsanis, 2013). Moreover, through the use of a pilot study, the researcher can uncover possible practical problems of the research procedure. In doing so, a pilot study can improve the face validity of the research, as it can help the researcher to understand the level of appropriateness of the research questions (Patton 1990; Cavaye, 1996; Yin, 2009; Tsanis, 2013). For instance, in cases where the

questions are regarded as inappropriate, especially when dealing with sensitive issues, the researcher would then need to readjust and redefine them for the purpose of capturing the intended outcomes (Farrall et al., 1997; Tsanis, 2013).

As regards to the sample of pilot testing in qualitative studies, extant literature states that only a small number of participants are necessary for the pilot study and thus it can be conducted easily, quickly, and inexpensively (Alreck and Settle, 1985). In the CRM domain, the only qualitative study that conducted a pilot test was that of Webb and Mohr (1998), which applied the guidelines of extant literature. That is, in their study they carried-out four pilot interviews out of a sample size of 48 individuals (usable interviews were 44). Thus, according to extant literature, the researcher conducted 2 pilot interviews for this research. Also, the participants of the pilot interview must have the same characteristics like the key informants of the actual sample of the research study, as indicated by Robinson & Callan (2001). Thus, according to the abovementioned rationale, two semi-structured interviews were conducted with Cypriot consumers of the retail banking industry, before conducting the actual interviews with the selected participants.

5.7.3.1. Reflections from the Pilot Study Outcomes

These pilot interviews proved to be very informative and valuable in numerous ways. The participants of the pilot interviews were selected according to the criteria set (see table 5.3 above) for selecting the key informants, so as to verify their appropriateness in terms of gathering valuable information for the phenomenon under investigation (Poulis et al., 2013). The interviews lasted 43 and 55 minutes respectively. First, the pilot interviews

revealed the difficulty of the data collection process in terms of scheduling the interview meetings. For instance, one of the two pilot interviews was cancelled by the interviewee and rescheduled for three times. This experience of cancellations and rearrangements of the interview appointments, as regards to time and place, enabled the researcher to reflect on the appropriate time to be allocated and the locations for conducting the interviews (Corbetta, 2003; Li, 2014). In doing so, it was evident that a face-to-face approach of the interviews was necessary for gathering as much information as possible, instead of other interview options. Also, as the one of the two pilot interviews showed, it was crucial to do the interviews within 24 hours from the initial introductions between the researcher and the respondent, as this proved to be an effective solution to the problem of interview cancellations, reappointments and low participation rates. The pilot interviews also assisted in verifying that the semi-structured interview guide was appropriate and that the interview questions were well understood by the participants. In parallel, the pilot interview process assisted in improving the researcher's interview skills and the way in asking prompt questions and of probing for more explanations (Corbetta, 2003; Gray, 2004; Li, 2014). Finally, the pilot interviews assisted in formulating the initial template of the data analysis process.

5.7.4. The Process of Conducting Semi-Structured Interviews

Following the selection of face-to-face, semi-depth semi-structured interviews as the data gathering technique for this research, as well as the development of the interview protocol and the pilot study, the data collection process is analyzed in this section. The interviews

were conducted with key informants after the acceptance of the written invitation letter in the form of consent prior to the interview. However, at the beginning of the interview participants were asked again to provide the researcher with permission to record their conversations (Miles & Huberman 1994).

The interview protocol was utilized as a guiding tool for discussing during the interview. The interview questions were clear, and the use of simplified terminology was applied (Patton, 1990). Whenever a difficulty in comprehending a point or a question appeared, explanations were given so as to provide a better understanding for the participant. Also, during the interview, further explanations were given to theoretical questions for the purpose of opening up discussion topics and facilitating an understanding of research narratives (Cunliffe, 2008; Li, 2014). Moreover, during the interviews, follow-up questions and probing, as interview techniques were used (Rubin & Rubin, 2011; Tsanis, 2013).

Continuing, the researcher used stimulus materials in the form of examples in order to explain the respondents how choice for each construct is applied during a CRM campaign with choice. The form of these examples was based on extant literature, in accordance with CRM practices that the banking industry of Cyprus applies. Appendix J provides a detailed overview of the examples used during the interview. The stimulus materials provided to the respondents during the interview was adopted for the following reasons. First, the goal was to provide the respondents clear examples of a CRM campaign with choice, in order to have a clear understanding of the concept so as to gain more accurate information from the interviews. Second, the use of stimulus materials during interviews raises the validity of the research (Geiselman et al., 1986). In particular, the use of samples improves content and face validity, as well as criterion-related validity when properly developed (Campion,

1972) and avoid bias (Brugnoli et al., 1979; Campion et al., 1988). Finally, the researcher followed the methodology applied by qualitative CRM studies published in highly esteemed marketing journals, which provided examples to the respondents during the interviews (i.e., Webb and Mohr, 1998).

According to Jarrat (1996), around 60 minutes being the duration for a semi-depth interview is generally considered the ideal time. Thus, the length of interviews ranged from 44 minutes up to a maximum of 89 minutes. During interviews, two digital recorders were utilized in parallel, so as to eliminate the possibility of non-functioning equipment.

Furthermore, more data were obtained from informal discussions at the end of the interview, when the digital recorders were switched off. Each interview was transcribed (see Appendix H for exemplary transcribed interviews) within 24 hours (Eisenhardt, 1989), and ideas and comments which occurred during the interview process were written down right after the end of each interview (Miles & Huberman, 1994).

In doing so, the context in which the interview is conducted is very important, as several factors can significantly alter the quality of the gathered data (Bryman & Bell, 2007; Tsanis, 2013). These factors are: the psychological mood of the participants, the premises where the interviews are conducted, the number of interruptions and the time pressure which can be imposed to a respondent. In order to avoid such problems, interviews were conducted with rapport, and the researcher tried to provide a relaxing atmosphere which enhances trust, communication, and reassurance (Ackroyd & Hughes, 1992; Tsanis, 2013). In doing so, an informal relationship was created prior to the interview via talking about the respondents' professional and educational background and through providing a brief overview of the research study. This was beneficial in putting the respondents at ease,

clarifying the subject under investigation and helping them reveal easier their opinions and thoughts.

Also, the researcher speaks and writes both Greek and English, with Greek being the mother tongue. The interviews were conducted in Greek language as the respondents shared the same native language with the researcher and preferred to use Greek to express their opinions, feelings, comments, and views more accurately. In general, the participants perceived their English language skills not as good as their Greek language abilities and admitted that if conducting the interview in English they could possibly be hindered from giving in-depth opinions and views, as well as analytical information regarding the topic of interest. Therefore, Greek was the language used to conduct the interviews with the key informants (see Appendix I for the original Greek language interview guide). The interviews were transcribed in Greek and then translated in English (Li, 2014). An example of the interview quotations translated from Greek to English is provided in Appendix K, as well as an english-language version of one full interview transcript in Appendix L. In order to minimize the possibility of making the data susceptible to loss of meaning in translation (Malshe et al. 2012), a translation-back-translation procedure was applied (Harzing et al., 2009; Chang & Cheng, 2015). The translator was the researcher and back-translator was another researcher, a Greek native with her level of English language being fluent too. Both the researcher and the back-translator did not enter into a discussion until after the translations had finished. In doing so, where required, verifications of specific statements involved communications with the key informants who were asked if the translated meanings were identical with the original.

Finally, at both the beginning and at the end of the interviews, all key informants were asked for permission to use their comments in the final writing of the current thesis. In addition, the personal details and identification credentials for each participant was strictly protected. Thus, for the data analysis stage explained in the following chapter, each participant was identified by a number (i.e. participant 1, participant 2, etc.) in order to provide anonymity and confidentiality of the interviewees.

5.8. Data analysis

This section describes the terminology and principles of the data analysis technique adopted, that is template analysis theory, including details of the techniques of planning data analysis and the applied procedures. In addition, the computer software selected and how it was used for assisting during the data analysis is analyzed.

5.8.1 Template Analysis

Data analysis plays a significant role in the case study research design, because it reduces empirical data and transforms them into meaningful findings (Patton & Patton, 2002; Zheng, 2012). The data analysis phase aimed to interpret the data collected from the study's participants in order to discover the underlying mechanisms and explanations that answer the study's aim, objectives, and research questions. Hence, the researcher applied an inductive (Eisenhardt, 1989) approach for analyzing the gathered data, with continuous comparisons between data, analytical interpretations, and theory (Miles & Huberman, 1984). However, even though the researcher avoided being positivistic by handling data

quantitatively, he also was not purely inductive by employing, for instance, grounded theory (Glaser & Strauss, 1967). The applied approach in this research for analyzing the data was in the middle of the two approaches. In this regard, template analysis (King, 2004) suggests a useful approach and aligns with the critical realist epistemological stance: the researcher assumes that there are several interpretations when analyzing a phenomenon, according always to the position of the researcher and the context in which the research is conducted. Thus, concern with reliability coding is not relevant. However, issues regarding the reflexivity of the researcher, the richness of the description produced, and approaching the topic from differing perspectives, are significant requirements (King, 2004; Omidvar Tehrani, 2013).

Template analysis (Denzin & Lincoln, 2003; King, 2004) is a group of techniques that arrange and analyze textual data into themes. In essence it is a structured approach to summarizing and ordering qualitative data (Zarifis, 2014). Template analysis involves the development of a set of codes (template) under the main different themes identified in the raw data. These themes could represent beliefs or actions (ibid.). Some of these are defined as a priori, meaning that they are developed prior to the data collection and analysis stage, but they will be modified as the researcher goes through the reading and interpretation of the gathered data. The template is structured in a way which illustrates the relationships between themes and subthemes (King, 2004; Lowery, 2012). The data analyzed with template analysis are usually interview transcripts, however they could also be any kind of textual data. The structure of the template is hierarchical, developed with higher and lower levels codes which are structured by the researcher's own judgment and decision (ibid.). For instance, broad themes such as choice of cause incorporate successively narrower, more

specific ones (e.g. importance of cause, or cause affinity, underlying mechanisms in choice the cause, etc.).

After defining any a priori themes, the first step of the analysis is to start reading through the textual data, marking any text segments that emerge and show the researcher something of relevance to the research question (Lowery, 2012). If these text segments are relevant with any of the a priori themes, they are coded accordingly. Otherwise, the researcher defines new themes in order to incorporate the relevant material and structure it into an initial template. Thus, the key characteristic of template analysis is that the template is revised as the analysis progresses (Zheng, 2012). Normally the initial template is developed after initial coding of a sub-set of the data, for instance, after reading and coding the first three transcripts in a research project (Lowery, 2012). In this research, the initial template was partly formed with the pilot test interviews. Afterwards, this initial template is applied to the gathered data set and altered in the light of careful consideration of each interview transcript. During the process of coding data, there are codes that are identified and are common among the majority of the interviewees, as well as codes which are observed in a minority set of interview transcripts (King et al., 2002; Omidvar Tehrani, 2013). After this process, the final version of the template is defined through which all transcripts of the study have been coded to it, this final template constitutes the basis for the researcher's interpretation of the data and the writing-up of findings (King, 2004; Lowery, 2012). Overall, in applying template analysis the researcher attempted to comprehend the meaning of raw data and identify emergent themes, to be sensitive in every aspect of the data analysis process and to achieve a holistic view of the concepts under investigation as these

are characteristics of an effective qualitative research (Cassell & Symon, 2004; Zarifis, 2014).

5.8.2. Reasons for Choosing Template Analysis

As discussed previously, this doctoral research is based in the epistemology of CR. The template analysis method is appropriate in this epistemological stance because it can be applied within a range of epistemological perspectives (Waring & Wainwright, 2008; Zheng, 2012). In parallel, template analysis is applied particularly well when the aim is to analyze textual data of different people within a specific context (King, 2004; Lowery, 2012), a feature that suits with the aim of this research. Moreover, the role of the awareness of phenomena presents two options for choosing an appropriate procedure, a neutral awareness approach, or an a priori awareness approach (Rehman, 2013). This research adopts the latter approach because there exists a priori awareness of the customization phenomenon of CRM campaigns from consumers within the relevant literature, used as secondary data for the current research project. Therefore, the case for applying Grounded Theory as a procedure for theory-building is excluded. Furthermore, template analysis was selected as the data analysis technique for this research because: a) it is flexible with lesser specified procedures, thus allowing researchers not only to tailor it to match their study's requirements, but also providing the flexibility in defining themes throughout the process, thus, enabling emergent themes and constructs to be constructed, b) not overly prescriptive, and c) iterative, of which enables the researchers to be at the same time both reflexive and systematic (King, 2004; Doern, 2008; Zheng, 2012). In other words, template analysis, in

contrast to content analysis, can be seen as a combined top-down and bottom-up approach which provides an initial analytical structure (King, 1998; Li, 2014), while at the same time it offers the flexibility of altering the template as more key themes derive from the coding and analysis process of the empirical data (King, 2004; Li, 2014). Also, template analysis is applied for large amounts of data (King, 2004; Zheng, 2012), as is the case of this research. Finally, template analysis was also chosen because it is less time consuming than other methods, such as Grounded Theory, a parameter that is crucial when having time limits, such as in the current doctoral study.

5.8.3. Using NVivo qualitative software

Computer-assisted qualitative data analysis software is often used in research projects for the purpose of assisting with the manual and administrative aspects of coding and template development. However, such software does not assist with decisions about coding of empirical data or interpreting the findings, a work done by the researcher. In addition, the usage of a computer-assisted qualitative data analysis software makes the coding and retrieval process more efficient, it improves the transparency level of the process for qualitative data analysis as it requires the researchers to be more explicit about their analysis procedure, and helps to think about the development of codes as trees (Bryman & Bell, 2011; Rehman, 2013). Moreover, King (2004) states that the help of computerization assists in resolving large amount of text as well as complex coding schemes, thus, facilitating depth and sophistication when analyzing raw data. Furthermore, using a computer-assisted qualitative data analysis software to analyze empirical data is

recommended by many researchers (Bazeley, 2009; Zheng, 2012), as it makes the data analysis process easier, more efficient and systematic (Miles & Huberman, 1994), more reliable, more accurate, and more transparent (Gibbs, 2002; Zheng, 2012). The theory-development purpose of this research and the use of template analysis methodology for analyzing the empirical data illustrate the foundation of this study which requires an appropriately robust procedure. It was deemed that the richness of the data set in terms of the semi-depth, semi-structured interviews to be analyzed necessitated the use of computer-assisted qualitative data analysis software. Its use would assist with the management of the potentially large number of sections of text and aid the transparency of the thematic analysis. In doing so, even though the use of computer-assisted qualitative data analysis software requires additional time by the researcher in order to become familiar with, the researcher decided to use a computer-assisted qualitative data analysis software based on the view that all researchers should build and further develop their own skills.

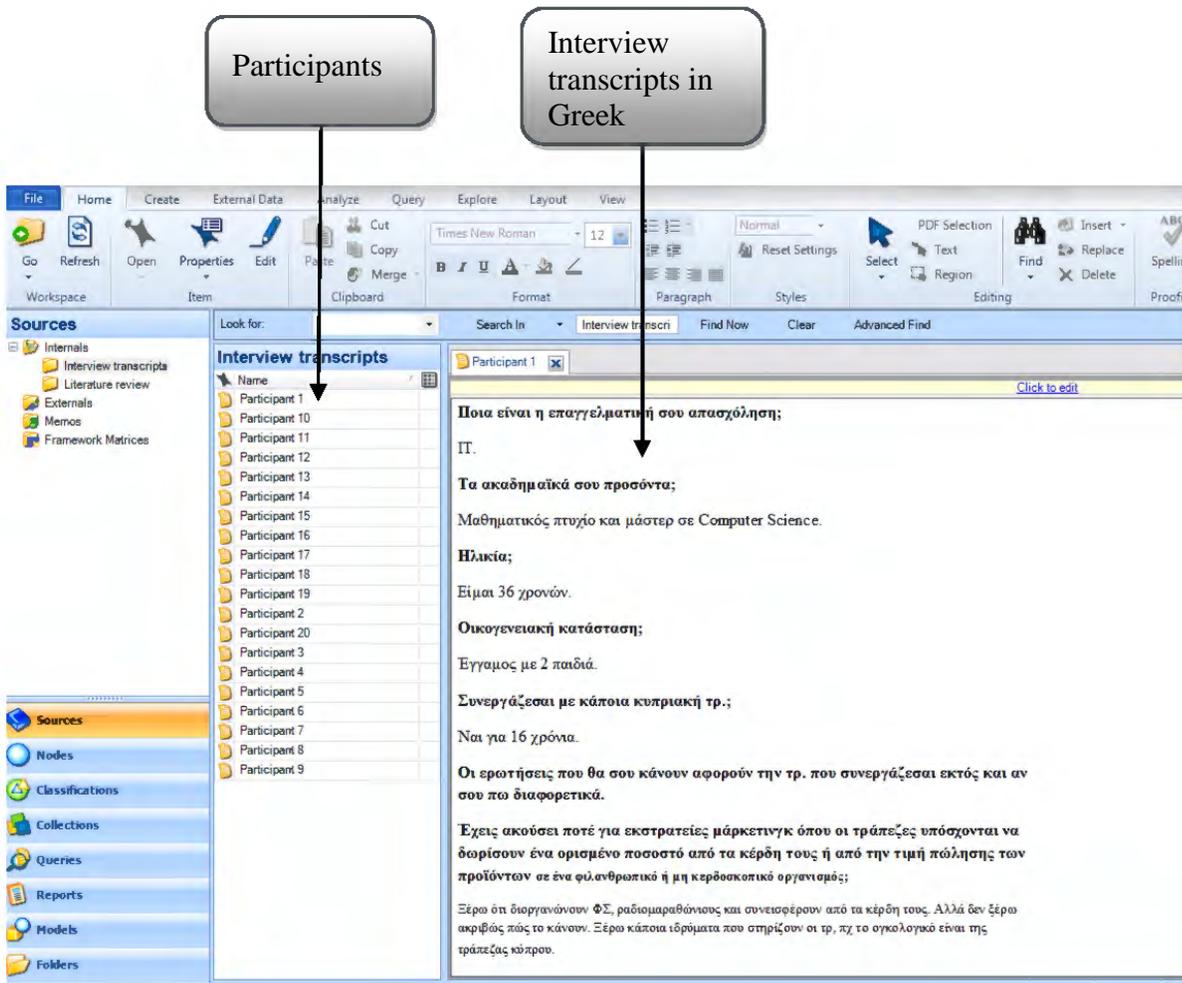
For the purposes of this study, NVivo is selected as the most appropriate qualitative software for organizing and managing all empirical data. Its selection is based on various reasons. First, Coffey and Atkinson (1996) argued that the appropriate computer-assisted qualitative data analysis software package to be used should be selected based on the appropriate combination of data type and methodological approach (Zheng, 2012). In this research, the main analysis tools used include template analysis (King, 2004) and NVivo qualitative software. The reason for using this complex approach was to gain credibility when analyzing large quantities of rich empirical data (Lien, 2010). To further support the researcher's choice of using this analysis combination, a formal discussion took place with the researcher's two supervisors, as well as a consultation from other expert qualitative

researchers in the business field. To further support this combination and the decision in using NVivo, the researcher noted that computer-assisted qualitative data analysis softwares have been used by a number of methodological experts, such as Silverman (2000), King (2004), Saunders et al. (2007) and Bryman and Bell (2007). Second, NVivo is qualitative data analysis software that enhances the efficiency and effectiveness of data analysis process. Data records can be sorted, linked and matched and then analyzed by a researcher in answering the research questions, without restricting access to the source data or the contexts from which the data came from (Bazeley, 2007; Tongkaw, 2011). In doing so, NVivo can also provide themes from the empirical data which can be reported (Tongkaw, 2011). Also, NVivo has a simple user-friendly interface that is easy to comprehend and use, in terms of storing and restructuring functions of information, as well as flexible searching (Lien, 2010). Moreover, Nvivo was used to manage all the empirical data and to ensure that there was no selective choice of data in constructing the study's findings (Abernethy et al., 1999; Bazeley & Richards, 2000; Zheng, 2012). In addition, this package made its appearance more than a decade ago and its use is extensive in qualitative research because of the five descriptive benefits of using NVivo in research, which are: managing ideas and data, developing a graphic model, querying from simple to complex questions, and reporting qualitative data (Bazeley, 2007; Zheng, 2012). Moreover, the latest versions of NVivo provide a sophisticated tool that enables in-depth insights into various aspects of people's behaviors, perceptions, cultures and concerns (Lien, 2010). In particular, the wide application of NVivo to analyze qualitative data or to review literature is mentioned by various researchers (e.g.: Bazeley, 2009; Lien, 2010). Also, NVivo is supported and given by the researcher's University, free of charge, thus avoiding any

possible costs from purchase and license of using other similar software packages. Finally, the other computer-assisted qualitative data analysis software packages were not considered for use because they are more difficult to access and use, their usage bears a cost in terms of money, and lastly, the researcher needed to invest more time in order to be familiarized with due to their complex user interfaces.

In conclusion, NVivo software is developed for the purpose of helping researchers manage and analyze qualitative data (Silverman, 2000; King, 2004; Bryman & Bell, 2007). The main function of NVivo is to assist the researchers in keeping records of their ideas, searches and analyses in an organized and efficient manner (Zheng, 2012). Another key feature of NVivo is to provide several facilities to the researchers that will help them in examining the relationships in the text (Bazeley, 2007; Zheng, 2012). The labor intensive task of manually performing the analysis, involving coding, ordering, managing and storing the large number of texts occurred with the semi-structured interviews was carried out with the aid of NVivo package. NVivo also assisted with the development of the final thematic template. Therefore, all interview transcripts in the source language (Greek) were imported as a Word document into NVivo 10 (see figure 5.1 below), they were organized with the help of the software, and then analyzed and interpreted by the researcher who is also a Cypriot native and the Greek language is his mother tongue.

Figure 5.1.: Inserted interview transcripts into NVivo 10



5.8.4. The Process of Developing the Template

Template analysis involves developing a list of templates that incorporate various themes. Themes can be defined before the data are collected, can be changed during the data analysis process or emerge from the data analysis (Zarifis, 2014). In doing so, several scholars suggested that a theoretical framework assists in effectively identifying predefined codes (King, 2004) and potential core codes (Eisenhart, 1989; Miles & Huberman, 1994).

Thus, the initial template (see figure 5.2 below) was developed based on the initial conceptual framework. In addition, according to several scholars, (e.g.: King, 1998; King et al., 2002), the development of an a priori theme can be influenced by the significance of specific issues being researched, and if these are so well-established, one can then rightly expect them to arise in the data (Li, 2014). Thus, given the fact that several of the constructs included in the initial conceptual framework are absent or under-research in the current literature, the development of the initial template was also an outcome from the analysis of the two pilot interviews conducted with collectivistic consumers from the retail banking industry in Cyprus. The initial template was developed with two-order contents (higher and lower with themes and subthemes), using contents mainly from literature and focused on the emergent issues of the research objectives. The first order – priori themes were linked with the cultural context of the framework as well as the three main structural elements that the proposed CRM campaign with choice is structured (cause type, cause proximity, and type of donation). For instance, theme 1 relates and fulfills the first objective of this research. Themes 2, 3, and 4, relate with cause type, cause proximity and type of donation, accordingly, and each of these themes links and analyze the relevant construct in relation to the remaining 4 research objectives. Any fine distinctions, at third, fourth or even lower levels of the coding hierarchy, were not of concern at the development of the initial template formulation stage (Li, 2014; King, 2004). The simplicity of this template structure helped the researcher to become familiar with the key themes.

Figure 5.2.: Initial Template

Theme 1

1. Collectivistic consumers and CRM practices
 - 1.1 View about the CRM campaign

Theme 2

3. Choice of cause type
 - 3.1 Importance of cause
 - 3.2 Choosing cause
 - 3.3 Positive WOM persuasion behavior

Theme 3

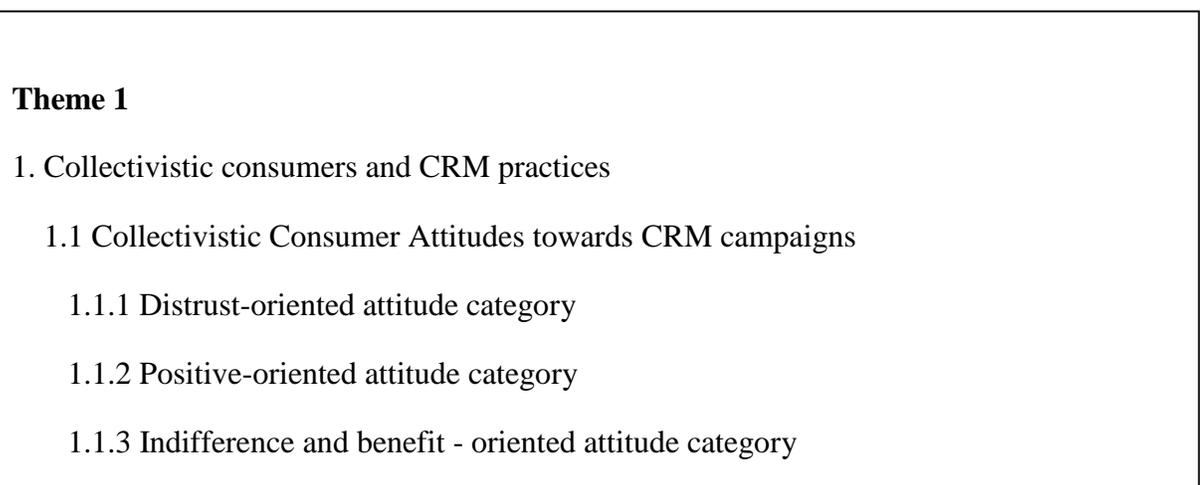
2. Choice of cause proximity
 - 2.1 Importance of cause proximity
 - 2.2 Choosing cause proximity
 - 2.3 Positive WOM persuasion behavior

Theme 4

4. Choice of donation type
 - 4.1 Importance of donation type
 - 4.2 Choosing donation type
 - 4.3 Positive WOM persuasion behavior

Next, more themes and sub-themes were added in the next step when reading and analyzing the actual transcripts. As suggested by King (2004), the revision of the template continued in parallel with the data analysis process until it reached a point of saturation. The template was also linked back to the research questions, to ensure that the meaningfulness and usefulness of themes and subthemes were assessed according to the research objectives (King, 2004; Lien, 2010). The data analysis of all 20 transcripts contributed various new emergent themes not stated in the literature that was relevant with the conceptual framework. During the process of developing the final template, rigorous iterative procedures for amending and revising themes were applied. The researcher followed the advice from supervisors and academic colleagues who were experienced in the field of business, so as to enhance the overall reflexivity and validity of the research (Miles & Huberman, 1994; Lincoln & Guba, 2000; Li, 2014). On this basis, systematic and logical chains of evidence were developed, according to the template structure. The final template illustrated in Figure 5.3. below, became the clearest representation of the themes that represent the final outcome of this thesis.

Figure 5.3.: Final Template



Theme 2

1. Cause Type

1.1. Consumer attitudes towards the type of cause

1.1.1. Importance of cause: Primary and Secondary causes

1.1.2. Consumer-cause affinity/ identification

1.2. Attitudes towards choosing the cause type and CRM effectiveness

1.2.1. Positive impact of choice of cause type on CRM effectiveness

1.2.1.1. Cause Type Customization

1.2.1.2. Cause Type Coverage

1.2.1.3. Reduced Consumer Skepticism

1.2.2. Negative attitudes towards choosing the cause type

1.2.2.1. Role of guilt

1.2.2.2. Choosing multiple causes

1.3. Impact of choice of cause type on positive WOM persuasion behavior

1.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior

1.3.2. Perceptions of enhanced donation impact for the selected cause type

1.3.3. Innovativeness of the CRM campaign

1.3.4. Customer engagement and perceptions of importance of their role in the CRM campaign

Theme 3

1. Cause proximity

1.1. Consumer attitudes towards the cause proximity

- 1.1.1. Local, Regional, or National causes
- 1.1.2. International causes
- 1.2. Attitudes towards choosing the cause proximity and CRM effectiveness
 - 1.2.1. Positive impact of choice of cause proximity on CRM effectiveness
 - 1.2.1.1. Cause proximity Customization
 - 1.2.1.2. Cause proximity Coverage
 - 1.2.1.3. Reduced Consumer Skepticism
 - 1.2.2. Negative attitudes towards choosing the cause proximity
 - 1.2.2.1. Role of guilt
 - 1.2.2.2. Changing cause proximity choice over time
- 1.3. Impact of choice of cause proximity on positive WOM persuasion behavior
 - 1.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior
 - 1.3.2. Perceptions of enhanced donation impact for the selected cause proximity
 - 1.3.3. Innovativeness of the CRM campaign
 - 1.3.4. Customer engagement and perceptions of importance of their role in the CRM campaign

Theme 4

- 1. Type of donation
 - 1.1. Consumer attitudes towards the type of donation
 - 1.1.1. Consumer attitudes towards money as a donation type
 - 1.1.2. Consumer attitudes towards a materialistic type of donation
 - 1.1.3. Consumer attitudes towards employee time as a donation type
 - 1.1.4. Perceived cause-donation type fit

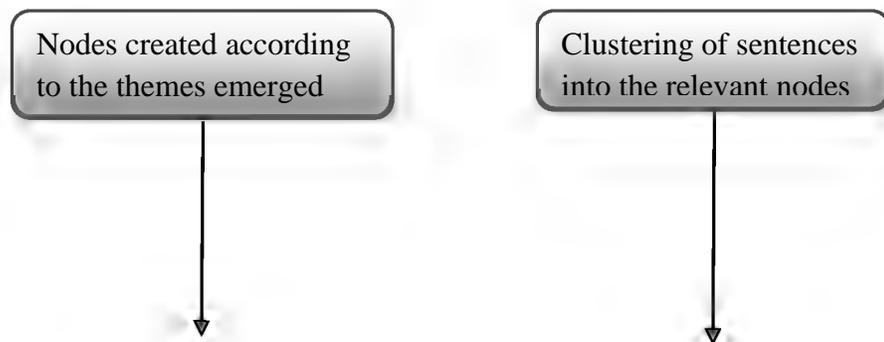
- 1.2. Attitudes towards choosing the type of donation and CRM effectiveness
 - 1.2.1. Positive impact of choice of donation type on CRM effectiveness
 - 1.2.1.1. Donation type Customization
 - 1.2.1.2. Donation type Coverage
 - 1.2.1.3. Reduced Consumer Skepticism
 - 1.2.2. Negative attitudes towards choosing the type of donation: option for default choice by the charity/ NPO
- 1.3. Impact of choice of donation type on positive WOM persuasion behavior
 - 1.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior
 - 1.3.2. Innovativeness of the CRM campaign
 - 1.3.3. Customer engagement and perceptions of importance of their role in choosing the 'correct' type of donation

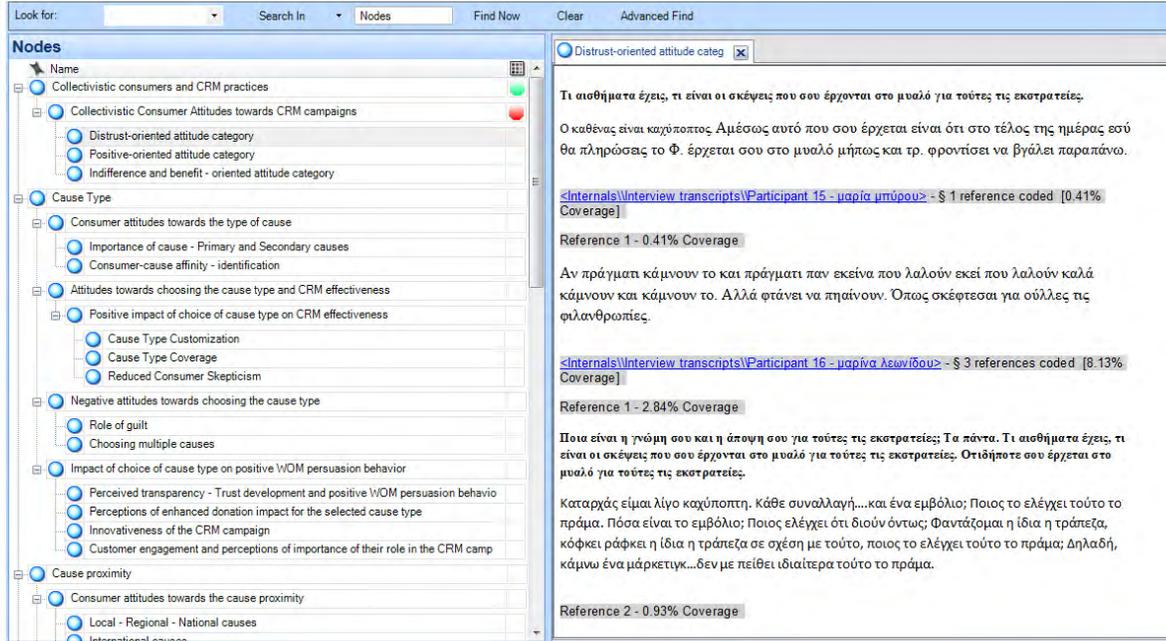
Examples from the participants and interviewees' narrative quotes are used to illustrate each theme and subthemes. Furthermore, based on the findings from each theme, the subsequent discussions are conducted to compare the findings with the existing mainstream theories and frameworks reviewed in chapters two and three. The linkage between the findings and theories are outlined accordingly. Some of the findings have been confirmed by earlier researchers and some have been moving on to the new insights which extend marketing researchers' and practitioners' both theoretical and practical understandings of consumers' engagement in CRM campaigns.

5.8.5. Data reduction

Miles and Huberman (1994), define data reduction as the process of choosing, focusing, simplifying and transforming the data that occur from transcriptions or field notes. The step of reducing and coding the data, referred as the process of identifying relevant themes and putting together labels to index them (King, 2004), was implemented with the assistance of NVivo 10 computer-assisted qualitative software. With NVivo software package, instead of coding the data by hand and using highlighting for template analysis, it is very easy to code directly, line by line, referring on a regular basis to the developed template and key nodes (Lien, 2010). In this research, this process was implemented on a continuing basis when the researcher transcribed the semi-structured interviews, by clustering selected sentences or paragraphs in some cases into existing nodes, as well as developing new nodes within NVivo. Data reduction of the gathered data occurred until relatively strong themes emerged in order to answer the study's research questions (ibid.). Figure 5.4 shows an example how NVivo supported the management of themes and coding process.

Figure 5.4.: Management of themes and nodes development screenshot within NVivo





5.8.6. Presenting the results from data analysis

King (2004) suggests three methods of presenting the results from the data analysis. The first approach is a set of individual case-studies, followed by a discussion of the similarities and differences between the cases. The main advantage of this method is the fact that it gives the reader a good understanding of the perspectives of individuals that participated in the research and ensures that the analysis does not become too abstracted from interviewees' accounts. The biggest disadvantage of this approach is that it takes up a huge amount of word up, thus it could create problems whereas word limits exist and make the reader to miss the big picture because of the huge amount of details present for each individual. The second approach is to illustrate an account structured around the core themes identified, drawing illustrative quotations from each interview transcript to

underline specific points. This approach has the advantage of developing a clear and concise summary of the most important findings and is very useful where tight word limit exists. However, this method can result in over-generalization and the reader can lose sight of the experiences of individual participants. The third approach is a thematic presentation of the findings, using individual case-studies to point out key themes – hence providing a useful mixture of the aforementioned two approaches. However, in this approach it can be proved difficult to decide on suitable choice for selecting the cases to use (Pattinson, 2013; Li, 2014).

This research project aims to explore the phenomena under investigation from a critical realist epistemological stance, a sense-making procedure, by conducting a responsive dialogue and conversations between human beings (Cunliffe, 2002; Li, 2014). Hence, the writing-up stage must convey the interviewees' language at centre stage, with the researcher's personal understanding and interpretation of core themes and categories emerging from the empirical data.

Consequently, this research project applied mainly the third approach but also features from the second one, such that data analysis was structured around themes, whilst at the same time general examples from various different interview transcripts as well as more specific illustrative quotations from individual transcripts to illustrate themes were used. The writing-up stage resulted in further and finer versions of themes and descriptions of the themes. As King (2004) states, the writing up stage should be seen as a continuing process with analysis and interpretation stage. Moreover, King also states that one of the major challenges in applying the template analysis technique is to decide when to stop further development of the template. As regards to this point, the researcher followed the

recommendations by King that enough is enough when all texts relevant to the template have been exhaustively read through at least four times. Also, an outside consultation from the researcher’s supervisors has been received as to whether or not the template is clear.

5.8.7. Enfolding Literature

Adopting elements from Eisenhardt's (1989) methodology, the next step is to enfold the existing literature into the emergent concepts/ theories (Ravenswood, 2011). In particular, at this step the researcher compares the similarities and contradictions between the emergent concepts and theory and the existing literature. An agreement with the existing literature confirms the emergent concept or theory, whereas a contradiction with the literature stimulates more creative thinking (Eisenhardt, 1989; Ravenswood, 2011). The most important aspect of this stage is to consider a broad range of literature with the aim of developing a theory with higher conceptual level, and improved internal validity (ibid.). In conclusion the overall data analysis process is illustrated in table 5.6 below.

Table 5.6: Data analysis process

No.	Activities	Purpose
1	2 Pilot interviews	Test interview guide and how well participants respond to questions

2	20 Formal semi-depth, semi-structured interviews	Gather primary data
3	Transcribed interviews	Capture informants' words verbatim, and reflect on interviews - participants' responses
4	Read transcripts at least three times	Become familiar with the gathered data
5	Inserted data into NVivo 10 and created nodes according to initial template	Organize and make sense of the gathered data
6	Sort data and make connections and develop the final template	Check if the initial template is useful or if new nodes are needed and to develop more meaningful connections among data
7	Thematic Presentation of data and use of individual quotes to point out key themes	Illustrate the findings to others
8	Discussion of each finding and enfolding with the literature	Discuss relations of findings with current wisdom and to explain new insights

5.9. Validity and Reliability

The concepts of validity and reliability are universally accepted as playing significant roles in the appraisal of rigor when conducting scientific research (Sinkovics, Penz & Ghauri, 2008). According to Yin (2009), validity and reliability in case study research design concerns: (1) construct validity, (3) external validity, (2) internal validity, and (4) reliability. In this regard, the methodology chapter of the thesis must be descriptive enough, in order to convince the reader that each of these four concerns have been met (Stuart et al., 2002). The following sections further explain these four validity and reliability concerns and provide the logic of how they have been met in this research project.

5.9.1. Construct validity

Construct validity refers to the extent to which we establish appropriate operational measures for the phenomenon and or constructs under investigation (Stuart et al., 2002; Yin, 2003). According to various scholars (Patton, 1999; Healy & Perry, 2000; Stuart et al., 2002; Sinkovics, Penz & Ghauri, 2008), there are various ways for increasing construct validity. First, the research study should provide a thorough description of how data were collected through sources, such as questionnaires, interviews, observations or company documents (Stuart et al., 2002). Second, the research needs to establish a chain of evidence during the data collection stage, such as the use of verbatim interview transcripts, field notes, etc. (Stuart et al., 2002; Riege, 2003; Sinkovics et al., 2008), in order to assure a logical and sequential process which can be reconstructed and anticipated by others, so as other researchers could start with the same gathered data and derive to the same results that the research study came to (Stuart et al., 2002; Sinkovics et al., 2008). The third way of increasing construct validity is through the review of draft case study reports in the report-writing stage (Stuart et al., 2002; Riege, 2003; Sinkovics et al., 2008). That is, to provide a draft of the case study reports to the key informants for their review (ibid.). Fourth, construct validity is also increased through pilot testing the interview guideline before the actual data gathering stage with the key informants (Sinkovics et al., 2008). Fifth, construct validity can be achieved via the use of qualitative software, such as NVivo, because such software can facilitate repeatability of procedures (ibid.). The last way of enhancing construct validity is by applying the technique of triangulation (Healy & Perry, 2000; Stuart et al., 2002; Riege, 2003). There are four types of triangulation that can be achieved within a qualitative research strategy (Patton, 1999). That is, analyst triangulation, by using various researchers for analyzing the gathered data; methods triangulation by applying

various methods for gathering data; theory/ perspective triangulation in which various theories or perspectives are applied in order to interpret the data, and; triangulation of sources through which triangulation is achieved by gathering data from various sources through the use of the same data gathering method (ibid.).

To enhance construct validity this research study applied the following: first, the researcher conducted two interviews as a pilot test before the actual data collection process, which clarified the feasibility of the research approach, the appropriateness of the research questions, as well as the data collection and analysis methods. In addition, the two supervisors of the researcher checked the descriptions of all interview questions to insure construct validity (Chang & Cheng, 2015). In doing so, the process of conducting the interviews was improved via communication with and advising from other researchers who have extensive experience in conducting interviews as a data gathering method, in similar research fields. Construct validity was further enhanced through theoretical triangulation, which enabled the researcher to adopt a holistic view of the phenomenon under investigation (Eisenhardt, 1989; Yin, 2009). Theory triangulation was achieved by enfolding the empirical data of all themes with the extant literature and various theories from several disciplines (Yin, 1994). In particular, the researcher enfolded with findings and mechanisms identified from extant CRM literature (i.e., cause importance, consumer-cause affinity, etc.), literature from other disciplines (e.g., feelings of guilt through choice, innovativeness, customer engagement and perceived importance of consumers' role as mechanisms for WOM persuasion behaviors, etc.), as well as with the following theories: (1) collectivistic value orientation - collectivistic in-group boundaries - for enfolding with data relating to consumers' choice the cause proximity; (2) procedural justice theory for

enfolding with data relating to reduced consumer skepticism, as well as with the data showing trust development as a mechanism for positive WOM persuasion behavior; (3) social exchange theory which was used for enfolding with the empirical data relating to the underlying mechanisms of why consumers choose their cause proximity option; (4) social identity theory that enfolds with the data relating with consumer-cause affinity/identification, and; (5) perceived cause-donation type fit which was conceptually developed by the researcher (based on evidence from other types of fit within the CRM literature) and used for enfolding with the empirical data relating to the underlying mechanisms that explain consumers' choice of donation type in a CRM campaign.

Moreover, as suggested by Sinkovics et al. (2008), and applied by various scholars, this research study used NVivo software as an assisting tool of the in the data analysis phase which can also provide repeatability of the procedures applied here, thus increasing construct validity. Also, this study established a chain of evidence by allowing the research questions to guide the data collection procedures constantly (Yin, 2003). In doing so, a detailed narrative of the case study was developed in order to provide the reader with a clear structure of the sequence of events. Lastly, care was taken to apply the directions and procedures set in the interview guide (ibid.).

5.9.2. Internal validity

Internal validity refers to the extent to which researchers can establish causal relationships, whereas specific conditions lead to other conditions and clarify them in the analysis of the case study findings (Patton, 1990; Stuart et al., 2002). Internal validity can be improved via

several ways. First, according to Yin (2009), pattern matching data analysis technique increases internal validity. That is, in a single case, it can be shown that the gathered data from the empirical stage illustrate patterns that align with the proposed patterns. Second, very few case studies generally use an existing theory as opposed to a phenomenon occurring in the literature to frame the research (Barratt et al., 2011). However, an existing theory (i.e. social exchange theory, collectivism, social identity theory, etc.) increases internal validity and higher conceptual meaning when developing theory through case study research (Eisenhardt 1989; Barratt et al., 2011; Ravenswood, 2011). Third, Eisenhardt (1989) suggested that linking the emergent theoretical constructs to existing literature improves the level of internal validity of theory building through case study research. Finally, according to Stenbacka (2001) the way of developing good validity in qualitative research is simple. With the purpose of comprehending a social phenomenon, the researcher is interested in comprehending another individual's reality based on the particular problem area. In other words, a valid understanding of the phenomenon occurs if the participant is part of the problem area and if she or he has the opportunity to freely express his/ her opinion based to his/her personal knowledge structures. Hence, validity is established when applying the method of non-forcing interviews with well chosen key informants (Healy & Perry, 2000; Stenbacka, 2001).

This research study enhanced its internal validity via the following processes. First, as suggested by various scholars (Eisenhardt, 1989; Barratt et al., 2011; Ravenswood, 2011), existing theories provided the basis for explaining the constructs included in this study. Also, pattern matching technique was used for analyzing the data, and it was applied through the use of NVivo qualitative software, as well as other software programs for

transcriptions and analysis, such as Microsoft Office. Moreover, after the data analysis stage, the research findings were linked and compared with the existing literature, where applicable, thereby further enhancing the internal validity of the research study. Finally, following the instructions from Stenbacka (2001) mentioned above, this research study applied the non-forcing interview method by utilizing semi-structured interviews with open-ended questions, after an informed consent from the key informants. In doing so, the informants are chosen according to specific criteria mentioned before, in order to fit within the phenomenon under investigation and to provide valuable information for the research topic.

5.9.3. External validity

External validity refers to the extent that the findings of the specific case study research can be generalized and whether they are linked to existing theories (Stuart et al., 2002; Yin, 2003; Tsanis, 2013). One of the main criticisms against case study research is the argument that the sample of cases is too small for generalizing the results (Stuart et al., 2002; Olkkonen & Tuominen, 2008). However this criticism is not valid, because it arises from a contrast between survey research and case study research, thus there is a misunderstanding among two types of generalization. Survey based research aims on statistical generalization, whereas case study research relies on analytical and contextual generalization. In other words, generalization means that from each case we generalize to a more general theory, not from samples to populations (ibid.).

External validity is enhanced through various ways. First, external validity can be enhanced by identifying research issues before the data gathering stage and accordingly, to develop an interview protocol that will provide data for approving or disapproving the theory that constitutes the basis of the research study (Healy & Perry, 2000). Also, external validity can be improved through contextualization, in other words, by defining the context in which the research findings occur (Christensen & Carlile, 2009), because it provides a reasonable analytical generalisation rather than statistical generalizations for the research study (Riege, 2003).

This research study adopted the following steps in order to achieve external validity. First, this research specified the context of the research study, that is, the collectivistic society of Cyprus, and in a specific industry, namely, the retail banking industry. Second, an interview protocol was developed and pilot-tested before the data gathering stage, as stated by Healy and Perry (2000). Finally, during the data analysis process, the findings were enfolded with existing literature and theories.

5.9.4. Reliability

Reliability refers to the extent to which a research project's processes can be repeated by another researcher and provide the same findings (Stuart et al., 2002; Yin, 2003). The enhanced reliability of a research study ensures that biases and errors in the study are kept to the minimum. Reliability can be achieved in several ways. The first way relates with the development of a case study protocol (Healy & Perry, 2000; Riege, 2003; Yin, 2003). This would allow another researcher to repeat the analytical procedures, beginning with the raw

data (Stuart et al., 2002). Second, a detailed description of the research processes, like case selection and interview processes, also improves reliability of the research study (Healy & Perry, 2000; Stenbacka, 2001). Third, the use of various data sources is also recommended as a way for improving reliability in qualitative research (Miles & Huberman, 1994; Yin, 2003). Finally, Patton (1990) and Golafshani (2003) state that reliability is an aftermath of the enhanced validity in a research study.

To start with, a protocol has been developed, which included detailed information on the way the case study research has been conducted. Also, the data were recorded mechanically, by using a digital recorder (Riege, 2003). In doing so, as stated earlier, potential informants were approached through an informed consent (see Appendix G), through which the reliability of the case study research design is enhanced, as this assisted in the clarification of the information needed from all key informants (Tsanis, 2013). Finally, a development and refinement of a case study protocol in the research design stage was established by conducting pilot interviews for testing the way of questioning and its structural design (Eisenhardt, 1989; Yin, 1994; Riege, 2003).

5.10. Ethical Considerations

Ethical issues in the social sciences in general (Alcadipani & Hodgson, 2009), and field of marketing in particular, are not new (Sojka & Spangenberg, 1994). Defined as the rules of conduct that a researcher applies so as to conduct research in moral ways (Tsanis, 2013), ethics in research constitutes one of the most significant parts when conducting a research project (Sefiani, 2013), and applies in various research phases: seeking access, data collection and analysis, as well as in the reporting phase (Sekaran & Bougie, 2010; Sefiani,

2013). Ethics in qualitative research is significant, and manipulation and deceitfulness of research participants has been generally acknowledged as a harmful practice (Punch, 1986; Tsanis, 2013). Such practices are to conduct interviews without the acknowledgement of participants and the use of interviewing devices secretly (Tsanis, 2013). Such unethical practices however are regarded as not acceptable because they can harm the participants of a research study, while at the same time resulting on the use of data without permission (ibid.). In that perspective, the majority of ethical codes and debates in social science research concentrate on 4 main principles: the right to privacy and confidentiality, informed consent, and protection from harm (Alcadipani & Hodgson, 2009) as well as if whether deception is involved (Tsanis, 2013). In this research project, the aforementioned ethical considerations were explored, in order to minimize any possible ethical risks.

Informed Consent:

Informed consent is a method used often by researchers to ensure that research participants are accurately informed regarding the research topic, so that they take a conscious and clear choice about whether or not they wish to participate in the research study (Richardson & Godfrey, 2003; Alcadipani & Hodgson, 2009). Thus, in this research all participants were informed about the nature of the research topic before administrating the interviews. Also, a written informed consent was given in advance, containing all the required information about the research topic (see Appendix G).

Right to Privacy and Confidentiality:

Another equally important issue when conducting a research study is respondent confidentiality and right to privacy (Alcadipani & Hodgson, 2009; Sojka & Spangenberg, 1994). Confidentiality and the right to privacy means that although respondents'

identification information are known to the researcher, participants' identities and research settings must have their privacy protected during the research process and after the research study is conducted, and guarantees of confidentiality must be given to subjects under scrutiny (Alcadipani & Hodgson, 2009). Moreover, a non-survey research success, such as interviews, is mainly based on trust between researcher and respondent (Sojka & Spangenberg, 1994). Promises of confidentiality at an initial stage could be helpful in developing trust with respondents, so that meaningful and valid data is gathered. Furthermore, it is possible to encourage research participants to share information about the research topic more conveniently and enhance the possibility of getting valid responses. In doing so, research also suggests that by providing an informed consent to participants could create a halo effect; that is, when participants are informed about the research topic prior to beginning the interview and assured of anonymity and confidentiality via informed consent, tend toward more positive evaluations of the research process in general, and the researcher in particular (ibid.). Thus, confidentiality and the right to privacy were made clear to the participants. The informed consent given to participants before administering the interviews, informed them about their anonymity and confidentiality, through the safety of the data during their analysis and their destruction afterwards. Importantly, the anonymity of participants was protected as their identities were not provided at any point in the research study. Interview transcripts were given a code which was then used when reporting the findings. Also, the data gathered for the research study were treated in the strictest of confidence. The file of the computer on which data was stored was password protected and paper records were kept in a locked strongbox. The only person who had

access to the data was the researcher. Finally, upon completions of the research project, the recorded interviews were wiped and paper records were destroyed.

Protection of participants and withdrawal from participation:

The last ethical issue of concern relates to the protection of participants, defined as any damage that a research participant or setting could suffer as a result of participating on the research project (Alcadipani & Hodgson, 2009). In a different wording, the welfare of participants must never be worse-off as a result of engaging in a research project (Sojka & Spangenberg, 1994). Therefore, the main responsibility of the researcher of this research study is to provide protection to participants from physical and psychological-mental harm during the research investigation. Moreover, at the beginning of the interview, participants were informed that they were free to stop the interview at any given point for any given reason, should they wish not to take part in the study any more. The researcher's contact information, that is, e-mail and telephone number were given during the interview, to make it easy for the respondents to contact with the researcher if they wish to withdraw from the study, after the interview process was conducted. No clearance from the University Ethics Committee was needed since this research project incorporates adults over 18 years old.

In conclusion, significant effort was put on prior identification and avoidance of any possible ethical issues before the empirical research is conducted, so as to abide with the ethical issues involved in the research process in general and to the guidelines illustrated in the University of Gloucestershire's (2008) Ethics Handbook in particular.

5.11. Conclusion

This chapter began with an analysis of ontology and epistemology and explained why the researcher falls into the philosophy of CR. Following, the chapter continued with an illustration of the research purpose of the thesis and explained the choice of adopting qualitative research approaches. Next, a thorough analysis of the research design was provided, followed by a presentation and the rationale for applying the case study method. Adding to this, the chapter provided a detailed illustration of the key informants, as well as the sample size, and procedures applied. The chapter continued by rationalizing on the choice to adopt semi-structured interviews as the data gathering technique and explaining the analytical techniques applied in the different phases of data analysis. In the last section, the research design evaluation criteria were analyzed followed by the ethical guidelines applied by this research study.

CHAPTER 6 - DATA ANALYSIS AND INTERPRETATION OF THE RESULTS

6.1. Introduction

The previous chapter explained the research methodology and methods that were adopted for the empirical investigation of the study's research questions. This chapter presents and explains the findings from the empirical data. In addition, the researcher interprets and analyzes the results by enfolding them with existing literature, as well as with various theories from several disciplines. The findings of this research are presented around four main themes which are the outcome of the template analysis technique applied in this thesis.

6.2. Introduction to data analysis

The findings from the interview transcripts are organized into four main themes. The first theme deals with respondents' beliefs and attitudes towards CRM campaigns (RQ1 / RO1 and partly answers RO5) and constitutes the cultural context of the framework. The second theme focuses on consumers' attitudes: a) towards the type of cause in the CRM campaign (partly answers RQ2a, RQ3a, / RO2, RO5) and; b) towards choosing this structural element in a CRM campaign and its impact on CRM effectiveness and positive WOM persuasion behavior (partly answers RQ4a, RQ5a, RQ6a/ RO3, RO4, RO5). The third theme analyzes consumers' attitudes: a) towards the type of cause proximity in the CRM campaign (partly answers RQ2b, RQ3b, / RO2, RO5) and; b) towards choosing this structural element in a CRM campaign and its impact on CRM effectiveness and positive WOM persuasion behavior (partly answers RQ4b, RQ5b, RQ6b/ RO3, RO4, RO5). Finally, the fourth theme

analyzes consumers' attitudes: a) towards the type of donation in the CRM campaign (partly answers RQ2c, RQ3c, / RO2, RO5) and; b) towards choosing this structural element in a CRM campaign and its impact on CRM effectiveness and positive WOM persuasion behavior (partly answers RQ4c, RQ5c, RQ6c/ RO3, RO4, RO5). In other words, the findings are broken down per cultural context (Theme1) and per structural element (Themes 2, 3 and 4). Within each theme a discussion of the findings is conducted by unfolding with existing wisdom and underlying new insights.

6.3. Theme 1: Collectivistic Consumers and CRM practices

6.3.1. Collectivistic Consumer Attitudes towards CRM campaigns

Using the case-by-case analysis of each participant as a basis and grouping the data into several categories of consumers' responses, this theme enabled a fuller understanding of the context of this study, that is, the way collectivistic consumers feel and think about CRM practices.

First, the researcher asked the respondents about their opinion, feelings and thoughts regarding such CRM campaigns. In order to include all respondents into this holistic analysis the researcher ensured that from the beginning of the interview they demonstrated at least some understanding of the CRM concept by providing several examples to them. Some of the respondents said that CRM campaigns can lead them to view the donor organization more positively, and many of them said that they are very skeptic towards such CRM campaigns because they do not trust either the donor company or the non-profit

organization. Another portion of the respondents said that this is not something that affects them in any way, and that it is of minimal importance to them because if they want to help they can do it by themselves. There are various factors that collectivistic consumers consider when judging companies participating in CRM, and these determine their attitudes towards such practices. The data showed a variety of views among the respondents, thus the researcher divided them into three categories, on the basis of the factors that dominated their thinking and influenced their attitudes towards CRM campaigns. In particular, the three different types of consumers' attitudes were: distrust-oriented, positive-oriented, and indifference and benefit driven orientations of attitudes. From the data, the 'distrust-oriented attitude' category dominates as it represents views and thoughts from the majority of respondents compared to the other two attitude categories (n=10), followed by the 'positive-oriented attitude' category (n=6), and lastly, the 'Indifference and personal driven - oriented attitude' category (n=4). Following, a detailed analysis of each attitude category is provided along with quotes that represent each of these categories.

6.3.1.1. Distrust-oriented attitude category

For this category, no transparency, disbelief and distrust were the primary factors determining responses to CRM, and the responses were generally negative. In particular, collectivistic consumers' attitudes in this category were predisposed to highly distrust CRM offers, because several respondents gave specific examples of scandals and ethical lapses in CRM campaigns that happened in the past. The following quotes provide a flavor of these examples:

"I think suspiciously and I think something else is behind this [CRM campaigns] because I know that they weren't going to the X NPO [pseudonym given regarding the NPO] so as not to reveal information that could cause any damage to the bank or the NPO], and the motivation of the banks is not to help indeed the people in need but to cover some illegal activities". (P. #6)

"If its without burdening the customer, it's ok [conducting CRM campaigns] but I do not know if the people involved are having some profit from it [from the CRM alliance], if someone gets money, or whether it is purely for charity and indeed all the money go there [to the cause]. Because, as it is shown by the X Charity [pseudonym used for protecting the identity of the NPO], it had a pile of money sitting in the bank, and at the end of the day it lost them [money] from the haircut that happened in Cyprus. Why they were so much money kept there [at the bank] and not given to the people who really needed them? [to the people for which the NPO served]". (P. #8)

Consumers' attitudes to CRM campaigns varied from outright disbelief to questioning the transparency of the campaigns. Their concerns centered around five primary issues: (1) distrust of whether the bank (donor organization) actually would donate anything or as much donation as it promised to the charity/ NPO (i.e., distrust towards the donor firm); (2) distrust of whether the charity/ non-profit organization would actually use anything or as much as it took from the banks to the causes they serve (i.e., distrust towards the charity/

NPO); (3) perceived inequity of the amount donated relative to the financial gain for the bank (i.e., low fairness of CRM offer); (4) perceived deception from the people involved in conducting the CRM campaigns (distrust and questionable transparency towards the CRM campaigns); and (5) potential advertising misuse through CRM campaigns in order to influence consumers to purchase banking products or services, that are deliberately overpriced or not needed, by manipulating their feelings and sensitivities (advertising manipulation of consumers).

For instance, participant 3 clearly states the perceptions of low fairness of the CRM campaign:

"I know that it [the bank] does that [CRM campaign] 100% for marketing. Basically, it [the bank] manipulates the people in pain in order for the bank to show off [for gimmick purposes]. It [the bank] will say 'I will give one million Euros in oncology', to show that the bank has thought of the cancer patients. But one million euro is very minimal for the bank." (P. #3).

In doing so, Participant 9 explains that she does not trust CRM campaigns because of her perceptions of advertising manipulation that banks do through CRM practices:

"I think that is a way for banks, because they are purely for-profit organizations, to try somehow touch the soul of the world in a different way so that the customer to prefer them [the bank] instead of other banks which didn't think to offer something back to the society. So, I think that this is a sneaky way to reach customers, and

because I know why they [banks] do it, I will not trust this organization because it does this [CRM campaigns], because deep down I know the reason why they [banks] do it". (P. #9).

Moreover, the distrust towards the donor firm is clearly shown by Participant 1 who said:

"Everyone is suspicious. What immediately comes [to your mind] is that, at the end of the day you will pay the charity and it comes to your mind that the bank will seek to pull more money in this way". (P. # 1).

This is also supported by Participant 16, who also distrusts CRM campaigns due to their questionable transparency:

"First, I'm suspicious. Each transaction and a vaccine? [example given by the researcher earlier in the interview]. Who controls this thing [CRM campaign]? How much is the vaccine? Who controls that indeed they give them [vaccines]? I guess the bank itself cuts and sews [Cypriot expression which means that it is tailored according to the motives of the bank, in other words, the bank does anything it wants]. Who controls this thing? I am not convinced by this thing. ... Personally I think that sometimes they [banks] exploit human suffering to advertise and promote their name and to link their name with something [philanthropic cause/ charity] to attract some naive customers. ... They simply use [in the CRM campaign] cancer people, a vulnerable group of people [the cause] and I don't like

this, it does not pulls me off a good feeling for the bank". (P. #16).

Finally, the quote below from Participant 2 clearly illustrates the distrust that participants have towards the charity:

"Because my view about the NPOs is same for all of them, whether they help or not, and it is not a good picture that I have for NPOs. These organizations [NPOs] make their charities but there is no guarantee for you that a big portion of those donations are not benefited by themselves [NPOs]". (P. #2).

Overall, the attitudes of this category express a high degree of consumer skepticism and are highly negative towards CRM. They respond by paying no attention towards CRM campaigns and refuse to change their view of such practices. This category entails the attitudes expressed by the majority of respondents, characterized by negativity toward CRM campaigns, and with the minimal chances of being influenced in any way by such campaigns.

6.3.1.2. Positive-oriented attitude category

The views and attitudes expressed at this category are positive toward bank involvement in CRM because they regarded it as a more humane organization that provides an important amount of help for worthy causes. As participant 5 said:

"I would say that it is correct; it is nice that they [banks] do this, to give part of their profits. That makes them more humane, not only to earn profits. The fact that part of my own money, through this, go to a good cause, this also helps my country".

(P. #5).

In particular, many respondents in this group had positive attitudes towards CRM campaigns because the act of CRM results in helping their society at large. These people regarded CRM participation as an indication that the company was willing to give back to society, which improved their image of the banks. Also, their positive attitudes emerge from a) their desire to help the cause and; b) their positive attitudes towards the charities/NPOs and the fact that they need support from businesses so as to further help the causes they serve. The following quote illustrates these insights:

"The first thing that comes to my mind when I hear that a banking organization participates or is actively doing this thing [CRM campaign] is that, today, in our country, there are people who can really need a financial support and especially people who have health problems such as people with cancer or young children that may need vaccines to effectively fight some diseases. Thus, it is very important and matters very much for the image I have for the bank when it does this thing [CRM campaign], and this is very important and I feel myself as part of all this effort and process that is conducted". (P. #18).

Also, members of this group were positive towards CRM campaigns because they felt that they were participating themselves in the act of donating through the CRM campaigns and this would made them feel good. This is illustrated by the words of Participant 18 above and by participant 20 who said:

"This is [CRM offers] what all banks should do once there are positive results, and I believe it has [CRM campaign]. It is good to be adopted by all banks and financial institutions. In addition to enhancing the confidence I have for this organization [bank], is good to know that your money is invested in such things". (P. #20).

Finally, in line with the views above, participant 14 also said that if these campaigns are innovative, he could proceed in cooperation with that bank:

"Considering that there are people around us with difficulties, and to be truth about it, the reputation of this organization who makes this [CRM campaign] is positively seen by me. And sometimes judging that this campaign is so innovative and it will offer to those people something good, I would cooperate with them [bank]. When I hear such acts that have to do with offering something to someone, regardless the fact that each organization has a priority to make profits and to grow up, I certainly feel very nice that there are people and organizations who are interested for their fellow citizens. I feel that some people and organizations have a sense of humanity". (P. #14).

As a concluding remark, the participants' attitudes entailed in this category have low degree of consumer skepticism and they are generally positive towards CRM campaigns. They respond by paying a lot of attention towards CRM campaigns and express positive attitudes towards the image of the corporate sponsor.

6.3.1.3. Indifference and benefit - oriented attitude category

The third and last category entails attitudes that show either indifference towards CRM offers or positive responses to CRM offers only in cases they have something to gain from it, such as to help causes or the locations they are affiliated with, as long as there is no cost on them.

In several cases, this category involved distrust of the firm. This usually meant skepticism about how much money the firm actually would donate to the charity, in other cases, the reservations stemmed from distrust towards the charity, as well as whether the bank really cared about helping the NPO versus simply improving profits. This insight is clearly captured with Participant 15 who said:

"If indeed they do it, and if indeed everything they say that they will donate are given, then ok. But as long as they are donated. As you think of all charities [irony in the voice tone of the participant]". (P. #15).

However, as Participant 19 states below, this distrust did not have nor a positive or a negative attitude towards the CRM campaigns and that such offers wouldn't affect in any way their view towards the CRM campaign:

"Surely these campaigns are conducted in order to advertise themselves [banks], is not so much for the charity but it's something good, even though philanthropy is not their primary goal. It's a good concept, a good act on behalf of them [banks]. However, it does not affect me directly because I will do what I do with the bank. It's not like the bank says to me 'give me 10 Euros for charity purposes', thus there is no impact on me". (P. #19).

In addition, even though some of the participants in this group attributed company participation in CRM campaigns primarily to profit driven reasons, they expressed a willingness to set their suspicions and concerns aside and view in a positive way CRM offers if they served their country or a cause in which they are affiliated with. For instance, participant 11 said:

"They sound good [CRM campaigns]. I do not feel something. Ok, when hearing a good campaign ... for example, you mentioned the Oncology institute that X Bank donates through its products [an example given by the researcher earlier in the interview process], especially if a relative of yours encountered such a health issue, of course it touches you and to some extent it will affect you. You see the bank with a better eye [Cypriot expression that means: the image towards the company is

improved], that it is not only a profit-driven organization [the bank] but it also helps". (P. # 11)

This is also supported by Participant 12 who said:

"I know that it is essentially done for the benefit of the image of the bank, because if the bank had nothing to gain is not reasonable to do it [CRM campaign]. On the other hand, through this [CRM campaign], a part of the population in Cyprus is helped and since I give some money and banks get some money from me as well, if they spent some for an institution [NPO/ Charity] is positive. It is not something that someone could say is bad. ... But personally nor hot nor cold [Cypriot expression that means indifference]. It does not affect me neither positively nor negatively because it is not a reason for me to be based on whether I will collaborate with a bank or not. ... You can say at least that they give something back to the society rather than not giving anything. You see them [banks] more ... [pause]... as if you see a person helping his fellow citizen on TV, it is the same feeling. So you say bravo, they gave something at least. ". (P. # 12)

In particular, as the comments from Participant 12 state, this participant category cares more about the help to be given to a cause or a geographical area they are affiliated with than the company's reasons for helping. Thus, compared with the other attitude categories, the indifference and benefit driven attitude participants are positive towards CRM programs under circumstances in which they have something to gain. Overall, in spite of their

approval, these respondents were not so much involved in the issue of CRM offers. They exerted little cognitive effort and used simple heuristics in responding to CRM campaigns. Perhaps, as a result, their positive image of the bank seldom translated into changes in their consumer behavior.

6.3.2. Discussion - Enfolding with the Literature

The interpretation of the results is informed by insights from the collectivistic orientation theory as well as the role of consumer skepticism towards CRM campaigns. In particular, the results led to the following observations: dishonest events experienced by consumers from such CRM campaigns, as well as their skepticism due to the manipulative advertising perceived by such campaigns, led to the identification of three types of collectivistic consumer attitudes towards CRM offers, namely, distrust-oriented, positive oriented, and indifference and benefit-oriented attitude categories.

The increased skepticism created either by the increased corruption within businesses or by phenomena of low transparency at CRM campaigns, led to the increasing distrust towards such initiatives by the majority of respondents. This increasing skepticism and distrust towards CRM campaigns which emerged by the majority of respondents, is in line with various recent studies, such as Youn and Kim (2008) (focused on an individualistic society), Kim and Lee (2009) (focused on an individualistic society) and Anuar and Mohamad (2012) (focused on a collectivistic society). Thus, the results indicate that, consumer skepticism towards CRM offers is present irrespective of the collectivistic or the individualistic mindset of the consumers.

However, the highly negative attitudes towards the CRM offers are, in some case decreased by the influence of the collectivistic orientation of the participants, findings that align with the empirical results found by Chang and Cheng (2015). In some cases, the respondents were solely positive by such campaigns. Thus, the findings led to the development of the aforementioned attitude categories. These mixed findings of consumer attitudes towards CRM offers are similar with the findings of Webb and Mohr (1998), who also examined how consumers think and feel about CRM campaigns, as well as the influence CRM has in their purchasing behavior. Even though their sample was taken from an individualistic society (U.S.), and the results of the various consumer attitudes are similar with this study, however, the negativity of their sample stemmed from skepticism about implementation and/ or cynicism about the for-profit organization's motives, while in this case, the negativity of consumers stems also from distrust and low transparency of such campaigns, with real life examples of dishonest CRM events known by the respondents, as well as the distrust towards the charities, which led to the emergence of these views and attitudes towards such programs.

Continuing, a portion of the positive attitudes of consumers examined in this study, stemmed from the condition of CRM offers to help causes or locations in which consumers are affiliated with, a finding that could possibly be explained by the proponents of the collectivistic orientation perspective. Adding to this, this finding is not evidenced at Webb and Mohr's (1998) study which was based on data gathered from participants of individualistic societies. In contrast, Wang (2014), found that for-profit firms should cooperate with causes that have national impact in China (a collectivistic society), as there is a tendency of achieving egoistic enhancement through individual charitable giving, a

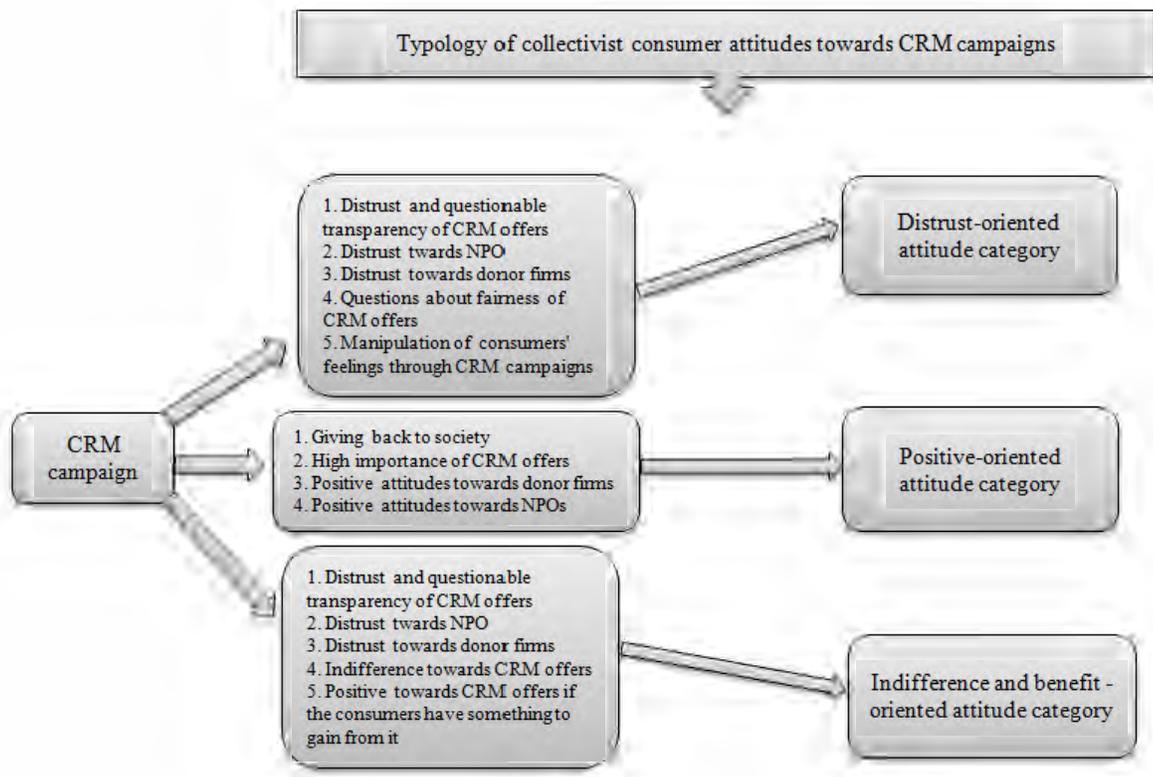
finding that aligns with the findings of this research that relate with the distrust and benefit oriented attitude category.

As regards to the findings entail within the positive oriented attitude category, these are in line with Chang and Cheng (2015) who examined whether and how psychological antecedents of consumers, including mindset, influence consumer skepticism toward advertising in a CRM context, and found that a collectivistic mindset is negatively related to skepticism toward advertising, while an individualistic mindset is positively related to CRM skepticism. These comments are also in line with La Ferle et al. (2013) who investigated the attitudes toward cause-related marketing campaigns in India and the United States and found that the former nation, which is characterized by a collectivistic mindset, was more positive towards CRM campaigns than their American counterparts which belong to the individualistic mindset. In doing so, an individual with a collective mindset emphasizes group goals over personal ones (Triandis, 1995).

Moreover, as individualistic and collectivistic mindsets are two different dimensions, an individual could experience and exhibit both tendencies simultaneously (Triandis & Gelfand, 1998; Chang & Cheng, 2015). Therefore, a consumer with a collectivistic mindset could be both skeptic towards CRM campaigns while at the same time still value group sharing and harmony, a fact that adds to the explanation of the differences between the identified attitude categories of respondents.

Figure 6.1. below provides an overview of the identified collectivistic consumers' attitudes towards CRM practices.

Figure 6.1.: Collectivistic context of CRM campaigns



Demographic factors have also been shown to influence various CRM outcomes in prior studies (i.e., Berger et al., 1999; Deshpande, 1997; Irwin et al., 2003; Ross et al. 1992; Roy and Graeff, 2003; Youn and Kim, 2008). Thus, the researcher explored any associations between participant's socio-demographic characteristics and their responses Table 6.1 below shows how the members of each group are distributed on socio-demographics. Given the participants of this study were of similar educational level due to reasons explained before, gender, age, marital status (married/ single) and children (yes or no) were the focus in this thesis. As regards to age, the researcher applied the categorization of Webb and Mohr (1998), in relation the the sample of this study, thus, participants were divided into two age cohorts: Baby Boom (between the ages of 32 and 50), and Baby Bust (31 years of age or younger). Finally, since there were significant defferences among participants in

terms of occupation and an applicable categorization cannot take place, an analysis of this demographic characteristic was not going to be useful. Adding to this, as extant literature (i.e., Kropp et al., 1998; Luo, 2005; Nelson and Vilela, 2006) did not indicate an important relationship between occupation and CRM, the former was excluded from the socio-demographic analysis.

Table 6.1.: Comparison of Consumer Categories according to Socio-Demographic characteristics

		Distrust-oriented attitude category		Positive-oriented attitude category		Indifference and benefit-oriented attitude category	
		n	%	n	%	n	%
Gender	Female	5	50%	2	33.3%	2	50%
	Male	5	50%	4	66.7%	2	50%
Age Cohort	Baby boom (32+)	6	60%	4	66.7%	1	25%
	Baby bust (up to 31)	4	40%	2	33.3%	3	75%
Marital Status	Married	7	70%	4	66.7%	1	25%
	Single	3	30%	2	33.3%	3	75%
Children	Yes	4	40%	3	50%	0	0%
	No	6	60%	3	50%	4	100%

As is shown in Table 3, the positive-oriented attitude category had the largest proportion of men, while the other two categories were evenly distributed between men and women. This finding differs from the results of other CRM studies (i.e., Moosmayer and Fuljahn, 2010; Ross et al., 1992;) that showed a more positive response by female consumers towards CRM campaigns because they assign a higher valence to a cause than do males, and prosocial behavior constituted the basis for explaining gender differences (Ross et al.,

1992). However, the results of this study are supported by Anuar and Mohammad's (2011) study who found, although not in a significant degree, that male compared to female have slightly more favorable response towards CRM campaigns. In addition, even though prior studies found that female are more positive towards charitable giving, a possible explanation of the even distribution between men and women as regards to the first and third category (these categories relate more negatively with CRM claims) could be the fact that in today's era, increased consumer skepticism towards CRM campaigns has altered the way both men and women see such campaigns more negatively, irrespective of their sex. Adding to this, Wang (2014) showed that in collectivistic societies (the author's sample was taken from China) gender has no significant influence on consumer attitudes towards CRM claims, whereas female consumers are more positive towards CRM campaigns in individualistic societies (sample taken from USA). This finding could possibly explain why: a) Cheron et al. (2012), Moosmayer and Fuljahn (2010) and Ross et al. (1992), found that women are more positive towards CRM claims (since their sample was taken from Japan, Germany and USA respectively, countries characterized as individualistic), and; b) why the findings of this study are different from the previous three studies and align with Anuar and Mohammad's (2011) and Wang's (2014) findings.

As regards to age cohort, in both distrust-oriented and positive oriented-attitude categories the majority of respondents were included in the baby boom age category, whereas in the indifference and benefit-oriented attitude category the majority of respondents were coming from the baby bust cohort. This finding would suggest that younger consumers give the least attention to the CRM campaigns today in contrast with older people which have certain beliefs and attitudes, either positive or negative, towards CRM initiatives. In terms

of marital status, the findings show an increased percentage of married people in the first two categories, whereas the results are reversed in the last category. These findings may suggest that married people are more concerned about such campaigns (either positive or negative) and their intended outcomes, whereas single people are indifferent about such initiatives. Finally, in terms of children, the results showed, an almost even distribution among the participants for the positive and negative oriented categories, whereas the results for the indifference and benefit-oriented attitude category show that people with no children are either not interested for CRM campaigns at all or if they show some interest is because they have something to gain from it. Our results here align with the results from Langen's et al. (2013) study, which found that being married, being older and having children positively influences helping behavior. It is noteworthy to say that the authors conducted their study within an individualistic society (Germany), thus, these factors could possibly explain such beliefs and attitudes in both individualistic and collectivistic societies.

6.4. Theme 2: Cause Type

This theme provides an in-depth understanding of consumer attitudes towards the type of cause, their perceptions and mechanisms in choosing the cause type and the impact of having the option to choose the type of cause on a.) CRM effectiveness, in terms of

coverage, customization and reduced skepticism and; b.) their positive WOM persuasion behavior. This theme is divided into three subthemes.

6.4.1. Sub-theme 1: Consumer attitudes towards the type of cause

The first subtheme deals with collectivistic consumers attitudes regarding the cause in a CRM campaign. Towards this direction, the researcher asked the respondents about their opinion, feelings and thoughts regarding the cause that a charity / NPO represents in the CRM alliance. The researcher also provided participants with examples of the four major categories identified in the literature (Lafferty & Edmondson, 2014), namely: health, human services, environment and animal.

6.4.1.1. Importance of cause: Primary and Secondary causes

All 20 participants expressed preferences, in terms of priority of the type of cause, thereby naturally splitting the cause types into two categories: primary and secondary causes. All 20 respondents included both health and human services categories in the primary causes category. As Participants 7 and 11 said:

"I think what has to do with saving a human life is most important. Now either a baby or an adult, it does not matter. After this, education is important. Just, first of all is to be alive, to save lives. I am interested in anything that can improve a person's life at any level, in order to have an opportunity because he lacks things in

life, while for me is so easy to have them but for the other [person] is not given". (P. #7).

"For me, personally, health issues would be more significant, things that have to do with health, because the life of someone being in danger is one thing, and to be educated or the environment is another thing. The issues that have to do with human life, in my opinion, are more important. I would put above all health issues, after human services, and lastly the environment and educational things". (P. #11).

In line with the preferences mentioned above, some of them were having a special preference on causes that focus on children. Participant 2 clearly shows this preference:

"Yes and no. Normally it does not matter because the aim is to help. On the other side it plays a role. Each thing [cause] is necessary. So, each one should put in his mind a priority. Somehow you should try to help them all. But there might be a priority order here without wanting to take away the importance of the other [causes]. Regarding education, I wouldn't give money, I would put it last. Because what is most important, education or 5 years old children who have cancer? Environment? To spend money on the environment is less important than a 5 years old child who has cancer". (P. #2).

This preference for health issues, with direct mention towards children is also clearly illustrated with Participant 14 who said:

"Definitely they [types of causes] all have something good to offer, everyone [NPO/charity] in its own field. And certainly, to operate [charity], it means that people realized that there is a problem in some fields [types of causes]. They serve a purpose, whether it is the atmosphere, cleaning the environment or the health of people or children, and some other issues [causes] that occur. If I would put a priority, certainly for me is health more important, I would also put children as a priority and after the environment and animals". (P. #14).

The general message from the respondents was that human life is above all and then everything else follows. Consequently, participants categorized as secondary causes those that deal with environmental and animal issues.

6.4.1.2. Consumer-cause affinity/ identification

Apart from the primary and secondary categorization observed in participants' answers, the majority of them clearly showed preference and emotional attachment with a specific cause that is included in the primary category. This preference emerged due to personal identification and/ or affiliation with the cause, or through a friend of them, a relative, or a familiar person. This insight is implicit in the following quotes:

For instance, Participant 5 illustrates an identification with cancer related causes:

"Yes, it's important [type of cause] because if I had a problem, or if I had someone that I know or a relative of mine at the Oncology department, I was going to appreciate it even more [CRM campaign] because I would feel that I am helping even more a relative or a friend of mine [through the CRM campaign]". (P. #5).

Identification with cancer related causes is also illustrated via Participant 6 due to a family history with that disease:

" If I put them [types of causes] in order, in terms of importance, it depends on their specific purpose. That is, what disease [the cause focuses] and what cause for children? For instance, I would prefer people with cancer because of a family history ... " (P. #6).

Continuing, Participant 10 prefers causes that deal with multiple sclerosis health issues due to an affiliation of that disease with a person from her family:

"Of course it plays a role for me the purpose that the charity represents. I would have preferred charities related with diseases and children. In particular I would like to help people who face multiple sclerosis because a person from my immediate family has this disease, and also because I have never heard of people receiving assistance with such problems". (P. #10).

A preference with cancer related causes is also shown by Participant 15 due to a personal identification with that disease:

"When I hear it [CRM campaign] ... especially if its related to cancer, because I am associated a bit more, I feel a little more sensitive, and if it's something I can do,....., I could go on purpose to help .. " (P. #15).

Thus, from the above quotes, it can be seen that participants had different preferences of the cause type according to personal experiences who identified them more with a specific cause. While, for instance Participant 6 was identified with a charity focusing on cancer related causes due to a personal experience from her family, Participant 10 showed a preference and emotional attachment with causes that focus on multiple sclerosis due to her affiliation with the cause, through a member of her family too.

6.4.2. Sub-theme 2: Attitudes towards choosing the cause type and CRM effectiveness

The second subtheme deals with the attitudes of informants in choosing the cause in a CRM campaign. When informants asked about their opinion in choosing the type of cause, all of them responded positively and the reasons provide a proof of the proposed three outcomes for CRM effectiveness. However two of those informants also expressed negative attitudes, thus, the researcher categorized respondents' attitudes into two subthemes: 1) the positive impact of choice of cause type on CRM effectiveness and b) the negative attitudes towards choosing the cause type.

6.4.2.1. Positive impact of choice of cause type on CRM effectiveness

Cause type customization

To start with, CRM effectiveness, in terms of cause type coverage, is supported by the answers from the respondents with positive attitudes in choosing the cause in the CRM campaign. According to the respondents, by choosing the cause type at the CRM campaign, it allows them to select the cause for which they believe it's most important to help. This insight is evidenced in the following quotes:

"It is important to choose, because I might find it more important to contribute to education than to environment or to something else". (P. #5).

"I prefer to choose the cause because I would prefer to choose the cause that is linked with health issues because I think health is everything. Certainly, I would choose to make a donation for health care issues because this is what I find most important. Why not having this feature since I will have the option to choose the cause type for the donation". (P. #8).

These insights are also clearly illustrated by Participants 10, 11 and 20 who said:

"I would love to have the possibility to choose the cause that the charity represents when the bank conducts a CRM campaign, because I do not think that all non-profit

organizations produce the same work, as well as I do not think that all causes are of equal importance. I wouldn't like the donation to go to an animal welfare organization since I do not like animals". (P. #10).

"I would like choose because it sounds different for someone if the cause relates to health, to tell them that the donation will go to the oncology institute, and different the environment, if you say that it will go for the protection of whales which are in danger of being eliminated [sense of irony in the way participant expressed the sentence regarding the whales]. Also, I would like to choose [the cause] because a relative of mine could be faced with a disease, and I could see the suffering discomfort he passes through, for example if he had cancer, so I would like to help cancer patients. Or, the same if I had a relative who was suffering with his kidneys, etc., because you do not realize well what the condition of nephropathy is and how much they suffer. Depending on what you experienced in your life, you do your options". (P. #11).

"I would prefer to have the option [to choose]. You have this option to donate on what you think, as an individual, what is best and what is not a waste of money, you feel better that you help more to an important cause". (P. #20).

In addition to the above quotes, respondents also stated that, by choosing the cause type at the CRM campaign, it allows them to select the cause for which they have the highest affinity or identification and are sensitive with.

As Participant 1 said:

"It would be very good and positive [to choose the cause] because, first of all, for everyone some issues [causes] leave us indifferent because we are not so aware and sensitive about them. To have the option to choose a topic [cause] that you are more sensitive or believe that there is a greater need about it, it is something positive. I would like to chose [the cause] rather than having a default choice". (P. #1).

This is also shown be Participant 2 who argued that:

"I want to choose because if I want to help, why not to give it [donation] to institutions [charities/ NPOs] that I have a direct contact and relationship with". (P. #12).

In line with this, Participant 16 also said:

"This thing [to choose the cause] is very important. It will have more meaning to me to do it [engage in a CRM campaign] because it has to do with my own values, interests, sensitivities, the feel and pleasure that I donate to something that is much stronger for me than to offer for another purpose that I may not have that important interest". (P. #16).

Cause Type Coverage

CRM effectiveness, in terms of cause type coverage was also supported through the respondents' answers. In particular, according to the respondents, in having multiple causes from which they can choose at a CRM campaign, it covers a wider spectrum of consumers that have different cause preferences and affiliations. In other words, it provides a greater coverage of causes, thus, it corresponds in greater cause coverage that satisfies consumers' cause type heterogeneity preference. The following selection of quotes reflects direct evidence of this argument:

"Yes I would definitely prefer [to choose the cause]. The fact that you choose has to do with your sensitivities, we are talking about donation, so everyone has different sensitivities. For instance, to me it could be more significant to donate for deprived children, but for someone else it may be the protection of whales". (P. #7).

"Because I think everyone likes to have the right of choice, because my experiences are different from your experiences. I may have a particular preference for cancer patients, while for you it may be for kidney patients. If they say that the money will go to people with cancer, because you may not experienced something like that or anyone of your relatives, then I do not care. In contrast, if you had the right of choice, you could possibly choose kidney patients if you had someone yours with that disease". (P. #11).

"I think that for everybody it plays a role [to choose the cause]. When you hear something that you are more sensitive about it you will prefer it, because, for each one of us it touches us something different. If someone hears about animals he could be more sensitive than if he hears about cancer. Some other people, if they hear about blind people [cause focus], they could be a little more aware than for kidney patients. Or when you're a parent or a grandfather you are sensitized regarding issues [causes] with babies than for animals. It depends on each person". (P. #15).

Reduced consumer skepticism

The positive attitudes among the majority of participants were also supported by the fact that the procedure of choosing the cause type increased their perceptions in controlling the donation procedure.

The following selection of quotes among the participants reflects this insight:

"Yes [prefer to choose the cause]. And since you'll have the choice of the cause, because I choose where and why, I am going to give another euro by myself. When I choose it, it means that I decide for the results [the cause focus] and I would give by myself an additional euro". (P. #3).

"Regarding the cause focus, I believe that the decision [of the bank] to determine the cause, because the bank is comprised by people, to decide whether to donate on people with cancer or kidney problems or something else, it means that someone

inside the bank took this decision because he may has a personal experience on a particular disease and helps the specific disease. Thus, the fact that finally we are given the choice, we decide where our money [the donation] would go". (P. #9).

"As before, the possibility of choosing it makes you more involved, you have the control of where to give [cause of the donation]". (P. #12).

In addition, their perceptions in controlling the donation procedure increased their perceptions of fairness for the CRM campaign processes (perceived procedural justice). In turn, these perceptions decreased their skepticism towards the CRM campaign. As Participant 15 said:

"If I have the option, yes [likes having the choice]. You have that feeling that you control the specific situation [CRM campaign and where the money, in terms of cause focus, will be donated] yes. You are listened and your choice will be taken into account, the procedures are fair and they will do what I say." (P. #15).

6.4.2.2. Negative attitudes towards choosing the cause type

Role of guilt

Despite the fact that all respondents were highly positive in having the possibility of choosing the cause in a CRM campaign, two of them expressed that, at certain circumstances, they wouldn't prefer to have the choice of choosing the cause. In particular,

if their preferences and affiliations were with more than one of the cause type options provided by the bank, they wouldn't prefer to have the choice because they would have feelings of guilt, due to the fact that they choose one cause and they deprive the donation for the other cause. The following quote explains this insight:

"If you give me three options and one has to do with babies, I would like to choose because I'm sure I want my money [donation] to go there. But if I had 3 choices in which I was very sensitive about the 2 or all 3 of them, this could create me a feeling that I helped this [cause] and not the other one. For instance, if they [causes] had to do with children who have problems, or natural disasters, or education, yes, here I would like to have the right of choice because I know I do not want to donate at environmental purposes nor to education. I know the things that I do not want, so these causes for me are not an option and I will not have regrets later regarding my decision". (P. #9).

Choosing multiple causes

However, the solution of eliminating possible feelings of guilt in choosing the cause was given by the participants themselves. In particular, the participants argued that if they had the option of choosing multiple causes instead of having the possibility of choosing only one option, this would eliminate any possible feelings of guilt that could emerge from their choice. The following quote from participant 9 provides a direct evidence and explanation of the above discussion:

"I feel that the responsibility that lies with my decision [to choose the cause] is negative for me. I'd rather tell them to divide my donation in two halves and donate here [this cause] and there [that cause]. With this, I would be okay. But to pick one of the two that I am sensitive about it, it would be very difficult and negative for me". (P. #9).

This mechanism of avoiding the emergence of feelings of guilt was also stated by Participant 12 who said:

"For instance, from the 3 Euros you give, to have multiple choices on where to donate them, one euro in this cause, the other [Euro] to the other cause, etc. Thus, you help all causes you care about and you know that you give at all of them something. If you give me that option I would be ok and I wouldn't engage into the process of thinking which cause to choose and where to give or not". (P. # 12).

6.4.3. Sub-theme 3: Impact of choice of cause type on positive WOM persuasion behavior

This subtheme deals with the impact of choosing the cause type in a CRM campaign on respondents' WOM persuasion behavior. When asked if choice of cause would made them tell about the CRM campaign to others and why, all respondents responded positively and the mechanisms that triggered that behavior include: 1) Trust development through the perceived transparency and fairness of the procedure; 2) Perceptions of enhanced donation impact for the selected cause type; 3) Innovativeness of the CRM campaign and; 4)

Customer engagement and perceptions of importance of their role in the CRM campaign. The following third level sub-themes provide further explanations of the abovementioned results.

6.4.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior

The first underlying mechanism identified in the interviews conducted is the perceived transparency, which was created through the perceived control over the procedure in choosing the cause type of the CRM campaign. In turn, according to the informants' responses, perceived transparency leads in developing trust, in terms of the belief that the CRM campaign will honor its promises as well as of an ethical behavior from the involved parties, which in turn provokes a positive WOM persuasion behavior. As Participant 7 said:

You do the choice consciously and you can say that I have confidence that by choosing this cause I feel inside me that indeed they [bank] will give these money for a good cause and there will be no unethical exploitation or anything else [bad]. Instead, there will be more confidence that you did something proper". (P. #7).

This is also illustrated by Participant 14 who said:

"I would definitely recommend it [CRM campaign]. And the reason for my recommendation would be the fact that, look, it provide us with the possibility to

choose the cause that we will contribute, so there is transparency, and also because the bank considers important my priority regarding who I want to give the donation from the profits it has gained from me". (P. #14).

And in line with Participant 18 who argued:

"Yes I would tell that because through these processes [choosing the cause] the bank makes them [processes of CRM campaign] known to the public, and these actions make me feel more confident about it, because there is control at the procedures, and that these donations, these money are given to those who really need it". (P. #18).

6.4.3.2. Perceptions of enhanced donation impact for the selected cause type

Perceptions of enhanced donation impact of the preferred and/ or affiliated cause by the participants were a dominant reason in engaging with positive WOM referral behavior. That is, the majority of participants stated that, by referring to others the CRM campaign in which you can choose the cause type, this would contribute further in helping the cause they are affiliated with, or causes that are of significant importance. This insight is evidenced in the following quotes:

If there was a specific charity from the choices [of causes] that the bank donates, which matches with my own preferences, my beliefs, ... and a friend or relative of

mine had similar beliefs and preferences with my own, yes I would say it. If it was a colleague, or my mom that I know that she would have the same ideas with me, I would recommend her to buy the product. (P. #5).

"The fact that we are given the option to know where our money [donation wise] go, and for me that cause is very important, I would recommend it to others, I was going to tell them that it is very important to help that cause. If I felt that this cause was important to me I would encourage others and convince them to do the same thing". (P. # 9)

This underlying mechanism is also evidenced by Participants 10 and 12 who argued that they would tell such a campaign with choice of cause type to others because in this way they can choose and further help children and babies with problems or in need:

"Surely if I choose the cause of where my share would go, I would recommend this bank and, hence, its products to my friends and relatives in order to help either a group of children or people experiencing a particular disease. For example if the donation will go to the children of my community whereas their parents have financial problems, I would recommend my bank to all villagers and I would urge them to buy the product so as to also help in their way". (P. #10).

"Yes I would say it, after all you do it [recommend it] and a non-profit organization gains some more money. In addition to the fact that the bank donates something and

you will be able to know where you give. Because you choose the cause, you may feel better giving for something linked with babies and not for the environmentalists or the protection of animals, thus it would play an important role to say it". (P. #12).

Finally, this insight is also evidenced by Participants 13 and 19 who said:

"If I had a person from my near environment, who had a problem and I feel that this person will be helped further, there is no doubt that I would recommend it to others since the bank helps my own person and some money indirectly go to the person I know". (P. #13).

"Yes, I would recommend it so as not to waste donations for charities that they are not so much in need, and; why not give somewhere [charity wise] where there is enormous need. So many people are dying". (P. #19)

6.4.3.3. Innovativeness of the CRM campaign

Two informants also mentioned that they would tell about this CRM campaign in which you can choose the cause if it is very innovative and differs from all the other CRM campaigns. The following quotes illustrate this statement:

"Yes, ok. Again, because it is a concern, it makes you choose, it seems a revolutionary campaign, thus you discuss it with others". (P. #1).

"You would definitely say it because it is also something original, because it is not something that occurs often, to have the chance to choose". (P. #16).

6.4.3.4. Customer engagement and perceptions of importance of their role in the CRM campaign

In addition, informants' responses illustrated that when given with the possibility to choose the cause type, they feel engaged in the CRM campaign and this makes them tell about it. Also, they feel that they actively help and add value to the cause, leading in perceptions of enhanced importance of their role in donations through CRM campaigns, which is further magnified through positive WOM persuasion behaviors. In particular, respondents' comments showed that they believe they are meaningful agents through their decision to choose and perceive greater personal causality through their choice. In turn, these feelings led to an enhanced perception of their role in the CRM campaign and this enhanced role is further bolstered and magnified through positive WOM persuasion behaviors. For instance this insight is clearly illustrated by Participant 4 who said:

"I would say it [CRM campaign] if it gives me the possibility to choose the type of cause. I would tell about it [CRM campaign] to others because it is very important to say: 'yes, the money it [bank] donates to the cause, I chose for which cause to be given'. In this way I feel that I, myself, do that contribution. Is important to me

because I choose the type of cause, and second, because it would give me more satisfaction to say that I chose. These reasons would make me say it". (P. #4).

This is also clearly illustrated by Participant 9 who argued that:

"I would fully recommend it because I have this strength [to choose], this feels more of my contribution than if you tell me that the cause is fix and there are no choices. I told you that the fixed campaign, I will not discuss it at all. But this [the possibility to choose the cause] I would, because it makes me feel like the donation has much more gravity, like it is my offer. Through the process of choosing, it's like you do the donation. You get a sense of responsibility with your choice and that ... it feels like it is yours, you want to go well [the CRM campaign]. I will also would like to know how many customers chose that cause". (P. #9).

As well as by Participant 16 who said:

"Usually the bank has the power and tells you that this [CRM campaign] will be in this way. However, in this occasion it gives you the feeling that you have a significant role to play and therefore, as a customer you are more important. It takes into account and respects your opinion, thus I would tell that [CRM campaign]". (P. #16).

6.4.4. Discussion - Enfolding with the literature

The results relating to the choice of cause theme provided some very interesting insights. In particular, the results led to the following observations:

First, respondents categorized the types of causes into primary and secondary. It is very remarkable the fact that all respondents had similar beliefs into what type of cause is characterized as primary and secondary. The health related causes as well as human services causes were classified as primary by all respondents and if these types of causes were involved there was a greater positive effect on attitudes toward the CRM campaign. The environmental and animal related causes were classified as secondary. These findings are in line with Lafferty and Edmondson, (2014) who empirically found that consumers' attitudes towards the cause in the CRM alliance is stronger and more favorable when they concern and benefit human beings rather than those that deal with environmental issues or animals, and with Demetriou et al. (2010) who also empirically found that consumers feel that certain types of causes are seen as primary, such as antidrug societies, anti-cancer societies (most important) and protection of children's rights. These findings are also confirmed through the literature by Cornwell and Coote (2005) and Lafferty and Edmondson (2009), who found a strong influence of primary causes (e.g.: breast cancer) on consumers' attitudes by valuing them more highly over the secondary ones. Adding to this, the findings of this study showed that the heterogeneity of consumer preferences towards cause types based on cause importance, is also linked with the respondents' socio-demographic characteristics, as a number of causes have links with specific socio-demographic groups, thereby confirming the heterogeneous findings from extant literature. In particular, when it comes to marital status and children, married people with children appear to have more interest in causes linked with babies and children, as the majority of

respondents embedded in both socio-demographic categories (six out of seven) rated as most important causes that help children and babies. A possible suggestion would be that both the paternal and maternal instinct might explain the children babies and link. These findings are in line with various studies from extant literature, such as Corbishley's and Mason's (2011) study which was conducted in South Africa (collectivistic society), or as mentioned above, with Demetriou's et al. (2010) study which was also conducted in Cyprus. In contrast, the majority of respondents that were embedded in the single status category, or married but with no children, rated as most important causes that focus on health issues in general, thus, further supporting the above link and supporting the heterogeneity of consumers' attitudes and preferences for cause types.

However, despite the findings of this study, as well as the ample support from the literature, a study conducted by Liston-Heyes and Liu (2010) showed that marketing practitioners lack of such knowledge, because the selection of causes with which the financial services sector is linked with during a CRM alliance, is classified as of secondary priority, and the most popular examples include arts-related causes.

Second, apart from the primary and secondary categorization regarding the type of cause, consumers clearly showed positive attitudes, preference and emotional attachment with a specific primary cause due to either, their personal identification with the cause, and/ or their affiliation through a close person of them (i.e., a relative, or a friend). To start with, the identification of consumers with causes, is similar with the findings of previous CRM studies, such as Bhattacharya and Sen (2003) and Lichtenstein et al. (2004) who showed a positive relationship between consumers' feelings of affinity or identification with a cause, which in turn drive favorable brand attitudes and brand choices. Similarly, the study

conducted by Cornwell and Coote (2005) showed that consumer identification with a nonprofit organization enhances positive consumer evaluations of its corporate donor, which also increases their purchase intentions toward those donors. Also, the fact that consumer-cause identification occurred solely with causes from the primary causes category is confirmed through the literature by Vanhamme et al. (2012), who found that consumers tend to produce higher levels of identification with causes that serve primary needs, such as relieving poverty, health issues, etc.

Third, the findings from this theme showed that respondents were highly positive towards choosing the cause in a CRM campaign instead of being preselected by the for-profit organizations (donor companies), results that are consistent with the previous findings of Arora and Henderson (2007) and Robinson et al. (2012). Regarding CRM effectiveness, respondents' answers provided evidence that choice of cause type results in cause type customization and coverage, results which are similar with the previous findings of Arora and Henderson (2007). The findings also confirm that choice of cause is preferred than a preselected cause because of the perceived control over the procedure which results in a decrease of their skepticism over the CRM campaign. However, the results also uncover a negative attitude in choosing the cause, because: if the act of choosing occurs between causes for which consumers are affiliated and are emotionally attached with more than 1 of the cause options, it creates feelings of guilt, as their choice of a certain affiliated cause will deprive the donation for the other affiliated cause. This finding was not identified by Arora and Henderson (2007) and Robinson et al. (2012). Unexpectedly, the responses from the informants also provided the solution for avoiding the emergence of such negative feelings of guilt through the choice of multiple causes and not just one, findings that are not

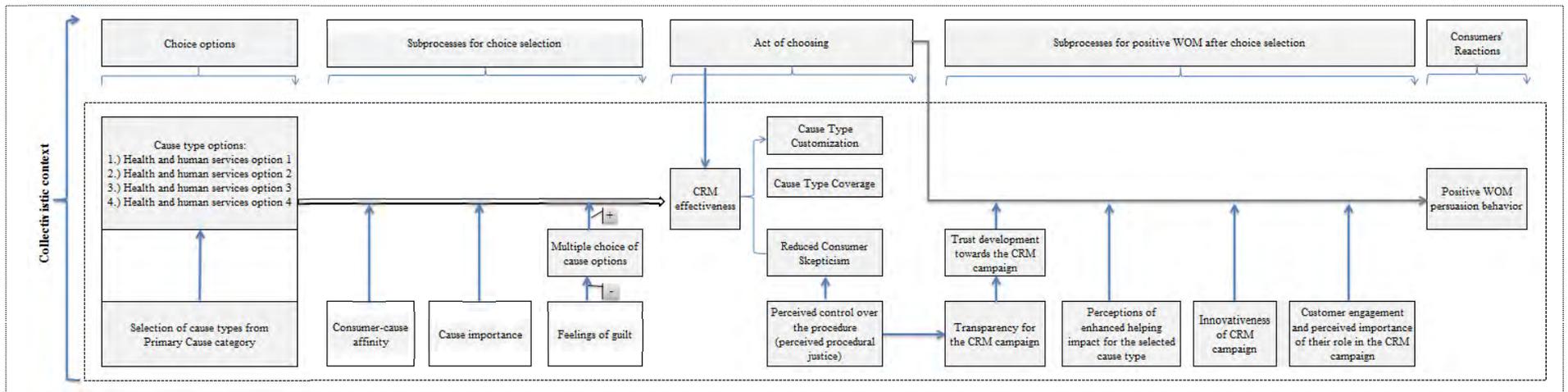
identified in previous literature. The above findings show that cause type options in a CRM campaign with choice must come from primary causes, since consumers will mostly choose primary than secondary cause categories. If companies entail choice options from the secondary cause type category that would minimize the usefulness of the act of choosing.

Fourth, the findings show that the perceived control over the procedures (procedural justice) provides respondents with perceptions of high transparency in CRM campaigns which in turn positively affects trust development. The results also show that the development of trust affects respondents' positive WOM persuasion behavior, results that coincide with Vlachos et al. (2009) findings which demonstrated that trust plays an important role in positively influencing CRM induced attributions on patronage and recommendation intentions. Moreover, the results also show that the choice of cause in a CRM campaign is characterized as something innovative and this innovativeness provokes positive WOM persuasion behaviors. This insight is similar with La Ferle et al's. (2013) study which found that Indian consumers perceive CRM campaigns more novel and attribute higher levels of altruistic motives for organizations engaging in this tactic than Americans. In doing so, these findings are also similar with studies outside the CRM domain, such as Bone's (1992) findings which showed that perceived novelty can spark positive WOM behaviors, and by (Moldovan et al., 2011) which found that product originality can create buzz. In addition, respondents' answers showed that they would engage in positive WOM persuasion behaviors because they perceived that in this way they could further help the cause they think as more important or are affiliated with. Finally, the findings showed that the act of choosing creates perceptions of increased importance of consumers' role in helping the cause at a CRM campaign, it creates the perception of being

meaningful agents (Botti & McGill, 2006), which in turn sparks WOM persuasion behavior in order to bolster the enhanced role they perceive they have when they select the cause in CRM campaigns (Burger & Rodman, 1983; Chambers & Windschitl, 2004). This finding is similar with the previous findings of Robinson et al. (2012) which found that these perceptions positively affect attitudes towards purchase intentions. Finally, the results showed that customer engagement in the donation process also contributed in positive WOM persuasion behaviors.

Figure 6.2. below provides an overview of the cause type part of the final framework that derived from the findings.

Figure 6.2: Cause Type construct from the Final Framework



6.5. Theme 3: Cause proximity

This theme enabled a better understanding of consumer attitudes towards the cause proximity in terms of local, regional, national or international causes, their perceptions and mechanisms in choosing this structural element in a CRM campaign, as well as the impact of having the option to choose the cause proximity on a.) CRM effectiveness, in terms of coverage, customization and reduced consumer skepticism and, b.) their positive WOM persuasion behavior. This theme is divided into three subthemes.

6.5.1. Sub-theme 1: Consumer attitudes towards the cause proximity

The first subtheme deals with collectivistic consumers attitudes regarding the cause proximity in a CRM campaign. Towards this direction, the researcher asked the respondents about their opinion, feelings and thoughts regarding the cause proximity of the charity / NPO, in terms of local, regional, national or international causes at a CRM campaign. All twenty participants expressed preferences, in terms of cause proximity, thereby splitting the cause types into two categories, according to their responses: a) local, regional, or national causes on the one hand and, b) international causes on the other hand.

6.5.1.1. Local, Regional, or National causes

Nineteen out of twenty respondents expressed preferences for either local, regional or national causes. From those respondents, the majority showed more preferences in terms of local or regional causes, while some others on national causes and few of them didn't mind

whether the cause is local, regional or national, as long as it concerns their country. These responses demonstrate the collectivistic mindset and the effect of the in-group boundaries on the responses of each informant. The general meaning of the informants' responses was that they preferred to help their country first and then the rest of the world. The following selection of quotes reflects direct evidence of the above discussion:

To start with, Participants 3 and 6 said that they prefer the donation to be given within Cyprus, answers that also show the loosen collectivistic in-group boundaries involved:

"Look, because I am Cypriot and because Cypriots are a bit racists, I would easily prefer if you [bank] help a citizen in Cyprus, something for Cyprus. Because, let's be honest, Cypriots are a bit racists, every Cypriot citizen will first think of his home [country], we first become well and then to help outside from Cyprus. Thus, I would prefer the donation to stay within Cyprus. To help first Cyprus and then we help outside [international]". (P. #3)

"I think it would play a role if it was international. To explain: It would not mind if it was in Lakatamia [local area in Cyprus] or throughout Cyprus, but if it was international it would play a role. I would rather help the people of Cyprus first and then the rest of the world, because in Cyprus there are too many people who have problems". (P. #6)

In addition, this insight is also illustrated by Participants 4, 9 and 11 who, as the quotes below illustrate, prefer the donation to be given either locally (their neighborhood) or regionally. Also, from these informants' answers one can observe the strong ties and with restricted in-group boundaries as they prefer to give the donation to someone more near to them:

"As a typical Cypriot I would like to help my neighborhood, at a local level, because as close ties you have with your province or in your neighborhood, certainly it is there you want to give the charity". (P. #4)

"As a customer, I would prefer the donation to be given locally. So if you come to tell me that you would help the municipality I live in, I would love it a lot. Basically I prefer my place, in Cyprus, because I think, let the others help their countries". (P. #9)

"Yes, it affects me. Because, personally, I prefer to help my country, my place, my neighborhood and not some remote place outside Cyprus". (P. #11)

Also, several respondents chose local, regional or national cause proximity because when causes are proximate to them, they perceive that they may get something in return (social exchange theory), such as: to see the impact of their donation to a local cause, or to benefit from improved conditions. These insights are evident in the following quotes:

For instance, Participant 1 states that by having a local cause you can benefit indirectly:

"Yes, It plays a role. The fact that you help your municipality you feel that is something that will be actually done, that the donation will go there, and you will benefit indirectly. In this area there are people who you may know and could meet them somewhere. You're more sensitive when it is something more local. The nation-wide, the more general is lost. If it's something local you feel it more specific, that you will see if the money goes there. (P. #1)

Similarly, Participant 10 argues that she prefers that the CRM campaign has a local cause that helps poor children in her community, in other words, the donation to benefit the community she lives in:

"I would like to help poor children because this phenomenon is intense within the community in which I live in, and, because, these children will be able to enjoy basic things, such as clothing or even a trip with their family on Sunday, things that are basic for some of us". (P. #10)

In doing so, Participants 17 and 18 prefer a cause that is proximate to them or in Cyprus, so as to see the impact of their donation:

"I prefer to have more immediacy with the place it will serve [give the donation]. Not to be somewhere that for me ... I do not care, for example, if Paphos [city in

Cyprus] has flooded. I prefer to see the impact of the donation. That is, to know that in a school here in my area poor children are eating for free because I help here. And the immediacy in these things [donations] I think will win the customer. If there is no immediacy, the donation is an object hovering, i.e.: the customers do not see immediate results. It's like UNISEF in which you do not know what is going on". (P. #17)

"... if you are part of a society such as Cyprus, which is a small country with few inhabitants compared to the world, and certainly we know each other, surely I would prefer to support my place and a non-profit organization who pursues its activities in my place, either local or in the country in general. Because I know that these contributions will go somewhere near to some people that I will see on television, to the news from the local newspapers". (P. #18)

6.5.1.2. International causes

Only one participant said that she would prefer an international cause. Although this respondent is an exception, it is instructive to explore her decision to choose the international cause further. She was especially concerned with what was the ‘right’ thing to do in terms of where they need more help, and continued by assessing that internationally there are countries where help is much more needed than in Cyprus:

"I think that third countries have more need, while locally we help each other. On that scale, the result is clearly based on the help of the whole world if they live or not [people in third countries], whether or not they will be vaccinated ... This is how I see it. No one ever died in Cyprus from hunger, or illness. However, in these countries [people in third countries] people may be dying every five minutes". (P. #7)

6.5.2. Sub-theme 2: Attitudes towards choosing the cause proximity and CRM effectiveness

The second subtheme deals with the attitudes of informants in choosing the cause proximity in a CRM campaign. When informants asked about their opinion in choosing the cause proximity, sixteen out of twenty responded positively and the reasons of their positive response support the proposed three outcomes for CRM effectiveness. However four of those informants expressed negative attitudes, thus, the researcher categorized respondents' attitudes into two subthemes: 1) the positive impact of choice of cause proximity on CRM effectiveness and b) the negative attitudes towards choosing the cause proximity.

6.5.2.1. Positive impact of choice of cause proximity on CRM effectiveness

Cause proximity customization

According to the respondents (that were in favor of choosing the cause proximity at a CRM campaign), when choosing the cause proximity of a CRM campaign, it allows them to

select the cause proximity which is more proximate to them and for which they have the strongest ties. Also, through their choice they could indirectly benefit themselves. Thus, these reasons provide evidence that choice of cause proximity positively affects CRM effectiveness, in terms of cause proximity customization. This insight is evidenced in the following quote:

"It looks a very good idea to choose the geographical effect of the cause. If I had the choice, in some cases I would choose to help members of the community in which I live. In some other cases I would choose to help and some institutions that helped my people in the past, whether they belong to a region or across the island, but certainly not an international cause because I wouldn't like the donation to be give somewhere out of the country since there are people in our country that need help".

(P. #10)

Similarly, Participants 14, 17 and 20 clearly illustrate this insight:

"I would prefer the bank to give me the option to choose because probably someone who is from these areas [cause proximity choice options] to be known to you and be within the options, so you want with your own way, through a collaboration with a bank, to help this institution which can serve known people to you, your friends, locally". (P. #14)

"Yes I want to choose because I may have an affinity with someone sick in a specific area. Or because I have in my mind that a local area needs money because I know there is a problem in that area". (P. #17)

"By choosing geographically, I have expectations that I will see these changes, to be something that I will see it [the impact of the donation] slowly-slowly. You may not see it in one day or in a month, but slowly you will see that it helps. On the contrary, if the donation goes somewhere outside Cyprus, unless it is my own choice, I do not know where these money [from the donation] go, I cannot have expectations to see the change from the donation". (P. #20)

Cause proximity coverage

According to the respondents that were in favor of choosing the cause proximity, in having multiple options from which to choose this structural element at a CRM campaign, it covers a wider spectrum of consumers' diverse cause proximity preferences. In other words, they state that by choosing either a national cause or a cause that corresponds to a region within the country, it provides a greater cause proximity coverage that satisfies consumers' heterogeneity in cause proximity preferences. This argument supports the fact that choice of cause proximity positively affects CRM effectiveness, in terms of cause proximity coverage. The following quotes synthesize the bulk of this discussion:

"I would prefer the possibility of choice. Depending on where one believes that the help is needed, the geographic choice, I believe, it would cover customers' preferences as to where the donation to be given". (P. #4)

"I was going to say [choose] in the country, now if it is in Nicosia or Limassol, for me it will not be important, though normally I consider that the bank should give the choice. For instance, you stay in Limassol and you buy a card [debit or credit card linked with a CRM campaign.]; you [customer] also have a familiar person that is in a hospital or institution; you must give him [customer] the choice if he wants the donation to go to that organization [NPO/ charity] in that area. Since most charities have an account in almost all banks, you can put the donation into the account that the customer chooses, it's nothing difficult to do". (P. #12)

"To have the choice of where the donation to go. And there should be options for each region in Cyprus because if it's only in Nicosia, then the donation will be given to help only Nicosia [city in Cyprus]. However Paphos [city in Cyprus] may also needs help. So, it is good to have options for the regions. Although I want to give here [the participant means Nicosia which is the city he lives], however it must not be only Nicosia, there must be a choice, for example, to give to Paphos too". (P. #20)

Reduced consumer skepticism

The positive attitudes among the majority of participants were also supported by the fact that the procedure of choosing the cause proximity enhanced their perceptions of controlling the donation procedure. This, consequently increased their perceptions of fairness for the donation process in the CRM campaign (perceived procedural justice), which in turn resulted in reduced skepticism. The following selection of quotes among the participants reflects this insight:

To start with, Participant 1 said:

"Yes it is very good [have the cause proximity choice]. First of all, it seems to have some control of where the money is going. You have this feeling that you know where the donation goes. If it's not somewhere specific, you're not sure if the money [donation] will go or not. With these options that the bank gives you, you have the feeling that you can exercise some control. You feel it more specific, that money will go right there". (P. #1)

In the same vein, Participant 2 said:

"Since I have a disbelief in banks, automatically it means that I would like to say where the money [donation] will go. I would like the option to choose so I can tell him [bank] to go there or around the world. Because there can be interests [by the bank] for the preselected choice, whereas in my case there will be no interest. For

example, the Bank of Cyprus began its operations in Nicosia and its preselected choice could be to help only people from Nicosia, to donate to the poor of Nicosia".

(P. #2)

Adding to this, Participants 5, 16 and 20 also clearly illustrate this insight:

"I prefer to choose because this can cause me a bit the feeling that once I choose myself it's harder for them [bank] to trick me. With the options you feel that you have the strength ... it's up to you to choose where ... I decide where the donation will go". (P. #5)

"Yes, I prefer because in this way I know for sure that they will not try to trick me, that in fact the money will go where, it is a mechanism where there is transparency. I would feel assured that indeed the money [donation] will actually go there". (P. #16)

"Generally it would make me feel better, because I choose where the money to go. Up to a point you have the control that this money went where you chose. ... Always, if you can have a personal choice to manage something, even small, it always makes you feel more directly that you help than by being impersonal by coming to tell you that it's already helping there. It's not visible and you have no proof that it happens". (P. #20)

6.5.2.2. Negative attitudes towards choosing the cause proximity

Role of guilt

Despite the fact that the majority of respondents were highly positive in having the possibility of choosing the cause proximity at a CRM campaign, four of them expressed that they wouldn't prefer to have this choice. In particular, they wouldn't prefer to have the cause proximity choice because, their decision of which region would receive the donation will create them feelings of guilt if they believe that another region also needs help. The following quotes explain this insight:

"I feel that in this way [choosing the cause proximity] ... I can get into a dilemma and say that with my choice I will help this area and I will not help some others. And this thing will create feelings of guilt to me. I choose to give a donation here and not in another area but also the others are in need. I feel I take a little responsibility ... I think I may not like it [having the cause proximity choice]. ... Once I choose I feel that I tell the bank to help there and not give in other areas. This is the negative part ... maybe because of my character. So, I may have preferred to tell me [bank] that we are donating here and that's it. So I may prefer the others [bank] to tell me what shall I do so as not to feel compunction". (P. #9)

"I may not want to choose because after, you feel bad that you cut the donation from another region. It is better to give [donation] somewhere that I know there is a need. That interests me. Surely it is better to help your own rather than strangers

but I do not know if I would like to have the choice. I would feel bad to say I want to help people from Larnaca and not from Paphos. I do not want to have this choice, to say this thing. If the bank wants to help them [people from Paphos], ok, but I was going to say inside me 'help people from Larnaca too'. I do not want to have this responsibility because it's badness". (P. #19)

Changing cause proximity choice over time

However, some of those participants also proposed a solution for minimizing the emergence of guilt in choosing the cause proximity. In particular, the participants argued that if they had the possibility of choosing more than one regions throughout the overall duration of the CRM campaign, this option of multiple choices would eliminate the possibility of experiencing feelings of guilt, as suggested by the following quotes:

"I would prefer if there was a possibility to change the area after some time, so as the money [donation] to go somewhere else, in order not to give the donation at the same place constantly. For instance, by using my card to choose the donation to go to Larnaca for this year, and then to have the possibility to tell them [bank] to change the location and to give the donation to Paphos region; to be able to change my choice. I would feel better with myself because I help besides there, to elsewhere too. Depending on the events that you see around you, which areas are in more need, because these things vary, these things are not stable, so it's better to have the option of changing your choice over time". (P. #8)

"I would prefer the bank to give me the option to choose occasionally other locations. So, even if I do not choose from the beginning this place [the other options], if in the future I believe that the place from my initial choice would not need help anymore, to have the option to make another choice. So I will not feel qualms". (P. #9)

6.5.3. Sub-theme 3: Impact of choice of cause proximity on positive WOM persuasion behavior

This subtheme deals with the impact of choosing the cause proximity in a CRM campaign on respondents' WOM persuasion behavior. When asked if choice of cause proximity would make them tell about the CRM campaign to others and why, one respondent replied that choice of cause was not an important factor in telling about the CRM campaign to others:

"For the location I think no, it's not an important factor in order to tell about the CRM campaign to other people. I think it does not affect me enough to create the impression that: Ah! Look! This bank gives me the option to choose where geographically the donation will go". (P. #4)

However, the other nineteen out of twenty respondents responded positively and the mechanisms that triggered that behavior are the same with choice of cause theme and include:

1) Trust development through the perceived transparency over the procedure; 2)

Perceptions of enhanced donation impact for the selected cause proximity 3) Innovativeness of the CRM campaign and; 4) Customer engagement and perceptions of importance of their role in the CRM campaign. The following third level sub-themes provide further explanations of the above discussion.

6.5.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior

The first underlying mechanism identified in the interviews is the role of perceived transparency through the perceived control over the procedure which emerges from the act of choosing the cause proximity of the CRM campaign. In turn, according to the informants' responses, perceived transparency enhances trust development towards the CRM campaign, in terms of the belief that the CRM campaign will honor its promises and that the involved parties will keep an ethical behavior. As a consequent result of this trust, consumers' responses clearly showed that they would engage in a positive WOM persuasion behavior.

Examples of these are implicit in Participant 2 who said:

"The fact that you choose the place it gives you more confidence that there will be no fraudulence. It gives you more transparency in your mind. The extra feature of choosing makes you feel better because of the transparency. If the banks choose the place, we, Cypriots, are prejudiced that there is something behind their decision

and that someone makes profits from it. So, once you choose, it eliminates that possibility. So, yes, I would say about this campaign because it is a good thing to be asked and choose the place. On the basis of the transparency, I would say it". (P. #2)

This insight is clearly illustrated by Participant 14 too:

"For me I think the possibility of choice as to where it donates [the bank] pulls out even more the feeling of transparency. You feel that nothing is hidden behind the act of the bank and that the intention is pure, to help based on the preferences of the customer.... I believe that this contributes even for the bank to gain the trust of that person and for that reason I would say about this campaign to others". (P. #14)

And by Participant 18 who said:

"Yes [I would say it], and the reason is obvious. I'd tell to someone that I know: look, this bank gives you the opportunity to choose the place you want and which you can give your contribution and that in this way, you know that the donation will be given to the beneficial owner, the place that you believe that is truly in need". (P. #18)

6.5.3.2. Perceptions of enhanced donation impact for the selected cause proximity

Perceptions of enhanced donation for the selected cause proximity was a significant reason in engaging in a positive WOM referral behavior because, the majority of respondents stated that: by referring to others the CRM campaign in which you can choose the cause proximity, this would contribute further in helping their country and/ or the geographical location they are affiliated with and through this they feel they could indirectly be benefited even more. This insight is evidenced in the following quotes:

"I would say it because it would be more direct. That is, if the people to whom I would tell about it are [live] in the same geographical area that I chose, I was going to say it to them, because, for example, to use their card they help a non-profit institution which is close to us. Also, because maybe the people that can be helped by that institution to be somebody near or next to you that you personally know". (P. #5)

"I would recommend this product and I would urge them to buy it in order to help people in our environment. For example, if the donation would go to people of my community, then I would recommend this product to all my fellow villagers and would urge them to buy it". (P. #10)

This is also supported by Participant 4 who argues that by saying it to others you maximize the prosperity of the society, meaning that: if more people (of the given society) learn about

the CRM campaign with choice of cause proximity, the donation to be given for that society will maximize:

"Yes, definitely I would tell it. We live in a society that we all want to prosper, they all have the necessary and essential to live as well as they can. Thus, I believe that to say about such actions it raises the prosperity of a given society, either you choose somewhere locally, either a region, or in the country". (P. #14)

6.5.3.3. Innovativeness of the CRM campaign

Two informants also mentioned that they would tell about a CRM campaign with choice of cause proximity because it is very innovative and differs from all the other CRM campaigns. The following quotes illustrate this statement:

"Because it would be something new, it's not common, it would be something that I would definitely discuss. This thing [CRM campaign with choice of cause proximity] would be a topic for discussion with my near environment [people near me]. I was going to talk about the possibility they give you for choosing the place, and say that since I chose this option, someone else can help elsewhere. It is something that raises debate because it is about choice, I got into thinking in order to choose, so, certainly I was going to discuss it with others". (P. #9)

"Yes I would say it because it is something too original, it's something that puts me in the process to think, to participate in this thing, and therefore it stays more in my mind, it makes me think about it, to think which region to choose, so it is something creative for the customer, rather than only telling you [bank] that we donate here".

(P. #16)

6.5.3.4. Customer engagement and perceptions of importance of their role in the CRM campaign

As with cause type, informants' responses illustrated that when given with the possibility to choose the cause proximity, they feel engaged in the CRM campaign and this provokes WOM persuasion behaviors. Also, they feel that they actively help and add value to the selected cause proximity, leading in perceptions of enhanced importance of their role in donations through CRM campaigns, which is further bolstered and magnified through positive WOM persuasion behaviors.

As Participant 6 said:

"To choose the place it makes me feel that I help personally, so to say it to others I would feel that I help more, and I know that the other people would also say it further; and if all purchase the X card which gives 10 % donation, I would feel that I mobilized this thing". (P. #6)

In particular, respondents' comments showed that they believe they are meaningful agents through their decision to choose the cause proximity and perceive greater personal causality through their choice. In turn, these feelings led to an enhanced perception of their role in the CRM campaign which is enhanced through positive WOM persuasion behaviors. The following selection of quotes reflects evidence of these mechanisms that triggers informants' WOM persuasion behavior:

"By choosing I feel that I have an important role to play, I get a role, I have an opinion. The bank gives me this power to do this thing. Thus, I think that to me it is worthy of a discussion. Here you discuss a simple thing that you do, you will not discuss such a thing? With the preselected choice I wouldn't feel the responsibility, so I wouldn't enter in the process to discuss it". (P. #9)

"By saying it you feel useful as a citizen and as a person because you help your country. You would say it because this organization [bank], at least, it gives you the chance to help your people in your country". (P. #15)

6.5.4. Discussion - Enfolding with the literature

The findings of this theme provided some very interesting insights. First, respondents clearly showed preferences in terms of cause proximity, which refers to the physical proximity of the cause supported by the CRM campaign to the consumer (Cui et al., 2003). The clear preferences of the respondents of this research is in line with predictions from the

social exchange theory which depicts that people attempt to maximize their self-interest (Bagozzi, 1979), as well as with the collectivistic in-group boundaries of collectivistic consumers. Therefore, as shown from the majority of informant's answers (19), identification occurred in either local, regional or national causes as opposed to international causes, because they were more proximate to them, and they perceived that they could benefit from improved conditions and/ or see the impact of their donation to a local cause, and because of their preferences to help areas within their society so as to indirectly help people that belong within their collectivistic in-group boundaries. In terms of socio-demographic characteristics, there was no observed association between cause proximity and respondents' socio-demographic status. Continuing, from those, few had no preference between local, regional or national preferences, while the majority preferred either local or regional causes instead of national causes. These results are in line with previous research such as Hou et al. (2008) who had similar findings with Chinese citizens. As regards to studies focusing on individualistic societies, similar results were found by Grau and Folse (2007) and Ross et al. (1991), yet other research states no significant differences due to cause proximity (Ross et al., 1992) or even more support for national causes compared to local causes (Cui et al., 2003).

Second, the findings showed that the majority (16) of respondents favored the possibility to choose the cause proximity in a CRM campaign instead of being preselected by the for-profit organizations (donor companies). In particular, similar to the choice of cause type, their responses proved that choice of cause proximity impacts CRM effectiveness in terms of cause proximity customization by allowing consumers to a) select the causes that are proximate to them and for which they have the highest geographical affinity (collectivistic

in-group boundaries) and b) because they could indirectly benefit themselves (social exchange theory). Also, the results showed that choice of cause proximity impacts CRM effectiveness in terms cause proximity coverage, by covering a wider spectrum of consumers' diverse cause proximity choices. Cause proximity customization and coverage have not been researched in previous literature, however, the explaining power of customization and coverage is similar with the previous findings of Arora and Henderson (2007) which focused on cause type customization and coverage. The findings also confirm that choice of cause proximity is preferred than a preselected cause because of the perceived control over the procedure which results in a decrease of their skepticism over the CRM campaign.

Also, few respondents (4) uncovered a negative aspect in choosing the cause proximity, because the act of choosing between regions within the society for which consumers belong, it creates feelings of guilt, as their choice of a certain geographical region will deprive the donation for the other regions. In terms of socio-demographic characteristics, the results here showed an interesting relationship with a certain sociodemographic group. In particular, gender seems to be linked with feelings of guilt when selecting the cause proximity, as all four respondents that felt feelings of guilt were women. This finding could be explained with findings from the psychology discipline. In particular, guilt, belongs to the self-conscious emotions which are moral emotions that motivate adherence to social norms and personal standards and appears in early childhood after the development of self-awareness (Else-Quest et al., 2012). Towards this direction, research conducted on gender differences on emotions maintain that women experience more guilt than men, as women's' guilt predisposition is higher for women than men (Plant et al., 2000). These gender

stereotypes towards guilt were also confirmed by studies on consumer related matters from the marketing discipline, such as Cruz et al. (2013) and Hanks & Mattila (2013). Adding to this, the relationship between gender (women) and feelings of guilt on choice selection of cause proximity was not observed on the emergence of guilt for selecting the type of cause as both sexes declared such feelings. A possible explanation for this difference is the fact that when consumers (women) choose the type of cause, their affinity with the cause is a very important underlying mechanism for choosing the cause type which in turn, it possibly minimizes feelings of guilt to emerge. Furthermore, once again, the responses from the informants provided the mechanism for avoiding the emergence of negative feelings of guilt, which was: the choice of multiple regions over time and not choosing just one option at the beginning of the CRM campaign. Thus, with this mechanism, choice of cause proximity satisfies the preferences of consumers in terms of cause proximity, without having the possibility to let feelings of guilt emerge. In general, whilst consumer attitudes towards cause proximity have already being discussed in prior literature (e.g., Ross et al., 1992; Cui et al., 2003; Grau & Folse, 2007), the possibility of consumers to choose the cause proximity has not been researched. Thus, it is imperative that more studies must investigate this option in other contexts too.

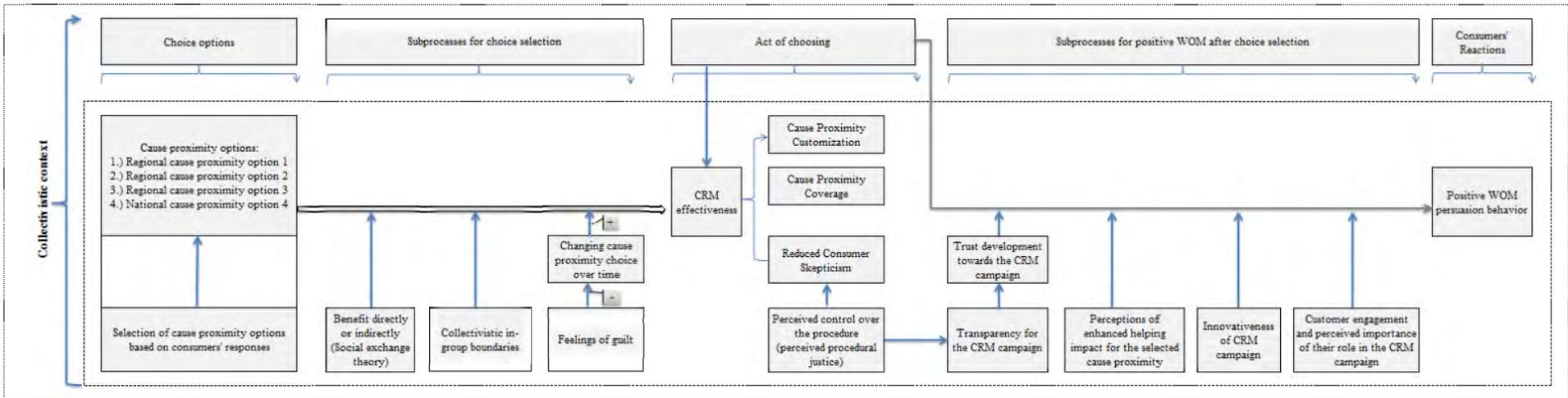
Finally, the results show that choice of cause proximity positively affects positive WOM persuasion behavior and the underlying mechanisms are similar with the previous theme. In particular, informants' answers showed that they would engage in positive WOM persuasion behaviors because they perceived that in this way they would further help the cause proximity they chose. Also, for the majority of respondents, the perceived control over the process which emerges from the selection of the cause proximity in a CRM

campaign, leads to perceptions of high transparency for such campaigns which in turn enhances trust development. As a consequent result, the development of trust affects respondents' positive WOM persuasion behavior, results that are in line with Vlachos et al.'s (2009) findings that trust plays a significant role in positively influencing recommendation intentions of CRM campaigns among Greek citizens (collectivistic society). Moreover, the results also show, more intensely than the choice of cause, that the choice of cause proximity in a CRM campaign is characterized as something very prototypical and this originality/ innovativeness sparks positive WOM behaviors. These findings are similar with studies on WOM conducted within both collectivistic (La Ferle et al., 2013) and individualistic societies (Bone, 1992; Moldovan et al., 2011).

In conclusion, the findings showed that choice of cause proximity provides engagement in the donation process which also contributes in positive WOM persuasion behaviors. In doing so, the act of choosing the cause proximity creates perceptions of perceived responsibility and increased importance of consumers' role in helping the selected cause proximity at a CRM campaign. In turn, these perceptions constitute a mechanism for WOM persuasion behavior in order to bolster the enhanced role they perceive when selecting the cause proximity in the CRM campaign. Interestingly, these findings align with the results of studies from other disciplines which were conducted on individualistic societies (Burger & Rodman, 1983; Chambers & Windschitl, 2004), thus, this underlying mechanism could possibly triggers positive WOM persuasion behaviors irrespective of the cultural context.

Figure 6.3. below provides an overview of the cause proximity construct from the final framework, which was finalized according to the findings.

Figure 6.3: Cause Proximity construct from the Final Framework



6.6. Theme 4: Type of donation

The last theme of this research includes informants' attitudes towards the type of donation in a CRM campaign, in terms of money, materialistic donations and employee time. In addition, the theme analyzes informants' perceptions in choosing the type of donation in a CRM campaign and the effects of this choice on CRM effectiveness in terms of customization, proximity and reduced skepticism, as well as on their WOM persuasion behavior. Theme 4 is divided into three subthemes that represent the aforementioned findings respectively.

6.6.1. Sub-theme 1: Consumer attitudes towards the type of donation

As abovementioned, the first subtheme deals with respondents' attitudes regarding the type of donation in a CRM campaign. Towards this direction, the researcher asked the respondents about their opinion, feelings and thoughts regarding the type of donation that is given to the charity / NPO during a CRM campaign, in terms of money, materialistic donation, or employee time. Fourteen participants expressed preferences, in terms of the donation type, for various reasons, thereby confirming the heterogeneity of respondents' preferences, while the rest of the informants argued that they would select the type of donation according to the cause type (perceived cause - donation type fit).

6.6.1.1. Consumer attitudes towards money as a donation type

One fourth of the respondents expressed preference for money as the type of donation to be given in a CRM campaign even though for some of them money create feelings of mistrust. The reasons of their choice rely on the fact that: first, they can be used immediately; second, the charity will use the money in terms of how they better serve its needs and; third, respondents feel they are more involved in the process of donating through money, than if the bank sends donation in kind or bank employees. The following selection of quotes reflects direct evidence of the above discussion:

First, Participant 7 shows this mistrust about money, however she supports the fact that they can be used immediately, and that the charity will use the money according to what it needs more:

"I think all 3 donation types are great help. Certainly money is always the mean to help directly and immediate resolve problems. On the other hand, through this way [donate money] you must know that they will not be exploited by someone and that they will actually go for that purpose. Of course, all right, and the material goods are important type of donation as well as the help from employees. But I think money is a little more important because with them you can buy material things and everything else that you need as a charity." (P. #7)

Second, Participant 19 supports these insights and underlines the fact that the charity will use the money in terms of how they better serve its needs:

"The money, because with them they [charities/ NPOs] will buy food and clothes. But perhaps with the money you don't know how they will use them. But logically when they go to a charity that needs them, they will probably use them to cover their needs. It may be more useful than the other types of donation. They may want to buy some machines for those that cannot walk, thus, if I send them food, I will not help them so much". (P. # 19)

Third, Participant 12 clearly states that he feels more involved in the process of donating through money than the other types of donation.

"As an individual, with money you are connected more with the donation because it links you directly with it. By giving money, you know that the bank took them from you and from the other and gave them [to the charity]". (P. # 12)

6.6.1.2. Consumer attitudes towards a materialistic type of donation

Continuing, five informants stated that they prefer the materialistic type of donation to be given in a CRM campaign for the following reasons: First, it is more tangible to see materials, such as vaccines, instead of money, to be given as a donation to a cause, it is verification that the donation is given. Second, they perceive that by giving materials you

minimize the possibility of irregularities and enhance the transparency of the CRM campaign. The following quotes provide direct evidence for the above discussion:

First, Participant 5 supports the argument that materials are a more tangible donation and it is a proof that the donation is given:

"The money, I think you cannot control it. We hear about these things but now in our ears they are fine letters [an expression which means not important]. We do not know for sure if they [banks] give the money that they say they give. I would prefer to be something more tangible, such as vaccines, food, medicines. The idea with the staff is very interesting but I think it does not apply on all things. That is, if we had to do with a natural disaster, yes; but for the oncology institute?" (P. #5)

Second, Participant 9 also supports the above argument:

"Once I hear it, because for me the act of donating, especially from organizations that have to do with profits [banks], it immediately comes to my mind the issue the money ... What I immediately think is that it will not give the money, the money will not go to the charity or in the right place, they will not give the full amount of the donation. To be honest, money causes my insecurity because we hear so long for frauds that were happening with these campaigns, and because as a society we help, we saw many times that money went to the wrong hands, they fooled us. So, to give money to non-profit organization, it causes me insecurity. What does not cause

me insecurity is materialistic donation. ... If it's food, medicines, vaccines, tangible things, these things will be used by people who actually need them, so they will go to the right hands and I feel better in this way". (P. #9)

In doing so, Participant 9 continues by arguing that even though materials is the same with employee time, however the latter type of donation is not preferred because: a) its not applicable in all circumstances, and; b) bank employees may not give 100% of their effort in helping the cause during the period of donation:

"Now, regarding the bank employees, again it depends, because I will put the employee to do something that he does not feel doing it himself; and he offers help to a charity simply because the bank is committed ... Not because he [employee] wants, but because he is forced by his manager. No, I wouldn't want to put someone in the process to offer if he doesn't want to offer, and neither he will offer 100% of his capabilities as long as it helps the charity". (P. #9)

Finally, Participant 15 clearly states the argument that by giving materials you minimize possible unethical lapses that could occur with other types of donation and enhance the transparency of the CRM campaign:

"First it would be the medicine, and after the money because I have the doubt if indeed are given, and since the other [charity / NPO] will get a check for one million Euros, how will I know what they will do with that million. How do I know if

the Director of the NPO will not get an amount for himself? So if they are given in medicine or medical devices, it will be solely for that purpose and it will not be feasible to be used and exploited by anyone else". (P. #15)

6.6.1.3. Consumer attitudes towards employee time as a donation type

In addition, four respondents stated that they would choose the employee time as the type of donation that the bank should give to the charity/ NPO for the following reasons:

First, it's important for them to see the human effort in helping a cause because it gives them the motivation to help too. Participant 10 provides a flavor of this argument by saying that:

"It plays a huge [significant] role! If I see the human effort to help a cause, it motivates me to help myself. With the money there is always the issue of transparency, we are never sure if they are actually given to the purpose [cause] for which they are collected. There are cases where material donations are very important help, but I would prefer to see the human effort". (P. #10).

Second, by giving employee time you minimize the possibility of irregularities and enhance the transparency of the CRM campaign. As Participant 4 argues:

"Of course it plays a role because for me the best is to offer human resources

because there is transparency, there can be no irregularity in it. The bank will send for a specific time an X number of people, thus, I think there's more transparency and less risk of wrongdoing". (P. #4).

Third, it is more tangible to see bank employees help and thus, it is a verification that the donation is given. The following quote by Participant 16 illustrates this argument:

"When something is more concrete, that is, watching people on the street to collect money, I think is more convincing to me that indeed this thing [CRM campaign] is done. You cannot question it, is done indeed. It may not be very good what I say, but for me this thing [employee time] convinces me, to see that this thing is indeed happening. If you give some money to the oncology institute, this may be more important, but as a customer, because they are away from me, I do not see it, I do not know, subconsciously it does not convinces me. The fact that you see them [bank employees], that they do this thing and they leave their jobs to help, for me is very important". (P. #16).

6.6.1.4. Perceived cause-donation type fit

Finally, six respondents stated that they would choose the type of donation according to the cause focus of the charity/ NPO. In other words, their choice depends on how they would perceive which donation type is most appropriate for the charity/ NPO (perceived cause -

donation type fit), thus the perceived cause-donation type fit dimension is confirmed. This finding is evident in the following quotations:

"It plays a role. It depends on the campaign. For poor children who are struggling with illnesses, in that case by buying vaccines, you know that you buy vaccines and give specifically for that. If it [bank] tells you that it gives money, the donation is not specific. In other types of campaigns it could be different. In other cases you may think that giving volunteers is more appropriate for you; ... I cannot say that one is better than the other. Depending on the purpose of the cause [type of cause], one type of donation instead of the other [donation types] may be better for that particular cause". (P. #1).

"I was going to assess each case separately. Perhaps on one occasion I was going to choose the money while in another occasion to choose the vaccine. It depends on what I have at that time in front of me. I cannot say vaguely. For example, it sounds different if Bank of Cyprus gives money to the oncology institute than if Piraeus Bank buys a machine for the anticancer society in Cyprus. Possibly in one case I would choose money but in another case to choose material goods instead of money. It depends on what options I have in front of me". (P. #11).

"It depends which organization [cause] the bank wants to help. If the purpose of the charity is to help people that are stroke by earthquake or a flood, I believe to provide its [bank] employees is important. If it was to help children who are hungry or starving families, to give food or money or coupons it would be better.

Depending on the purpose". (P. #17).

6.6.2. Sub-theme 2: Attitudes towards choosing the type of donation and CRM effectiveness

The second subtheme deals with the attitudes of informants in choosing the type of donation in a CRM campaign. When the researcher asked participants about their opinion regarding the possibility of choosing the type of donation, seventeen out of twenty responded positively and the reasons of their positive response confirmed the positive impact of choice of donation type on CRM effectiveness, in terms of donation type customization, donation type coverage and reduced consumer skepticism. The other three informants were negative in choosing the donation type and they expressed an alternative option: to give the choice to the charity/ NPO to choose what type of donation it needs more.

6.6.2.1. Positive impact of choice of donation type on CRM effectiveness

Donation type Customization

Respondent's positive attitudes regarding the choice of the type of donation in the CRM campaign provided evidence of the positive impact it has on CRM effectiveness, in terms of donation type customization. In particular, by choosing the type of donation at the CRM campaign, it allows respondents to select the types of donations that prefer and for which

they perceive it fits better with the type of cause. This insight is evidenced in the following quotes:

"I would like to choose because I believe that each cause has a type of donation that for me it suits more. For example, in environmental causes, I prefer to see the employee of the bank outside and help than to tell me that they [bank] will give money to the charity for the protection of the environment". (P. #9)

"Yes, I would like to choose because, for a particular case, in my mind, I may have the perception that it is better to buy medicine or equipment for the oncology institute than to give some money. The issue of choosing the donation type plays an important role for me". (P. #11)

"I like having the choice, so as the type of donation to be closer to my beliefs and preferences. Just to feel relaxed and comfortable that I said my point of view, that the donation was given as I was thinking to do it by myself". (P. #15)

Donation type Coverage

Continuing, respondent's positive attitudes in choosing the type of donation at the CRM campaign explained also how this choice of construct positively affects CRM effectiveness in terms of donation type coverage. According to the respondents, in having multiple options from which to choose the type of donation, it covers a wider spectrum of

respondents' differing preferences and perceptions of cause-donation type fit. The following quotes synthesize the bulk of this insight:

"Yes, because it's like each person thinks. As with elections for a president and you wish to vote for the one you think is the best, and so is this, this is how it goes". (P. # 3)

"I think that it would be a good move to be able to choose the type of donation ... yes, because you can choose any option, through the various choices, that you prefer as the type of donation to be given to the charity". (P. # 7)

"By giving me the choice for the type of donation it shows to me that this bank is able to offer not only money, but if the customer considers that the bank should give people, to has that as an option too". (P. # 14)

Reduced consumer skepticism

A significant reason in which the majority of participants were positive in choosing the type of donation at a CRM campaign was once again the fact that the act of choosing the type of donation increased their perceptions of controlling the donation procedures (perceptions of procedural justice). These perceptions in turn, decreased their level of skepticism towards the CRM campaign. The following selection of quotes reflects this insight:

"Well, I like it because I choose, and not the impersonal bank or X people of the Board who may have interests and say 'let us send drugs because I'm the one who brings this medicine.' I would feel that I choose and 'I' is very important in this case." (P. # 6).

"I prefer it because, if I had the choice, I would feel that I can manage the money that the bank would donate and come from me; to choose the way in which you [the bank] will donate them for this organization [charity/ NPO]". (P. # 14).

"I prefer to choose just because I will have the option, I will impose to the bank to donate this thing [donation type]. It's like the bank wanted to give money and I do not agree with money but I prefer to give drugs. When you give me the option to choose, then you [bank] will give only drugs, and yes, then I will be more confident that the bank will give the drugs." (P. # 15).

6.6.2.2. Negative attitudes towards choosing the type of donation: option for default choice by the charity/ NPO

Despite the fact that the majority of respondents were highly positive in having the possibility of choosing the type of donation at a CRM campaign, three of them expressed that they wouldn't prefer to have the possibility of this choice, as they do not know what needs the charity/ cause has. Instead, they expressed an alternative option: to give the choice to the charity/ NPO to choose what type of donation it needs more:

"No, because each organization [charity/ NPO] has its own needs. For example, the oncology institute may needs money in order to adjust the budget according to the patients' needs and what drugs they need". (P. #8).

"I think I may not be in a position at that time to evaluate what specific needs the organization [charity/ NPO] has. The charity will decide what needs more and I will not be the one to tell them. That's what I believe because the charity that will cooperate with the bank may not need its employees, but something else. I am not the right person who will judge this thing. I don't want to be asked for this thing because I'm not in a position to judge". (P. #16).

"No, I don't want to choose. I want the organization [charity/ NPO] that will receive the donation to choose how it wants the donation". (P. #17).

6.6.3. Sub-theme 3: Impact of choice of donation type on positive WOM persuasion behavior

This subtheme deals with the impact of choosing the type of donation in a CRM campaign on respondents' WOM persuasion behavior. When asked if choice of donation type would make them tell about the CRM campaign to others or not and why, the aforementioned three respondents with negative attitudes towards choosing the donation type stated also that this choice wouldn't affect in any way their WOM persuasion behavior. However the rest (17) of the respondents clearly said that they would tell about it to others because of the

following three reasons: 1) The most important reason stated by all respondents was that the choice of donation type creates perceptions of transparency over the procedure which in turn enhances the trust they have for the CRM campaign; 2) Innovativeness of the CRM campaign and; 3) Customer engagement and perceptions of importance of their role in the CRM campaign. The following third level sub-themes provide further explanations of the above discussion.

6.6.3.1. Perceived transparency, Trust development, and positive WOM persuasion behavior

The first mechanism identified within the respondents' answers is the development of perceptions of transparency through the perceived control over the procedure in choosing the type of donation at a CRM campaign. In turn, this perceived transparency enhances informants' feelings of trust towards the CRM campaign which in turn affects their positive WOM persuasion behavior. Evidence of this discussion is implicit in the following quotes:

"It makes a difference. By choosing you have more participation. You know that there is no fraud behind the banks who tell you to choose the type of donation you want, therefore it makes you feel that it is raised for the intended cause. It is more transparent. You feel that there is no hidden agenda. Once you give the choice of the type you [the customer] feel that there is nothing behind it. So, yes, because there is more confidence that the banks will give the donation, then, you will naturally say this to others". (P. #2).

"In this way I feel that I make a contribution, it is important for me because I choose the type of donation, and second, because I feel safer that the help will be offered throughout as I choose. There is more transparency and it would give me more satisfaction to say that I chose this donation. These would make me say it". (P. #4).

"Yes I would say it because you can tell the banks to buy drugs or to put their employees on the streets. It is evidence that it [CRM campaign] has transparency, and that the banks are actually helping the charities. With money you don't know what it [bank] will give. You can say that employees and vaccines will be given, so it gives you more transparency that they will actually do it". (P. #13).

6.6.3.2. Innovativeness of the CRM campaign

Some informants also mentioned that they would tell about this CRM campaign in which you can choose the type of donation because it is very original and innovative and differs from the other CRM campaigns that they know of.

Participants 10 and 14 provide a flavor of this insight:

"This scenario sounds very utopian, but certainly if it happened it would be something very beautiful and I would surely say it to others". (P. #10)

"Yes, definitely, especially if it was the bank that conducted this campaign first. ... I think because it would be so innovative, by giving me the opportunity as a customer to choose not only money but also to give help with human resources, it makes me feel good about this organization and recommend it further". (P. # 14)

Also, Participant 4 supported this insight and continued by saying that the product which is linked with such a CRM campaign will also be very innovative:

"Also, I think it would be groundbreaking for Cyprus, because historically, to my knowledge, it has never been given the option for customers to choose how they can give the help. The product that is associated with such a campaign will be very pioneering and I think yes, it will be talked around. I believe it will create a positive impression and influence". (P. # 4)

6.6.3.3. Customer engagement and perceptions of importance of their role in choosing the 'correct' type of donation

As with the choice of cause type and cause proximity, informants' responses illustrated that when given with the possibility to choose the type of donation, they feel that they are more involved in the CRM campaign, and that they have an important role in the donation process of a CRM campaign. In turn, informants are engaged to positive WOM persuasion behavior as a mean to further bolster their engagement and perceived importance of their

role by telling it to others. The following selection of quotes reflects evidence of this mechanism:

"Yes because as I said before, by being able to choose, it will put me into the process of thinking in order to decide, and I will feel responsible for my decision, thus it is something that I would share it with my social network [meaning of close friends and relatives]". (P. #9)

"Once the bank gives you the option to choose something, you feel one step more important because it means that your opinion counts, it strengthens the feeling that even for this we [the bank] will listen to you and we will take into account, so I would tell to others about the campaign for which you can say your opinion". (P. #14)

"Yes, I would tell about it because I would feel that I did something that was important to me, I sent something [refers to the donation] that mattered and it was necessary, I felt that, indeed, the donation was going to help". (P. #15)

"I would like to choose if I had the opportunity because you feel that you have an active part in this campaign that the bank will do. Of course, if you have the option to choose yourself what kind of help will be given, it will certainly make you feel ethically well, that you actively participate in this fight and it makes you want to say it to others". (P. #18)

6.6.4. Discussion - Enfolding with the literature

Across the study, the researcher investigated consumer attitudes towards the type of donation in a CRM campaign, in terms of money, material goods, and employee time. Also, this research investigated consumers' attitudes on the choice of the donation type of the CRM campaign given to them and on the impact of this choice on CRM effectiveness in terms of customization, coverage and reduced skepticism, as well as its effects on WOM persuasion behaviors. First, respondents' answers showed the varying preferences of consumers' attitudes towards the various donation types based on the following perceptions: respondents that preferred money were based on the fact that they can be used better from the charity; those who chose material said that this type of donation is more transparent because it can be used by the beneficiary only; and those who chose employee time, they based their choice on the fact that in this way the bank is more humane. Also, respondents' attitudes towards the type of donation confirmed the proposed perception of cause-donation type fit.

As regards to the socio-demographic characteristics of consumers, there was no major difference in terms gender for both money and employee time, whereas to donate a materialistic type of donation was more favorable for female respondents than men. However, from those respondents who confirmed the proposed perception of cause-donation type fit, the majority were men. Regarding the age cohort, the baby bust category favoured money instead of other types of donation, whereas the baby boom category favoured the other two types of donation. As regards to the cause-donation type fit, participants from the baby boom category were double than the younger participants, a

finding that could possibly indicate that the perceived fit is processed more in the minds of older consumers. The same occurred with the marital status group which completely dominated the fit dimension of type of donation, whereas single status participants favored the money and employee time categories. In the materialistic type of donation category, there was an even distribution as regards to the marital status group. Further, in terms of children, the only significant relationship that is worth mentioning relates with money as the type of donation, whereas all respondents had no children. Finally, all these differences among participants' socio-demographic characteristics and their responses towards the type of donation further enhance the argument that issues of heterogeneity are also present as regards to the type of donation too.

Second, as with the choice of type of cause and cause proximity, the findings showed that the majority of respondents favored the possibility to choose the type of donation in a CRM campaign instead of being preselected by the for-profit organizations. In doing so, their responses proved that choice of type of donation impacts CRM effectiveness in terms of: 1) donation type customization; 2) donation type coverage and; 3) reduced skepticism because of perceptions of controlling the donation process of the CRM campaign. Also, three respondents were negative in choosing the type of cause, because they do not know the needs of the charity and proposed a fourth option in which the charity chooses the type of donation it needs.

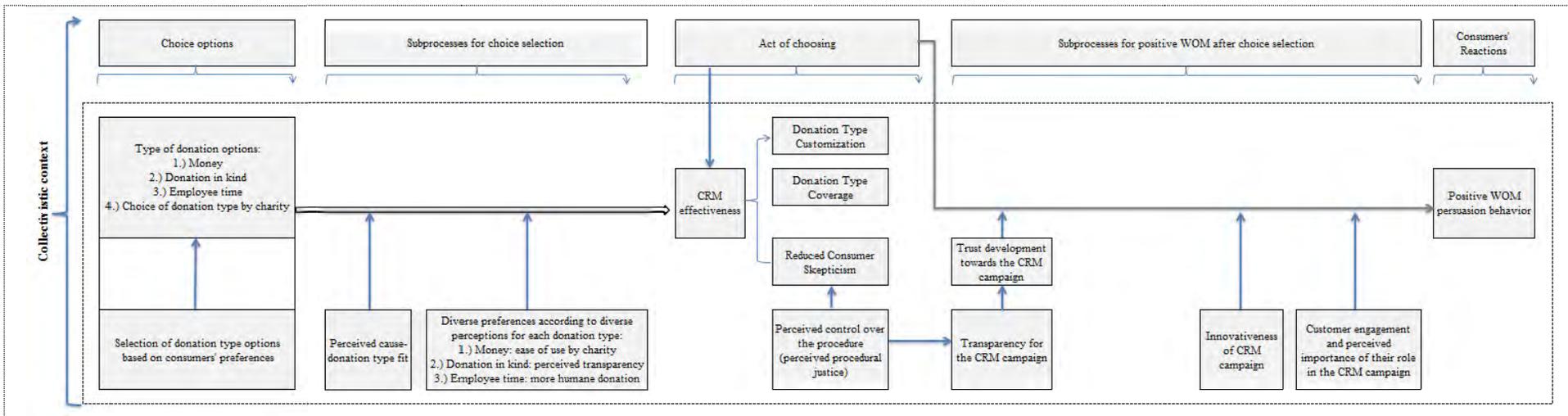
Finally, the findings showed that the majority of respondents were willing to refer such campaigns to others because of the following reasons: the perceived importance of role they have in the CRM campaign; their engagement in the CRM campaign; the perceived

transparency of the donation process which enhances their trust towards the CRM campaign; and the innovativeness of the CRM campaign.

From the review of CRM literature, there is no evidence in prior wisdom, either conceptual or empirical, that focused on examining the possibility of giving the consumer the latitude to choose the donation type in a CRM campaign. Also, there is no CRM study, to the researcher's knowledge, that examined consumers' attitudes towards the type of donation and to propose a cause-donation type fit as a dimension that explains consumers' diverse donation type preferences. Thus, enfolding the results with the literature is not possible, as this theme constitutes the first examination of its kind in the CRM domain.

Figure 6.8 below provides a graphical overview of the findings relating to this theme.

Figure 6.4: Donation Type construct from the Final Framework



6.7. Chapter summary

This chapter analyzed and illustrated the findings from the empirical data in four themes. Theme 1 analyzed and illustrated the collectivistic context of the framework, while the rest of the themes focused on cause type, cause proximity and donation type, accordingly. In doing so, for each theme, the researcher interpreted the results and enfolded them with findings from existing literature. Continuing, the following chapter provides a summary of the findings and illustrates the final framework derived from the findings.

CHAPTER 7. CONCLUSIONS

7.1. Introduction

This research aims at advancing the knowledge and understanding of CRM campaigns with choice in the context of a collectivistic society, and how it, in turn, influences CRM effectiveness, in terms of coverage, customization and reduced consumer skepticism, as well as the positive WOM persuasion behaviors of consumers. The insights gained from the study will enable marketing practitioners to understand how collectivistic consumers choose the structural elements of a CRM campaign (cause type, cause proximity, and type of donation) and to provide them with guidelines on how to conduct more successful CRM campaigns with choice in such a collectivistic context. This chapter contains five sections: a summary of the findings and a graphical illustration of the final framework; the study's contributions to literature, theory, methodology, and practice; the study's limitations; suggestions for further research; and reflections on the DBA journey.

7.2. Summary of the main findings and the final Framework development

From the results of the systematic literature review, the subsequent narrative literature review, and the analysis and discussion of the collected primary data, the initial framework for CRM campaigns with choice, for the collectivistic context, was refined and finalized.

Research Objective 1 (RO1)

In particular, this research first explored and developed a typology of collectivistic consumers' attitudes towards CRM campaigns in order to understand the context in which the framework was to be developed (answers RO1 and RQ1). Towards this direction, it is evident that today, collectivistic consumers are mostly negative towards such campaigns because of the fraud incidents appearing more and more often, with a consequent result the low transparency and distrust towards such campaigns. The analysis allowed the categorization of consumers' responses into three typologies:

1. Distrust-oriented attitude category
2. Positive-oriented attitude category
3. Indifference and personal driven - oriented attitude category

Research Objective 2 (RO2)

Second, according to the findings, this research identified various consumer attitudes for all three structural constructs (cause type, cause proximity, and type of donation), in terms of consumers' attitudes, beliefs and thoughts (answers RO2, RQ2 and RQ3).

In particular, regarding the cause type (RQ2a/ RQ3a), the findings show that collectivistic consumers first categorize causes into primary and secondary and they select from the primary category those they either prefer or perceive most important for them, or have an affinity/ identification with. Thus, in terms of choices, the finalized framework incorporates choices from causes included in the primary cause category which entails health and human services cause types.

Regarding the choice of cause proximity (RQ2b/ RQ3b), the findings show that collectivistic consumers prefer either local, or regional, or national causes, with the majority of those focusing on either local or regional causes. Thus, as international causes are not preferred from collectivistic consumers' preferences in terms of cause proximity, they are not included in the final framework. This inclination towards consumers' cause proximity preferences was explained with social exchange theory which assumes that consumers want to see a direct or indirect benefit for themselves. In addition, the results show that consumers' preferences towards either local, regional, or national causes is also explained with the notion of collectivistic in-group boundaries that characterizes consumers with a collectivistic mindset. In addition, by enfolding the results with extant literature, it is also observed that these findings are similar with studies focusing on non-collectivist cultures. Also, since most respondents prefer local or regional causes, as aforementioned, the finalized framework included four cause proximity options in the choice set as follows: three regional choices and one national cause proximity option. This choice set has been applied because it represents the optimum choice set for cause proximity, in terms of practicality and effectiveness reasons. In particular, if a local choice option was embedded in a CRM campaigns with choice, then, the choice options would be too many and consumers' satisfaction from the choice process could decrease (Iyengar & Lepper, 2000). In contrast, if we put only three local cause proximity options, then the coverage and customization effectiveness of the CRM campaign would decrease, as the geographical proximity of the causes would be restricted, so the effect towards consumers' cause proximity preferences would also decrease. Thus, a choice set of three regional choices and one national choice would highly satisfy consumer preferences in terms of cause proximity.

The national option was employed so as not to exclude those respondents who prefer national cause proximity.

In terms of the choice of donation type (RQ2c/ RQ3c), the results showed that there was an even distribution of preferences among the three donation type options, and each type of donation was linked in the minds of consumers with a specific dimension. In particular, the findings demonstrated that, as regards to money, consumers perceive that this type of donation is easier for the charity/ NPO to use it properly. However, the results also show that a portion of consumers also think that money is not a transparent type of donation. Next, consumers link the materialistic donation with transparency, since only the true beneficiary (cause focus: i.e.: vaccines for kids) can use it. As regards to donating employee time, consumers perceive that this type of donation is more humane. Also, the results provide evidence of consumers' perceptions of cause-donation type fit, which refers to the perception of fit, in the minds of consumers, between the type of cause and the type of donation, and also explains consumers' heterogeneity towards donation type preferences.

Research Objective 3 (RO3)

Third, the findings showed that for all three constructs, the majority of respondents were in favor of selecting the cause type, the cause proximity and the type of donation in a CRM campaign, instead of being preselected by the sponsor company (answers RO3 and RQ4). In particular, the findings show that consumers prefer to choose the type of cause (RQ4a), the cause proximity (RQ4b), and the type of donation (RQ4c) in order to select the one that matches with their preferences. However, in some instances, choice of cause type (RQ4a) and cause proximity (RQ4b) created feelings of guilt to the respondents due to the

perceptions that with their choice they would deprive the donation from the other choices respectively. However, in some instances (i.e., participant 9) even though such feelings of guilt emerged, the option to choose was also important to them. Towards this direction, the same respondents gave the solution by saying that such feeling of guilt would be eliminated if they had the possibility in choosing more than one cause types, as well as having the option to change the cause proximity over the duration of the CRM campaign, so as to provide the donation to other geographical areas according to their present level of need. These suggestions were incorporated to the finalized framework so as to avoid such feelings of guilt to emerge for those consumers that could possibly experience such feelings from the act of choosing. Also, regarding the type of donation (RQ4c), some respondents were negative in having the possibility of this choice because they believe that they are not in a position to determine the needs of the charity in the CRM campaign. Thus, in order to satisfy this portion of the respondents too, the researcher added a fourth donation type option, namely, default donation type choice by the charity/ NPO (p. #8, p. #16, p. #17).

Research Objective 4 (RO4)

Also, the findings show that, the act of choosing positively affects CRM effectiveness for donor organizations, in terms of customization, coverage, and reduced consumer skepticism (answers RO4 and RQ5). In particular, the results showed that choice of cause type affects CRM campaign in terms of: coverage because it covers a wider spectrum of cause types that can satisfy a wider spectrum of consumers; customization because, consumers can choose the type of cause they want - according to their preferences - based on their affinity with the cause, or their personal perceptions of cause importance; and in terms of reduced

consumer skepticism because, through the act of choosing the type of cause, consumers perceive that they have a control over the donation process which in turn reduces their skepticism towards the campaign (RQ5a).

Regarding cause proximity, the results showed that choice of cause proximity affects CRM campaign in terms of: cause proximity coverage because it covers a wider spectrum of cause proximities so as to satisfy a wider range of consumers; cause proximity customization because consumers can choose the cause they prefer, which is based on social exchange theory and their collectivistic in-group boundaries (these findings are also similar with non-collectivist literature); and in terms of reduced consumer skepticism because through the act of choosing the type of cause proximity, consumers perceive that they have a control over the donation process which in turn reduces their skepticism towards the campaign (RQ5b).

As regards to the type of donation, the results also showed that, choice of donation type affects CRM campaign in terms of: donation type coverage because it covers a wider spectrum of donation types that can satisfy a wider spectrum of consumers; donation type customization because consumers can choose the type of donation they personally prefer and/ or believe is most appropriate as regards to the specific CRM campaign; and in terms of reduced consumer skepticism because, through the act of choosing the type of donation, consumers perceive that they have a control over the donation process and thus, the transparency of the campaign is enhanced, which in turn reduces their skepticism towards the campaign (RQ5c).

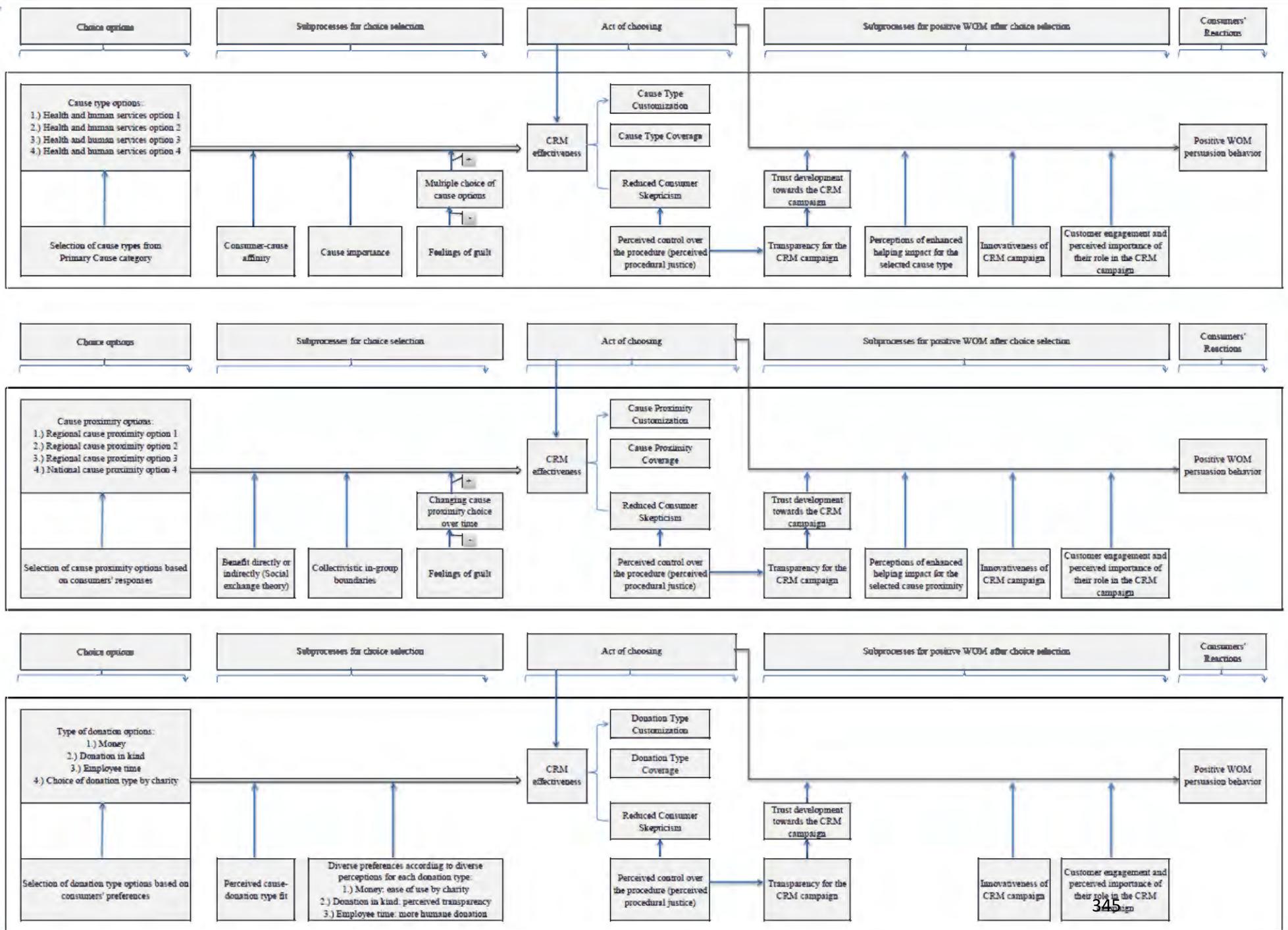
Fourth, from the results it was found that all three choice factors, positively affect WOM persuasion behaviors of consumers with a collectivistic mindset (answers RO4 and RQ6).

The underlying mechanisms of their positive impact include:

1. Perceived transparency, Trust development, and positive WOM persuasion behavior (applies for all three constructs, thus it partly answers RQ6a, RQ6b, and RQ6c)
2. Perceptions of enhanced donation impact for the cause type and cause proximity (partly answers RQ6a and RQ6b)
3. Innovativeness of the CRM campaign (applies for all three constructs, thus it partly answers RQ6a, RQ6b, and RQ6c)
4. Customer engagement and perceived importance of consumers' role in the CRM campaign (applies for all three constructs, thus it partly answers RQ6a, RQ6b, and RQ6c).

Research Objective 5 (RO5)

Finally, research objective five (RO5), that is, "To develop a framework for CRM campaigns with choice that is applicable in a collectivistic context and to validate it within the retail banking industry of Cyprus", was successfully achieved by empirically exploring and finalizing the proposed framework with respondents that belong to the retail banking industry of Cyprus. The final framework is graphically illustrated in figure 7.1 below:



According to the final framework illustrated above, the first stage (choice options) illustrates the finalized four choice options of each of the three constructs included (cause type, cause proximity and donation type). The number of choice options for the cause type and cause proximity constructs within the framework is four. For the cause type, the choice options come from the primary category of causes. Regarding the cause proximity construct, the choice options entail three regional choice options and one national choice option. As regards to the type of donation, a new option has been added, namely, choice of donation type by charity, thus it now also has four choice options.

Continuing, the next stage of the framework (subprocesses for choice selection) illustrates the identified subprocesses (mechanisms) through which consumers conduct, based on their attitudes, beliefs, thoughts and feelings, for choosing one of the four choice options for each construct. At this point, the underlying mechanisms of how collectivistic consumers choose each construct are illustrated within the framework. Also, at this stage, the new dimension of fit is empirically validated and illustrated in the framework, which explains to a large extent how consumers choose the type of donation in a CRM campaign. Moreover, a new underlying mechanism of choosing the type of donation is introduced, namely, consumers' personal preferences of the type of donation, according to the perceptions they have for each type of donation. In doing so, the feelings of guilt from the choice procedure of cause type and cause proximity constructs are included too, as well as the way to overcome these negative feelings. The third stage (act of choosing) relates to the outcomes (CRM effectiveness) of the act of choosing the three constructs, including customization, coverage and reduced consumer skepticism. Here, the framework also illustrates the verified role of procedural justice theory that, through the perceived control over the

procedure, it innovatively reduces consumer skepticism. The next stage (subprocesses for positive WOM after choice selection) of the framework illustrates the identified subprocesses that are conducted after the choice selection of each construct, which lead to positive WOM persuasion behavior (final stage of the framework: consumers' reactions). Again, at this point, the framework shows that perceived control over the procedure could possibly enhance the development of perceived perceptions of transparency of the CRM campaign, which leads to trust development and consequently to positive WOM persuasion behavior. Finally, a new subprocess is introduced, namely innovativeness of the CRM campaign, which adds to the explanation of how CRM campaigns with choice lead to positive WOM persuasion behavior.

7.3. Contributions

In this section, the study's contribution to literature, theory, practice and methodology is analyzed and evaluated.

7.3.1. Contributions to literature

First, this research study provided the first systematic review and critical appraisal of extant CRM research (chapter 2). Systematic approaches are still rare in reviews, especially in the marketing field. As a number of scholars argue (e.g., Newbert, 2007; Xiao & Nicholson, 2011), without a systematic approach, even highly comprehensive reviews conducted by academic experts in the field will not be free from selection bias toward the literature that is familiar to the reviewers. Thus, conducting systematic academic reviews helps create

higher standards of scholarly rigor and advances understanding of the CRM concept. Second, this study maps the field of CRM, structures the results from the extant literature, and provides unique and general insights, allowing for easier and better understanding of the relevant literature. Third, the systematic review of the literature provided various identified gaps. Fourth, the consequent narrative literature review which constituted the basis for the developed framework (chapter 3), provided an in-depth analysis of consumers' preference heterogeneity towards the cause type, cause proximity and type of donation in a CRM campaign. Finally, this study, through the thorough review of the CRM literature, highlighted a number of knowledge gaps, inconsistencies, and conflicting theoretical predictions that future research should resolve with regard to the following aims: stronger theoretical grounding and development, greater methodological rigor and sophistication, and better contextual positioning. At the very least, such an analysis may provide a more holistic understating of the nature of CRM and stimulate conceptual expansion and empirical investigation in an area of study that may has more theoretical and practical relevance than ever before.

7.3.2. Contributions to theory

First, as identified from the systematic review of the CRM literature, conceptual contributions within the CRM domain are scarce and constructed without a robust methodological basis. Thus, by developing a conceptual framework on an embryonic research path, this is a first step towards further developing and contributing to the CRM domain. Importantly, according to the results of the systematic review, and to the observations made in earlier studies (e.g. Chang, 2012; Lee & Ferreira, 2013; Lii et al.,

2013; Moosmayer & Fuljahn, 2013), developing theories that acknowledge context, rather than general theories that disregard contextual importance, is significant to CRM research. Towards this direction, this study is the first that explores and provides an in depth understanding and categorization of consumers' attitudes towards CRM campaigns in a specific cultural context, namely, collectivism. Also, the results of the literature review revealed that the majority of the CRM studies focus on manufacturing industries and largely ignore the service sector. Towards this direction, this study extends previous marketing literature on CRM into the challenging context of the retail banking industry.

Second, this study advances our understanding of the mechanisms and beliefs behind diverse consumers' attitudes and preferences for the cause type, cause proximity and type of donation in a CRM campaign. In particular, this is the first study that simultaneously explored and allowed an in-depth understanding of how collectivistic consumers feel, think, believe, and choose the aforementioned three structural elements in a CRM campaign. Overall, this study contributes to theory by advancing our understanding of the causes and mechanisms in consumers' heterogeneity of preferences, as regards to cause type, cause proximity and type of donation. Also, it deepens our understanding of the effect of choice for consumers with a collectivistic mindset. Towards this direction, another gap that is fulfilled with this study is the exploration of consumers' attitudes when sponsor companies donate employee time as a type of donation (Robinson et al., 2012). In particular, the study's findings provide an in-depth understanding of consumers' attitudes towards this type of donation, a research path that is explored for the first time in the CRM domain. In doing so, this study introduces for the first time a new dimension of fit in the CRM literature, namely, cause-donation type fit, which explains consumers' perceptions of fit between the

type of donation given by the sponsor company and the type of cause linked with the CRM campaign.

Third, the final framework of this study, answers to calls from prior research (Arora & Henderson, 2007; Robinson et al., 2012) for proposing CRM strategies with choice so as to enhance their effectiveness. This research extends prior CRM research by proposing and empirically examining, for the first time, the choice of cause type, cause proximity and type of donation in a CRM campaign. Also, it is the first time that a framework is developed for enhancing the effectiveness of CRM campaigns with choice, in terms of customization, coverage, and reduced skepticism. Moreover, according to the results from both the systematic and narrative reviews, as well as to the researcher's knowledge, this is the first study that rationalizes, conceptualizes and empirically explores the association between CRM campaigns with choice and positive WOM persuasion behaviors in a collectivistic context.

Fourth, as stated in previous chapters, CRM research that focuses on consumer skepticism and on ways for reducing skepticism toward CRM campaigns is on the rise (Kim & Lee, 2009; Singh et al., 2009). Towards this direction, this study is the first to advance procedural justice theory in the CRM domain, by showing how perceived control over the procedure in CRM campaigns with choice reduces consumer skepticism, and in turn advances perceived transparency over the campaign's procedures. More novel are the results as regards to the fact that the perceived transparency, via the perceived control over the procedures, advance trust development towards the CRM campaign. And as initially suggested, the findings indicate that trust, in turn, positively affects consumers' WOM persuasion behaviors. Moreover, this study demonstrates for the first time that, by giving

consumers the opportunity to choose the cause type, the cause proximity and the type of donation in a CRM campaign, increases the level of novelty of the campaign, their perceptions of the importance of the role they play, and enhances their engagement, all of which affect their WOM persuasion behaviors. Even more novel are the results which show that consumers perceive that, by engaging in WOM persuasion behaviors, they further enhance the donation impact of their choice (relates to the choice of cause type and cause proximity). Overall, the study's findings demonstrate how to design CRM campaigns with choice, in order to increase their effectiveness for the sponsor company and enhance positive WOM persuasion behaviors within collectivistic societies.

Fifth, the framework builds on prior CRM research within a collectivistic context and shows: a) how choice of cause type can overcome a previously under-researched gap and limitation of CRM campaigns, namely, heterogeneous cause importance and consumer-cause affinity and; b) how choice of cause proximity can also overcome another limitation of CRM campaigns and possibly solve the contradictory findings of previous literature, namely, the diverse preferences of consumers, in terms of local, regional, national and international cause proximity.

Sixth, this study fulfills a gap of knowledge in prior wisdom on whether it is more positive to have diverse cause type options in a CRM campaign with choice (Robinson et al., 2012), because choice from a differentiated set is perceived to be more valuable (Botti & McGill, 2006). In particular, the results of the study show that a diversity of cause type options is more valuable as it contributes to CRM effectiveness, in terms of reduced consumer skepticism, coverage and customization. However, the results also show that the choice set of cause types should come from the health and human services cause categories, as they

are considered as most important for collectivistic consumers, as cause importance is another mechanism in which consumers choose the type of cause. Therefore the diversity of cause types must be based on these two primary cause type categories. That is, because, if a firm includes cause types from the environmental and animal categories too, consumers will most probably never choose those two cause types when cause types that come from the primary cause categories are included in the choice set, as environment and animal are considered secondary causes in terms of importance, and also because consumers do not usually have an affinity with these types of causes.

Finally, this study extends CRM literature, by revealing feelings of guilt that consumers have, as a previously unrecognized outcome in CRM campaigns with choice. In particular, the findings show that CRM campaigns with choice of cause type and cause proximity can cause feelings of guilt to consumers when the latter undergo the process of choosing the cause type and cause proximity, a finding that emerged for the first time and must be considered by future researchers who focus on this research path.

7.3.3. Contributions to methodology

This study also contributes to methodology. In particular, this research introduces abductive research approach in the CRM domain, which allows for higher levels of theoretical sensitivity because it places equal weight to both theory and empirical data (Ryan et al., 2012).

7.3.4. Contributions to practice

In addition to the abovementioned contributions, this study considerably informs practice. First, the systematic review in chapter 2 will assist marketing practitioners of for-profit organizations in (1) understanding the various direct and indirect linkages between CRM determinants and outcomes and (2) formulating appropriate CRM campaigns in a structured and systematic way.

Second, given the breadth of CRM literature covered in chapters 2 and 3, the insights from all three perspectives (for-profit, nonprofit and consumer perspectives) will help marketers of donor companies use the detailed analysis relevantly. For example, a donor company that aims to enhance consumers' purchase intentions will benefit by applying the various factors that affect this outcome, which are identified through the literature review. The findings from the reviews will also help nonprofit organizations better understand the CRM concept, establish more successful CRM alliances, and achieve their charity goals. Also, the framework of this study provides the possibility of having a more diverse assistance and support from business cycles towards the non-profit organizations than what is currently happening. In other words, since the for-profit organizations will conduct CRM campaigns that provide a choice among a variety of causes, the number of charities that could benefit from such CRM alliances increases.

Third, this study offers a different donation type to marketing managers that could offer to the cause in a CRM campaign, namely, to donate employee time. In turn this type of donation could enhance the company's corporate performance, internal legitimacy, and its attractiveness to employees, as existing CRM research demonstrated that these benefits come from employee engagement in CRM campaigns (Liu, Liston-Heyes & Ko, 2010).

Fourth, the findings of this study provide an in-depth understanding of consumers' attitudes towards the three structural elements of a CRM campaign. In turn these findings will provide to marketing practitioners valuable information about what type of cause, cause proximity and type of donation firms should target when conducting such campaigns in collectivistic societies.

Fifth, this study developed a framework and propositional guidelines for marketing practitioners in order to conduct successful CRM campaigns with choice, which are especially effective in collectivistic contexts (Robinson et al., 2012). In particular, a CRM campaign designed to enhance customer engagement, by allowing them to choose the type of cause, type of cause proximity and type of donation, was shown to have an important influence on CRM effectiveness, in terms of coverage, customization, reduced skepticism, as well as to provoke positive WOM persuasion behaviors.

Sixth, another innovation of the framework is the instant reduction of consumer skepticism towards CRM campaigns. The various unethical practices of several businesses in the last couple of years, made consumers to highly skeptic CRM campaigns, thus, a crucial element for companies to reduce consumer skepticism is to build trust (Vlachos et al., 2009). However, a significant and widely accepted antecedent of trust formation is that it needs time to develop because it is developed incrementally through prior experiences, it is the shadow of the past (Svejenova, 2006; Poppo, Zhou & Ryu, 2008; Maurer, 2010). Thus, for a company to be seen as trustful is very time-dependent. Against this background, the developed framework provides to managers, for the first time, the path for enhancing consumers' trust without the antecedent of time, via the perceived control over the procedures (procedural justice theory) that emerges from the effect of choice during the

CRM campaign. Thus, for example, a newly established company can create trust towards the consumers for its CRM practices without having to pre-establish such an image which could take a long period of time. Also, a company that is in the market for several years but it didn't manage to be seen as trusted in the eyes of the consumers as regards to its CRM practices, it could engage in such campaigns with choice and provide the feeling of trust to its customers concurrently.

Seventh, from a practical perspective, allowing collectivistic consumers to choose from a portfolio of causes, as well as the proximity of the cause and the type of donation, will also help managers design CRM campaigns more easily.

Eighth, the findings suggest that managers should take note that consumer response to CRM campaigns with choice depends, among others, on industry (banking industry in this case), consumer and campaign characteristics. From this point of view, a key contribution of this study is demonstrating how taking part in a CRM campaign affects consumer feelings and thus, response to the firm associated with the campaign. Thus, the identified negative emotions of guilt from the effect of choice in cause type and cause proximity leads to several important practical conclusions that marketing practitioners need to take into consideration when conducting CRM campaigns with choice.

Ninth, the finalized framework provides the possibility of giving, also, donations in kind (food, equipment, etc.) or employee time. This flexibility provides businesses to conduct CRM campaigns without having to give from their net liquid profits (money) only, a factor that could encourage other companies, perhaps with smaller economies of scale, to engage in such practices.

Tenth, customer engagement in CRM campaigns with choice provides to businesses the way to engage more extensively with their clientele. In turn, this engagement could provide businesses with the possibility to acquire more information regarding their customers' preferences, decision making, beliefs and attitudes. Concordantly, this information could provide the basis for the companies to design even more successful CRM campaigns and other CSR practices, as well as to conduct more focused marketing strategies for their existing clients.

Eleventh, the confirmation, for the first time, of the cause-donation type fit in this study, indicates to managers that when considering of conducting CRM campaigns, a structural element that raises the success of such campaigns is to provide a donation type that has a high degree of fit with the causes they provide, as long as the latter come from the health and services category. Also, while the fit between the cause type and the donation type may be one of the underlying mechanisms in which consumers have a preference for the type of donation in a CRM campaign, having a cause-donation type fit helps to maximize the effectiveness of the CRM alliance.

In conclusion, given the greater popularity of CRM campaigns with choice and, more generally, of CSR programs, understanding how and when to enhance consumer participation in the donation process will help managers design more effective CRM campaigns.

Propositions for the benefit of marketing practice

At this point, the researcher continues the discussion for the practical implications of the research study by offering below several propositions for the benefit of professional practice in conducting CRM campaigns with choice within collectivistic societies.

Multiple options for the structural elements of a CRM campaign: As the results of the study indicate, by providing consumers multiple cause type, cause proximity and type of donation options from which to choose, it enhances the effectiveness of the CRM campaign in terms of customization, and coverage. Thus, managers should design CRM campaigns that provide more than one options for the consumers for each of the structural elements of the CRM campaign as it satisfies more diverse consumer preferences.

Customer engagement: The findings of this study also indicate that by engaging customers in the CRM campaign it increases effectiveness of the CRM campaign, in terms of positive WOM persuasion and reduced consumer skepticism. Thus, marketing practitioners should constantly try to engage consumers into the processes of the CRM campaigns in various ways, as it makes the latter perceive that such campaigns are more transparent in this way, and they perceive that they play an important role for the successful outcome of the campaign.

Cause type: Relating to the type of cause, as the findings show, marketing practitioners should select causes that relate with health and human services issues, as they are considered most important by consumers. In addition, the results showed that causes that relate with children are more preferable for consumers that have children. This information could assist marketing practitioners in matching potential causes with market segments. For instance, when the target market segment of the company that will conduct a CRM campaign includes consumers that have children, the selection of causes to be included in the campaign should have a cause that is linked with children.

Limited number of cause type choice options: When marketers decide to conduct a CRM campaign with choice, they should have in mind that the choice options for the cause type

should not be more than four, since there is evidence that if the sponsor organization provides too many cause options from which consumers to choose, consumer satisfaction from the act of choosing could decrease due to choice overload (Iyengar & Lepper, 2000).

Cause proximity: The results of the study showed that the majority of respondents, which are consumers from collectivistic mindset, prefer causes that relate with local, regional or national cause proximities. Thus, we encourage managers when conducting CRM campaigns in collectivistic societies to choose a cause for their campaigns for which the beneficiary of the donation is within a local, regional or national distance from the target market segment of the campaign.

Type of donation: Based on the findings, each type of donation is selected by consumers according to specific perceptions that they have for each type. Thus, managers should consider what they are trying to accomplish when conducting a CRM campaign. For instance, if the company aims on illustrating an ethical image to consumers and that the CRM campaign is transparent, managers could use a materialistic type of donation, because the results of the study showed that consumers prefer it for the following reasons: it minimizes the possibility of irregularities and enhances the transparency of the CRM campaign.

Cause-Donation type fit: Also, a large portion of the respondents selected the type of donation based on its fit with the type of cause. Thus, as the results of this study support the cause-donation type fit dimension in a CRM campaign, marketing practitioners should consider selecting causes and cause types that fit with each other when designing CRM campaigns. Thus, for instance, if they consider to link their CRM campaign with 2 causes: 1) children that have no medical support and 2) people in need after a natural disaster, they

could provide vaccines in the first instance and employee time in the second cause, as the types of donation that their campaign offers, because there is a high degree of fit between the cause and the type of donation for both instances.

Choice of donation type by the charity: Another proposition for professional practice that the results of this study could provide is the following: as the results showed that some respondents were negative in having the possibility of this choice because they believe that they are not in a position to determine the needs of the charity in the CRM campaign. Thus, in order to satisfy this portion of the respondents too, marketing practitioners should include a fourth donation type option, namely, default donation type choice by the charity/NPO when designing CRM campaigns that provide the choice for the type of donation, or to provide a selection of donation type choices for which the charity has predetermined that it needs before launching the CRM campaign.

Feelings of guilt: Finally, the findings of this study demonstrate that by taking part in a CRM campaign with choice affects, in some cases, consumer feelings and thus, response to the firm associated with the campaign. In particular, the identified negative emotions of guilt from the effect of choice in cause type and cause proximity leads to several important practical guidelines for professional practice. That is, when companies conduct CRM campaigns with choice, they must be careful of how they design them. That is, firms need to be careful in providing to the customers the flexibility of choosing multiple cause types if they wish to, or to change their initial choice of cause proximity over the duration of the CRM campaign. This is particularly important for companies, since the literature showed that feelings of guilt could result in negative outcomes for the CRM campaign.

7.4. Limitations

The findings contribute to both theory and practice on CRM and customer engagement and extend the research in this area, but there are some limitations inherent in this study that need to be mentioned.

First, as regards to the systematic review conducted in chapter 2, the findings reported should be viewed in the context of the limitations that are endemic to such review approaches. First, this review uses only three, although the most recognized, databases of record: EBSCO Host, Science Direct and Emerald. These databases may have omitted some relevant studies. Second, the filtering process may have also omitted some potentially relevant research. However, it is the researcher's belief that the rigorous procedure of the systematic review adopted here reduced the probability that the omitted research would have contained information that would critically alter the conclusions. Despite its limitations, this systematic review provides substantive contributions to the CRM domain.

Second, Robinson et al. (2012), state to the importance of designing CRM campaigns that fit specific cultures. Accordingly, this research was undertaken in Cyprus which is defined as a collectivistic society. However, given the exploratory nature of this research, the objective was not to make universal generalizations, but the in-depth exploration of the proposed framework in a specific cultural context.

Third, the proposed conceptual framework was empirically explored within the consumer market of the retail banking industry. Thus, since only retail banking participants were included in the present research, the findings are not applicable to any other industry context. However, the focus of this study was not the applicability of the proposed framework to other business sectors. Also, the developed framework and its outcomes

illustrate only the customers' point of view, thus leaving aside the perspectives of the other stakeholders in a CRM campaign. However, this customer-centric nature of the study crafts the way for further research, further analyzed in the next section.

Despite these limitations, this study yields interesting results with important implications for CRM researchers and marketing practitioners alike, and provides several avenues for further research outlined in the next section.

7.5. Avenues for Further Research

The findings of this study offer several directions for future research, which are further analyzed below.

First, as the study was empirically explored with retail banking consumers (customer-centric nature of the study) that are members of a collectivistic society, future researchers could: a) investigate whether the finalized framework is applicable in other industry contexts; b) explore the effects of CRM campaigns with choice in countries in which the population at large is characterized as individualistic and; c) explore the developed framework and its outcomes according to the strategic perspectives of the donor (corporate) and non-profit point of views.

Second, the identification of a new dimension of fit, namely, cause-donation type fit, may provide a starting point for research. More specifically, future research should examine how the consumer's perception of cause-donation type fit affects their behavioral responses towards CRM campaigns in general, such as their purchase behavior. In addition, this could lead CRM researchers to explore patterns or mechanisms leading to high fit levels between the two constructs, which will contribute to the effectiveness of CRM campaigns.

Third, this research showed that by giving consumers the opportunity to choose the cause type and cause proximity, negative feelings of guilt emerge. Future research could: 1) explore in more depth the relationship between the act of choosing in a CRM campaign and the emergence of negative feelings, and; 2) to find ways to eliminate negative feelings from emerging in such campaigns.

Fourth, this research explored the effects of CRM campaigns with choice by allowing consumers to select the cause type, cause proximity and type of donation separately. Further research could investigate the effects of providing a bundled cause type-cause proximity-donation type choice set to consumers in this research context.

Fifth, this doctoral research evaluated data from the consumers' perspective as regards to CRM campaigns with choice. In this sense, future researchers could explore in more depth CRM campaigns with choice from the practitioner's perspective, in terms of how such campaigns could be further improved from the donor company's point of view.

Sixth, one should also comprehend that CRM is just one type of sponsorship. CRM focuses more on altruism than other sponsorship types, such as to support a sporting event or a football team (Zdravkovic et al., 2010). As such, the study's results could be explored in the future to other sponsorship settings as well.

Seventh, this study introduces a new type of donation to firms engaging in CRM practices, namely, to donate employee time, which could offer various benefits not only in terms of positive WOM persuasion behaviors, but also to enhance corporate performance, since it has been demonstrated that CSR activities with employee engagement can enhance job performance (Korschun, Bhattacharya & Swain, 2014). However, research that focuses on the potential benefits of employee engagement in CRM activities is limited (e.g. Polonsky

& Wood, 2001; Liu et al., 2010). Toward this direction, future scholars should investigate the benefits that arise from employee engagement in CRM campaigns, in terms of donating their time to CRM campaigns, not only for the company, but also for employees.

Eighth, the age criterion that has been set for this study is defined as 'consumers aged from 18 - 45 years old. Even though this criterion has been set for several reasons explained earlier in this study, on the other hand, one could argue that aging customers might have a high influence of WOM, i.e. on children and grand children, a fact that makes them important customers for banks. Thus, future research could explore the developed framework on the elderly society so as to see if there is a differentiation on the underlying mechanisms for positive WOM persuasions, and, thus, to be customized according to the contextual factor of age.

Finally, future research should attempt to explore additional outcomes on consumers' behavioral responses that derive from CRM campaigns with choice. For example, such campaigns with choice could also affect consumers' loyalty towards the sponsor company, their willingness to pay a higher price, as well as their perceptions towards the image of the profit company and the NPO/ charity.

7.6. Reflective Professional Development

According to Doloriert and Sambrook (2009), the main focus of doing research is not only to understand the researched background and culture, but also to focus on the researcher's personal reflection. Therefore, it is also significant to reveal the researcher's personal reflection during the doctoral journey, especially for a professional doctoral student. Bolton (2004), refers to reflective practice as a process of developing and learning, and states that

reflection is only effectively undertaken and grasped by becoming immersed in doing it rather than following instructions or reading about it.

Personal development

Starting with the difficulties of doing a doctoral degree while working, a major challenge of the doctoral journey is: to maintain the balance between your doctorate and the rest of your life (Gonzalez, 2010). Overall, looking back at five years of research, with its full of ups and downs, sometimes I wonder how I managed to combine doctoral research, professional career, and personal life during this period of time. Indeed, completing this doctoral journey was a big challenge. However, my interest and enthusiasm on the research topic, my knowledge and career development, as well as the research skills and meaning to my life kept motivating me all the time and led me to fulfill my DBA goal. Also, all the experiences gained from this DBA journey made me stronger and more determined. This doctoral journey had a lot of difficulties and meant a lot of sacrifices; however, its significance to my personal development was great. This DBA journey equipped me not only with the necessary research skills and professional knowledge, but more importantly, it improved my ability to cope with unexpected events and deal all the difficulties in my life. To accomplish the completion of this doctoral journey, I have spent an enormous deal of time and energy, and balancing your life and research is an enormous challenge for everybody who undertakes this path. However, once you complete it, your life will be more valuable and meaningful. That's exactly what the DBA journey offered to me personally.

Linking DBA Research to Professional Career Development

This doctoral journey offered me professional career development by enhancing my professional knowledge and practical management skills. The nature of the professional

doctoral research (DBA), which balances between academia and practice, it does not only focus on practical issues, but also to professional knowledge contribution. Thus, it helped me gain a better understanding and awareness of the marketing and business field in general, and the CRM domain in particular, and improved my problem solving skills for practical issues. In doing so, I was also very pleased in completing this doctoral journey, as I felt that it is recognized to my external professional environment which could see my contribution. I strongly believe that this doctoral degree will be a powerful asset and an important element for my future career development. Finally, it equipped me with the necessary skills not only to fulfill my dream and become a consultant in marketing and business advisory area or a professional manager within the banking industry in the future, but also, as a researcher, to consider engaging in academia in the marketing and business fields too. The future will illustrate when and where the career journey continues.

Improving Research Skills

During the doctoral journey, by developing the research topic, conducting both a systematic and narrative literature review, selecting the philosophical stance and the methodology for collecting, analyzing and interpreting the empirical data, I have developed and enhanced my research skills considerably. First, by learning about the systematic review methodology from the DBA modules during the beginning of the doctoral journey, and by applying it to the current thesis, I have learned to criticize existing literature and identify knowledge gaps. Second, as a result of all the research training through the various research exercises and activities, my abilities of using the qualitative analytical tools have been enhanced. For instance, the data collection stage has improved my communication and interview skills which are required skills for both a researcher and a manager. In doing so,

by applying template analysis and NVivo computer-assisted qualitative data analysis software has helped me to improve my abilities as a researcher and equip me for further development into the research path and academia. Moreover, by collaborating on various workshops at international conferences with other researchers and practitioners, has opened my mind and improved my intercultural communications skills. Finally, writing reports and my thesis also helped me improve my writing skill and foster a critical thinking approach of how to make a plan and solve problems. Finally, the doctoral journey encouraged me to undertake further reading and research in the marketing field, and to establish collaborations with researchers and practitioners around the world. Indeed, the improvement on my research skills are illustrated in the numerous article publications in highly esteemed scientific journals in the marketing and business field, the various paper presentations at international conferences, as well as publications in their conference proceedings. In doing so, the researcher held two guest editorials in scientific journals in the business field, which, for a doctoral student, was a remarkable accomplishment to achieve and experience to go through. An essential element that played a significant role for these achievements has been the structure of the DBA degree itself. With the four guiding modules during the first eighteen months of the doctoral journey, I had the proper guidance and a robust knowledge base required for completing the rest of the doctoral journey and becoming a good researcher too.

Coming to a closure

The concluding point in my reflections on the impact of this professional doctoral thesis is that it comes to an ending and you have to move on. I have undertaken various professional and academic programmes and have found this one as the most difficult, but at the same

time, most rewarding of all, and I would like to reflect on that. Every time I was embarked on programmes, I wanted it to be finished, and then vowed that I would never start doing anything else again in my life. However, this doctoral thesis has been very different. As this research project reaches a closure, I recognize that there is still more that can be done and needs to be done, to allow the CRM domain to further evolve. I feel frustrated and sad to be writing a conclusion, when it feels incomplete, as there are things that I need to further understand and will. However, the end of this research made me to want to elaborate further on the research path, in parallel and interrelated with the practical path that I undergo for several years now. It has also given me the opportunity to link with people in academia, who will challenge my thinking, from which I will become more mature. The DBA thesis and the learning journey it has taken me on, has left me better equipped to accomplish the best from this opportunity and any others that I may am fortunate enough to experience in the future.

7.7. Conclusion

In conclusion, this doctoral dissertation offers an in-depth understanding of collectivistic consumers' attitudes, beliefs and thoughts as regards to Cause Related Marketing campaigns in general, and towards the type of cause, cause proximity, and type of donation in particular. In doing so, this study also offers interesting insights into the development of CRM campaigns with choice in a collectivistic context. This is particularly significant since such type of campaigns have become quite prevalent in marketing practice, despite the relative scarceness of academic attention towards this stream of research. Indeed, these

three structural constructs within the guiding framework for CRM campaigns with choice, namely, cause type, cause proximity, and type of donation, play an important role in consumers' attitudes toward CRM effectiveness, in terms of coverage, customization and reduced consumer skepticism, as well as for consumers' positive WOM persuasion behaviors. There are also several interesting avenues for future research that will further aid marketing managers and researchers alike to develop the most effective CRM campaigns with choice, according to the various outcomes that a CRM campaign offers.

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*References with an asterisk indicate the studies included in the systematic review.

APPENDIX A
Quality assessment criteria

Element	Score Level				
	0: absent	1:low	2:medium	3:high	Not applicable
Theoretical Contribution	The article does not provide enough information to assess this criterion	Limited awareness of existing wisdom and debates and weak development of the critical insights	Basic awareness of existing wisdom and debates and fair development of the critical insights	Deep and high awareness of existing wisdom and debates good development of the critical insights	This element is not applicable to the manuscript
Practical Implications	The article does not provide enough information to assess this criterion	Difficult to apply the concepts and theories to practice	Findings have potential implication for organizations and policy makers	The usage of concepts and ideas in practice is clear	This element is not applicable to the manuscript
Methodological rigor and rationale	The article does not provide enough information to assess this criterion	Weak research design and data not related to theory	Fair research design and data related to theory although there are some gaps	Robust research design and data strongly related to theory	This element is not applicable to the manuscript
Contribution	The article does not provide enough information to assess this criterion	Does not make a significant contribution. No clarity of the advances it makes.	Despite applying other's ideas, Builds upon the existing wisdom.	Further develops existing wisdom and expands the field	This element is not applicable to the manuscript

APPENDIX B
Dependent variables for the for-profit perspective

Dependent variables	Number of times used
<i>Organizational level:</i>	
Corporate Image	20
Sales Performance	13
Corporate Reputation	5
Positive word of mouth	5
Advertising Effectiveness	4
Development of a competitive advantage	3
Reaching new market segments	3
Public awareness for the company	3
Company Credibility	2
Reaching new customers	2
Selection & Management Capabilities	2
Thwarting negative publicity	2
Media/ Press attention	2
Aesthetic pleasure of philanthropic motivation	1
Capability to Select Customers	1
Corporate legitimacy	1
Corporate performance	1
Expanded Revenue Opportunities	1
Favourable tax treatment	1
Improved Corporate Cost	1
Increased ad credibility	1
Market Share	1
Operational efficiency	1
Positive consequences of the company's actions	1
Positive corporate image in the minds of shareholders	1
Positive corporate image in the minds of politicians and other important people	1
Positive social impact	1
Reaching new geographic segments	1
Reduced marketing costs	1
Reinforcing the organization's core values	1
Retailer Image	1
Spillover effect on sales performance	1
Stimulates impulse purchases	1
Increased profitability	1
Helping the local community	1
<i>Relationship Level:</i>	
Trust development	3
Building new and deeper community networks	2
New business relationships	1
Strengthening relationships with the customers	1
Strengthening stakeholder relationships	1
Strengthening relationships with suppliers	1

APPENDIX B
Continued

Dependent variables	Number of times used
<i>Employee level:</i>	
Recruitment	3
loyalty	2
Positive Morale	2
Retention	2
Behavioural performance of sales representatives	1
Development of a greater sense of camaraderie	1
Innovative Capability	1
Jobbing competence	1
Learning willingness	1
Motivation	1
Enhanced Problem-solving techniques	1
Satisfaction	1
Teamwork efficiency	1
Information Collection Channels	1
Use of Information Technology	1
Cognitive identification with the company	1
Selling confidence (sales representatives)	1
Internal corporate legitimacy	1
Involvement in CRM campaigns	1
<i>Product level:</i>	
Preference	5
Positive perceptions of product quality	3
Promotion	2
Awareness	1
Success Rate of New Product	1
<i>Brand level:</i>	
Positive perceptions towards the brand	21
Preference	6
Image	3
Post brand attitude	3
Awareness/ visibility	2
Equity	2
Switching	2
Credibility	2
Attribution of altruistic brand motivations	1
Consumer perception of brand corporate social responsibility	1
Loyalty	1
Reputation	1
Consumer intentions to invite their friends to the brand page of a social network site	1
Consumer intentions to join the brand page on social network sites	1
Ethical brand image	1
Positive contribution towards the brand's social function	1

APPENDIX B
Continued

Dependent variables	Number of times used
<i>Consumer level:</i>	
Purchase Intentions	62
Positive attitudes toward the CRM campaign	20
Positive perceptions towards the company	14
Positive attitudes towards the CRM alliance	10
Willingness to pay a higher price	4
Reducing skepticism towards the CRM claim	3
Loyalty	3
Retention	3
Perceptions of mercenary intent of the firm	3
Engagement in CRM promotions	2
Customer pacification	2
Perceived sincerity of a cause sponsor	2
Confidence development about the effective use of the money collected	1
Positive evaluations of the appropriateness of the amount donated to the cause	1
Goodwill toward the CRM campaign	1
Consumer's organizational identification with an NPO	1
Consumers' extra-role behavior	1
Perceptions of nonprofit endorsement	1
Increased spending	1
Perceived credibility of the CRM campaign	1
Perceptions of fair pricing	1
Positive perceptions of benefit to the NPO	1
Positive perceptions of firm behavior	1
Repeated purchases	1
Make consumers less price sensitive	1
Consumers' emotional attachment with the company	1
Learning more about the company	1
Positive consumer evaluation of the company's CRM effort	1
Personal involvement with the cause (consumers' identification with a particular cause)	1
Stimulate consumer interest towards the CRM campaign	1
<i>Other:</i>	
Access to the marketing expertise of the charity partner	1
Cultural tradition philanthropic motivation	1
Provides access to the charity partners' membership lists	1

Notes: Counts are not mutually exclusive, since a particular study may have more than one dependent variable.

APPENDIX C
Independent variables for the for-profit perspective

Independent variables	Number of times used
<i>CRM design and structure:</i>	
Large donation amount / High donation magnitude	10
Duration of a CRM campaign: long-term commitment of the company to the CRM campaign	4
Message framing: Exact format of donation request	2
Donation framing: in absolute money terms	2
Implementation strategy: Non-transaction-based support (for finance sector)	2
Social benefits associated with the event (enjoyment of shopping experiences, ability to contribute to a social cause, socializing, etc.)	2
Consumer participation in the CRM program	2
Donation disclosure: Disclosure of the campaign via the firm's website (To publicize the results of the CRM campaign in terms of money raised for the cause)	2
Donation framing: Stating the amount of contribution as a percentage of profit	2
Non quilt appeal ad	1
Quilt appeal ad	1
Campaign proximity: Local proximity of the CRM campaign	1
Clear communication of the amount of the charitable support	1
Communication channels: clearly communicating the CRM campaign	1
Constructing persuasive messages	1
Controllability of campaign outcome	1
CRM campaign with a broad appeal	1
CRM claim repetition	1
CSR associations perceived in a CRM campaign	1
Donation caps (Donation limit regardless of the amount to be concentrated with the CRM campaign)	1
Donation size: relative with the price of the product	1
Dual-incentive cause marketing strategies (i.e.: economic and donation incentive)	1
Duration of the partnership in the context of a specific cause: long term relationships (finance sector)	1
Duration of the partnership in the context of a specific cause: short term relationships (for retail sector)	1
Goal proximity	1
Implementation strategy: Transaction-based support (for retail sector)	1
Information to consumers about the dissemination of profits	1
Intangible CRM activities such as matched funding and donations	1
Internal locus of campaign causality	1
Length/frequency of support: long-term/frequent support of a company towards a cause	1
Locus of control: externals	1
Match between levels of cause involvement and donation size (i.e., high-high or low-low)	1
Message with purchase content	1
Moderate donation percentage (amount)	1
Novelty on information processing of CRM campaigns	1
Objective claim	1
Presence of donation deadline	1
Stability of campaign efforts	1
Strategically aligned CRM relationships (compatibility + longevity of CRM alliance)	1
Minimal cost associated with supporting the cause	1
The location of the retailer and the event	1
Countries where CRM is well established	1
Economic incentives (coupons)	1
Favourable financial transactions for consumers	1

Perceived fairness of a CRM campaign	1
Emphasize tangible financial return for the cause arising from the purchase/ use of the product	1
Consumers' exposure to risk information in a positive message frame	1

APPENDIX C
Continued

Independent variables	Number of times used
<i>Consumer variables:</i>	
Gender: target female consumers	11
Cause involvement	6
Familiarity with the charity / cause	5
Prior donation activities (Consumers that give regular donations to charitable organizations)	5
Perceptions of altruistic motives of businesses	5
Positive attitudes towards CRM	5
Perceptions of a socially responsible firm	4
Attitude toward helping others	4
Pre-existing positive attitudes towards the firm	3
Prior attitudes toward a cause	3
Family income: low income households	2
Family income: medium to high	2
Low skepticism towards the CRM	2
Moral emotions	2
Positive attitude towards the cause/ NPO	2
Positive perceptions for company's motives to support the cause	2
Product users	2
Sense of personal and social responsibility	2
Younger consumers	2
Latitude in choosing the cause of the CM campaign	2
Collectivistic mindset	1
Construed attitude toward the cause campaign	1
Familiarity with CRM campaigns	1
Corporate Ability (CA) associations perceived in a CRM campaign	1
Educational background: major in social sciences	1
External values (security, sense of belonging, and being-well respected)	1
Hedonistic shopping orientation	1
High emotional level of individual involvement	1
Association of feelings of guilt with the CRM campaign in collectivistic consumers	1
High interpersonal trust	1
High level of advertising skepticism	1
High level of processing motivation	1
High need for cognition	1
High public self-consciousness	1
High self-confidence	1
Identification with the related cause organizations	1
Association of feelings of pride with the CRM campaign in Individualistic consumers	1
Internal values (self-fulfillment, self-respect, sense of accomplishment, and warm relationships with others)	1
Perceived individual charitable giving as a social norm	1
Prior commitment on the source (company) of donation	1
Prior commitment to a cause	1
Prior involvement in social causes	1

Religious consumers	1
Strong social networks	1
Subjective norm	1
Trust in the sponsor	1
Consumers who believe in advertising ethics	1
Consumer cynicism attitudes toward big business	1
Consumer positive beliefs in the brand values	1
Consumers who are opinion leaders	1
Perceived service quality	1
Information source: consumers learn about the CRM activity through a neutral source	1
Consumers belonging to product assurance motivations in engaging to a CRM campaign	1
Consumers that possess interdependent self-construals	1
Consumers with charitable motives (a volunteer skill model: obtain greater utility from giving by others)	1
Personal involvement with the cause (consumers' identification with a particular cause)	1
Positive attitudes towards the company (donor)	1
Consumer interest towards the CRM campaign	1
Prosocial consumers (those characterised by a combination of cooperative and egalitarian traits)	1
Warm glow motive	1

APPENDIX C
Continued

Independent variables	Number of times used
<i>NPO/ cause variables:</i>	
Cause proximity: Local causes	7
Cause dominance	3
Donation situation: disaster related causes (not ongoing cause) / cause acuteness	3
Greater levels of cause importance	3
A cause with strong reputation	1
Cause focus: anti-cancer NPO	1
Cause proximity: National causes	1
Cause type: primary need (community health, safety, and other basic human needs and desires)	1
Supporting a notable cause	1
Supporting a specific cause	1
Cause focus: causes related with children	1
Cause focus: Human Services	1
High - affinity cause (for positive consumer evaluations of trust and brand equity)	1
Low - affinity cause (for behavioral intentions and product quality)	1
Perceived sincerity of a cause sponsor	1
<i>Brand variables:</i>	
Consumer attribution of altruistic brand motivations	3
Positive motivational attribution about the donor brand	2
Positive attitude towards the brand	2
Brand credibility	1
Brand equity	1
Brand familiarity	1
Brand involvement type - impression-relevant brand involvement (consumers that think about enhancing their social image)	1
Brand photo ad	1
Brand-Switching Behavior of consumers	1
Positive pre-existing consumer attitudes towards the brand	1
Consumers' prior attitudes toward the brand	1
Favorable consumer perceptions of the brand -cause alliance	1
Prior brand experience	1
<i>Product variables:</i>	
Product type: utilitarian/ practical products / services	7
Product type: frivolous/ hedonic products	6
Competitive price products	1
Familiarity of consumers with the product quality	1
Product/ service price: low	1
Product/ service price: moderate	1
Products with a foreign brand name	1
Product-focused ads, visual emphasis on the product (in case of utilitarian products)	1
Vast array of unique products	1

APPENDIX C
Continued

Independent variables	Number of times used
<i>Fit/ congruence variables:</i>	
Brand-cause/ charity fit	16
Product - cause fit	7
Company-cause fit	7
Customer-Cause Congruence	5
Customer-Company Congruence	4
Consumers' self schema (their identity-values)–cause fit	2
Company-community fit (local companies-local communities)	1
Congruence of values between the company - product focus, and NP organization - cause	1
Incongruency of donations with the firms core business	1
Low company–cause fit	1
Low product-brand cause fit	1
Retailer-cause fit	1
Consumers who perceive that the companies share similar values to them (consumer-company values congruence)	1
Brand involvement type (consumer’s perceived relevance of a specific brand)	1
Consumer perceptions of Company-cause compatibility (functional compatibility)	1
<i>Company variables:</i>	
A company with a strong reputation	2
High corporate credibility	2
respectable companies that provide good quality products	2
Consistency of a firm's community support	2
Altruistic motives by organizations	1
Firms perceived as ethical	1
High effort exerted by the for-profit organization for the cause marketing offer implementation	1
CRM integration in the overall marketing mix used alongside the more traditional tools such as advertising and PR	1
To view CRM as an integral part of the long-term strategy of the corporation	1
Low benefit-salience of CRM activity	1
Firms perceived as ethically neutral	1
<i>Employee variables:</i>	
Employee participation in a CRM campaign	1
Salesperson cognitive identification	1
Selling confidence	1
Employee driven cause selection	1

Notes: Counts are not mutually exclusive, since a particular study may have more than one independent variable.

APPENDIX D
Moderating variables for the for-profit perspective

Moderating variables	Moderate
Familiarity with the social cause	→ Brand-cause fit
High donation level	→ Product-cause fit
Low consumer involvement with the product	→ Consumer's brand loyalty
Internal locus of campaign causality	→ Motivational attribution about the donor brand
Positive stability of campaign efforts	→ Motivational attribution about the donor brand
Controllability of campaign outcome	→ Motivational attribution about the donor brand
Gender: women	→ a) relationship between donation size and attitude to firm behavior and b) collectivism
Customer's attitude toward helping others	→ High donation amount
Customer's warm glow motive	→ High donation amount
Customer's cause involvement	→ High donation amount
Customer's cause organization affinity	→ High donation amount
Low company-cause fit	→ High donation amount
Positive motives attributed to the company by consumers	→ Company-cause fit
Collectivistic consumers	→ Choice of cause
Perceptual company-cause fit	→ Choice of cause
Perceptions of personal role in helping the cause	→ Collectivism
Cause scope: local or national	→ Cause type on consumer identification
Cause acuteness: sudden disaster	→ Cause type on consumer identification a) CSR associations perceived in a CRM campaign;
High Cause-brand fit	→ b) Positive consumer brand attitude and; c) Consumers' positive purchase intentions and intentions to support the social cause
Low cause-brand fit	→ Corporate Ability associations that influence consumer's brand attitude
Consumers with high Need for Cognition	→ Exact format of donation request
Familiarity and branding presence of the donation recipient	→ Brand attitudes
Present-oriented consumers (Ad is framed in proximal terms)	→ a) Positive brand attitude and b) Positive purchase intentions
Future-oriented consumers (when a societal need and a corporate response are both framed in distal terms)	→ a) Positive brand attitude b) Positive purchase intentions and c) Positive attitude toward the CRM campaign
Present-oriented consumers (cause is framed in distal terms and a corporate response framed in proximal terms)	→ a) Positive purchase intentions and b) Positive attitude toward the CRM campaign
Donation framing in absolute money terms	→ Frivolous products
High priced products	→ Donation framing as a percentage
Low priced products	→ Donation framing in absolute money terms
Consumers with brand consciousness	→ Brand-cause fit

APPENDIX D
Continued

Moderating variables	→	Moderate
Familiarity with the cause	→	a) favorable consumer perceptions of the brand-cause alliance and b) prior attitudes toward a cause
High perceived Fit between nonprofit and for-profit organizations	→	Positive evaluation of the nonprofit organization by the for-profit company's employees
Representative Tenure of the salespeople in the organization is short (little time)	→	Positive evaluation of the nonprofit organization by the for-profit company's employees
Financial trade-off for consumers	→	Donation size
Donation framing	→	Brand image
Large donation magnitude	→	Frivolous product
Charity efficiency	→	The relationship between interdependent consumers and donation promotion preferences
Identity-congruent cause	→	The preference of consumers that possess interdependent self-construals on donation-based promotions
Identity salience	→	The effect of self-construal on donation promotion preference for identity-congruent causes
Brand salience	→	The effect of message with purchase content on: (a) attitude and (b) behavioral intention toward the brand
Perceived fit	→	The effect of message on: (a) attitude toward the brand such that low fit will lead to higher outcomes for informational vs buy messages and high fit would lead to higher outcomes for buy vs informational messages, and (b) behavioral intention toward the brand such that high fit would lead to higher outcomes for buy vs informational messages with no moderation when perceived fit is low
High company-cause fit	→	Favorable responses by prosocial consumers in terms of: a.) positive attitude towards the company b.) trust in the company and c.) word of mouth.

Notes: The table contains empirically tested variables that act as moderators either for independent variables or for dependent variables directly.

APPENDIX E
Mediating variables for the for-profit perspective

Mediating Variables	Mediate
Positive attitude toward the sponsorship	→ Relationship between fit and attitude toward the brand
Consumer expectancy to be seen as favorable (to leave a favorable impression)	→ a) The intention to join the brand page and b) the intention to invite friends to the brand page
a) Organizational prestige of the NPO; b) Participants' years of participation in the event promoted by the organization; and c) The individual's primary motivation for participation in the event	→ Organizational prestige of the NPO
Non-altruistic consumers	→ Brand-cause fit
Cause-brand fit	→ Consumer attribution of brand altruistic motivations
Utilitarian products	→ Positive motives attributed to the company by consumers
Private consumption situations	→ Positive motives attributed to the company by consumers
Perceptions of personal role in helping the cause	→ Choice of cause
Perceptions of personal role in helping the cause	→ Goal proximity (charities are close to reaching their goals)
Perceptions of personal role in helping the cause	→ Company-cause fit
Consumer-cause identification	→ Cause type: primary need
Consumer-cause identification	→ Cause scope or proximity: local or national
Consumer-cause identification	→ Cause acuteness: sudden disaster
Perceived cause-brand fit	→ Perceived altruistic motivations
Consumers' involvement with the cause	→ Attitude toward the cause-brand alliance
Emotional involvement with the cause	→ Heavy product users (product usage frequency)
Product use frequency (heavy product users)	→ Emotional involvement with the cause
Positive attitude toward the CRM campaign	→ Consumers' temporal orientation
Increased perceptions of nonprofit endorsement result in (inaccurate) signals about the advertiser, perceptions of greater quality, and informational value of the ad	→ a) Perceived product quality; b) Heightened perceptions of uniqueness and manufacturer esteem; and c) Positive brand attitude
Perceptions of a socially responsible firm	→ Consumers' exposure to risk information in a positive message frame
Consumer's familiarity with the cause	→ Company-cause compatibility
Inferred sincerity of company motives	→ The influence of information source on company evaluations
Inferred sincerity of motives	→ The influence of benefit salience on company evaluations
Perceived sincerity of motives	→ The effect of CSR/Adv ratio on company evaluations regardless of company reputation

APPENDIX E
Continued

Mediating Variables	→	Mediate
Consumer trust towards the company	→	a.) the positive effect of service quality on patronage intentions (customer retention) and b.) the positive effect of service quality on recommendation intentions
Consumer trust towards the company	→	a.) the relationship between values-driven attributions (company altruistic motives) on repeat patronage intentions (customer retention) and recommendation (positive word of mouth)
Consumers' attribution of partner motives	→	The effects of message, salience and fit on attitude toward the brand
High company-cause fit	→	Prosocials evaluate the focal company's corporate abilities (i.e. product/service quality and innovativeness) more favorable than proselves
Consumers' perceptions of the company's corporate abilities (i.e. product/service quality and innovativeness)	→	The interaction between SVO and fit on consumers' responses towards the company in terms of: a.) positive attitude towards the company, b.) trust in the company and c.) word of mouth.
Perceived sincerity of the company	→	a.) The positive influence of status of cause on favourability b.) The positive influence of company-cause fit on favourability
Consumers' personal involvement with the cause	→	Status of cause positively influences interest
Attribution of altruistic brand motivations	→	The effect of brand-cause (image) fit on consumer perception of brand corporate social responsibility
Brand credibility	→	The effect of brand-cause (image) fit on consumer perception of brand corporate social responsibility

Notes: The table contains empirically tested variables that act as mediators either for independent variables or for dependent variables directly.

APPENDIX F
Dependent variables for the non-profit perspective

Dependent Variables	Number of times used
<i>Mission category</i>	
Improving how the NPO meets its mandate	3
Nonprofit image	2
Attracting volunteers	2
Contacts and networking	1
Improving overall public donations	1
Establishing a long-term relationship with the donor	1
Vision achieved	1
Public confidence	1
Enhanced legitimacy of the nonprofit organization	1
<i>Financial category</i>	
Cause/ NPO funding	5
Cause/ NPO awareness	4
Intentions to support the cause	4
Decreased total contribution by consumers towards the cause	1
Consistency between purpose and function	1
Provide proper services	1
Desire of customers to join activity	1
<i>Organizational process category</i>	
Teamwork	1
Expand service target	1
Attract customers who need help	1
Customer retention	1
Confirm customer needs	1
Proper service in internal processes	1
Occupational health safety	1
Talent recruit	1
<i>Internal development category</i>	
Gaining managerial expertise from the business partner	1
Improvement of internal procedures by learning from the experience of partnership	1
Employee capabilities	1
Employee's learning desire	1
Information collection channel	1
Utilization of market information	1
Employee devotion	1
Team proficiency	1
Comprehension on organizational mission	1
Policy correctness	1
<i>Customer category</i>	
Positive consumer attitudes towards the cause	10
Consumer evaluations of cause importance	2
Favorable perceptions towards the NPO effectiveness	1
Customer trust towards the NPO	1
Positive personal feelings of responsibility to help the cause	1
Positive consumer feelings that personal support can make a difference for society	1
Understand services provided by the organization	1
Good customer relationship	1

Notes: Counts are not mutually exclusive, since a particular study may have more than one dependent variable.

APPENDIX G

Invitation letter sent to participants in the form of Informed Consent



DD/MM/YYYY

To Whom It May Concern:

This letter is to introduce a doctoral researcher from the University of Gloucestershire School of Business & Management, who wishes to conduct research on the Cause-Related marketing domain within collectivistic societies. The research will be conducted through the use of semi-structured, semi-depth, face-to-face interviews. The interviews shall last approximately 60 minutes. Participants will constitute consumers from the retail banking industry of Cyprus.

Ultimately, one of the core motives for exploring the research topic is to provide updated findings on this area. Moreover, previous research on CRM campaigns with choice in a collectivistic context is limited. With your cooperation, this research study will be able to successfully provide recommendations about improvements in both marketing theory and practice.

At this point, I shall mention that the whole research follows the Ethics guidelines of the University of Gloucestershire. For this reason, the findings of the research will be reported with full anonymity, and after the data analysis all documents will be destroyed, in order to maintain confidentiality. Moreover, during the interview process, in order to make sure that I have comprehended what you have said exactly when I come to look and analyze my notes later, I shall use an electronic recorder. After I will have finished the data analysis, I will erase the recordings. If you wish, however, that no electronic recorder shall be used at the interview, I will not use one.

On behalf of me and my supervisors, Professor Hans Rudiger Kaufmann and Professor Demetris Vrontis, I would like to express our gratitude for your assistance. Should you wish to receive the final results of my DBA thesis, please let me know in order to be entered on my emailing list for that reason. Thank you very much once again.

Sincerely,

/signed/

Michael Christofi BA, MBA, MSc, CIPR, AIB, Prince2
DBA Candidate at the University of Gloucestershire
School of Business & Management

APPENDIX H

Exemplary Transcribed Interviews

Έχεις ακούσει ποτέ για εκστρατείες μάρκετινγκ όπου οι τράπεζες υπόσχονται να δωρίσουν ένα ορισμένο ποσοστό από τα κέρδη τους ή από την τιμή πώλησης των προϊόντων σε ένα φιλανθρωπικό ή μη κερδοσκοπικό οργανισμό;

Συγκεκριμένα δεν άκουσα, υποθέτω δίνουν αλλά δεν άκουσα κάτι συγκεκριμένο. Όπως ο ραδιομαραθώνιος.

Θα σου πω εγώ παράδειγμα. Μία τράπεζα δίνει ένα 10% που τα κέρδη της που προέρχονται που συναλλαγές μέσω πιστωτικών καρτών σε ένα μη κερδοσκοπικό οργανισμό όπως τον αντικαρκινικό σύνδεσμο ή μπορεί να δώσει συνολικά από τα κέρδη της στο τέλος του χρόνου σε ένα μη κερδοσκοπικό οργανισμό αναλόγως του κάθε τραπεζικού ιδρύματος. Πιο απτό παράδειγμα πρόπερσι η Τράπεζα Πειραιώς έκανε την εξής καμπάνια: Για κάθε αγορά οποιοδήποτε ποσού μέσω των πιστωτικών ή χρεωστικών της καρτών έδινε αντί λεφτά ένα εμβόλιο σε παιδιά της USISEF για παιδιά της Αφρικής. Ή τράπεζα Κύπρου η οποία κάθε τέλος του χρόνου δίνει ένα ποσοστό από τα κέρδη της στο ογκολογικό της τράπεζας Κύπρου για παιδιά και γενικά για άτομα τα οποία πάσχουν από καρκίνο. Αυτό είναι το είδος της καμπάνιας για την οποία θα μιλούμε.

Ποια είναι η γνώμη σου και η άποψη σου για τούτες τις εκστρατείες; Τα πάντα. Τι αισθήματα έχεις, τι είναι οι σκέψεις που σου έρχονται στο μυαλό για τούτες τις εκστρατείες. Οτιδήποτε σου έρχεται στο μυαλό για τούτες τις εκστρατείες.

Καταρχήν βγάζει μια πολύ καλή εικόνα για τον οργανισμό, την τράπεζα δηλαδή ότι δείχνει κάποιο μεγάλο βαθμό κοινωνικής ευθύνης. Έχει κάποια κέρδη και τα χρησιμοποιεί για κάποιους σκοπούς φιλανθρωπικούς, δηλαδή θυσιάζει κάποια λεφτά για τούτα τα θέματα, άρα βγάζει ένα μάτι. Το τι όμως σκέφτομαι από την άλλη είναι δεν είμαστε σίγουροι ότι οτιδήποτε λεφτά μαζεύει, πχ. ο ραδιομαραθώνιος πώς μπορεί να ξέρει ο απλός ο πολίτης ότι πάνε για εκείνους τους σκοπούς. Αυτή είναι η ερώτηση μου από παλιά. Αυτά τα δύο μου βγάζει κυρίως. Δεν μπορώ να ξέρω εγώ..., πχ. ο ραδιομαραθώνιος, σταματούν σε οποιαδήποτε φώτα της Λευκωσίας και μας λένε 'δώσε μας 10 ευρώ για το ραδιομαραθώνιο' και μου δίνουν ένα ticket. Πού ξέρω ότι τα λεφτά πάνε σε άτομα με ειδικές ανάγκες για παράδειγμα. Δεν το ξέρω. Αλλά αν το κάνουν μπράβο τους είναι πολύ καλή εικόνα και δείχνει ένα πολύ καλό σημάδι κοινωνικής ευθύνης.

(P. #13)

Διάφορες τράπεζες που κάμνουν τέτοιες εκστρατείες, έχουν διάφορους τρόπους ως προς το είδος της δωρεάς που δίνουν στους Φιλανθρωπικούς Οργανισμούς, πχ. Μία τράπεζα μπορεί να πει ότι θα δώσει 10% των κερδών της σε χρήματα, άλλη ότι θα δώσει εμβόλια όπως έκαμε η Τράπεζα Πειραιώς που είναι υλικά αγαθά, ή φαγητά. Και μία άλλη τράπεζα λέει ότι θα δώσει ανθρωποώρες των υπαλλήλων της για να βοηθήσουν ένα φιλανθρωπικό οργανισμό. Ποια η άποψη σου; Για σένα παίζει ρόλο το είδος της δωρεάς;

Ήταν να αξιολογούσα την κάθε περίπτωση ξεχωριστά. Ίσως σε μια περίπτωση να επέλεγα τα χρήματα ενώ σε άλλη να επέλεγα το εμβόλιο. Εξαρτάται τι έχω εκείνη την ώρα μπροστά μου. Δεν μπορώ να πω αόριστα. Για παράδειγμα, μου ακούγεται διαφορετικά αν η Τράπεζα Κύπρου δίνει χρήματα στο ογκολογικό κέντρο από το εάν η Τράπεζα Πειραιώς αγοράζει φάρμακα για τον αντικαρκινικό σύνδεσμο της Κύπρου. Πιθανόν σε μια συγκεκριμένη περίπτωση μπορεί στο νου μου εγώ να έχω την αντίληψη

ότι είναι καλύτερα να δοθούν χρήματα και σε μια άλλη περίπτωση να επιλέξω να αγοραστούν υλικά αγαθά παρά να δοθούν κάποια χρήματα. Εξαρτάται το τι επιλογές έχω μπροστά μου.

(P. #11)

APPENDIX I
Interview Guide in the Greek Language*

Οδηγός Ερωτήσεων Συνέντευξης	
1	Μπορείς σε παρακαλώ να μοιραστείς ορισμένα στοιχεία από το προσωπικό σου προφίλ; π.χ. επαγγελματική απασχόληση, τα ακαδημαϊκά προσόντα, την ηλικία, την οικογενειακή κατάσταση;
2	Περιγραφή (Οι καταναλωτές κλήθηκαν πρώτα να απαντήσουν στο εξής ερώτημα: "Ποιο είναι το προτιμώμενο τραπεζικό σας ίδρυμα " Έπειτα, ο ερευνητής συνέλεξε τα δεδομένα σε σχέση με το συγκεκριμένο τραπεζικό ίδρυμα).
3	<p>Έχετε ακούσει για εκστρατείες μάρκετινγκ όπου οι τράπεζες υπόσχονται να δωρίσουν ένα ορισμένο ποσοστό της τιμής πώλησης των προϊόντων τους σε ένα φιλανθρωπικό/ μη κερδοσκοπικό οργανισμό; Μπορείτε να σκεφτείτε κάποια παραδείγματα;</p> <ul style="list-style-type: none">• Αν δίνουν ένα λογικό παράδειγμα, προχωρώ στην επόμενη ερώτηση.• Αν δίνουν ένα αμφισβητήσιμο παράδειγμα, τότε ο ερευνητής τους ρωτά: Πώς λειτούργησε αυτή η καμπάνια;

	<p>• Εάν δεν μπορούν να δώσουν ένα παράδειγμα, τότε θα τους παράσχω ένα: Για παράδειγμα, μερικές φορές κάποια τράπεζα θα δώσει ποσοστό 10% από τα κέρδη της που προέρχονται από τις συναλλαγές μέσω πιστωτικών καρτών άνω των € 300 ανά μήνα, σε ένα μη κερδοσκοπικό οργανισμό.</p> <p>Άλλο παράδειγμα: Η Τράπεζα Πειραιώς έκανε την εξής καμπάνια: Για κάθε αγορά, οποιουδήποτε ποσού, που θα πραγματοποιείται με πιστωτική ή χρεωστική κάρτα της Τράπεζας τον μήνα Δεκέμβριο, η Τράπεζα θα προσφέρει ένα εμβόλιο σε παιδιά της Αφρικής μέσω της UNICEF.</p>
4	<p>Ποια είναι η γνώμη σας σχετικά με αυτές τις εκστρατείες/ καμπάνιες;</p> <p>(Εκπόνηση συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται)</p>
5	<p>Τι γνώμη έχετε για την εμπορική επιχείρηση (τράπεζα) που χρηματοδοτεί αυτές τις καμπάνιες;</p>
6	<p>Ποια είναι η γνώμη σας για το φιλανθρωπικό σκοπό/ μη κερδοσκοπικό οργανισμό που επωφελείται από αυτές τις καμπάνιες;</p>
7	<p>Ποια είναι η γνώμη σας όσον αφορά τον σκοπό που εκπροσωπεί ο φιλανθρωπικός οργανισμός?</p> <p>(Ανάπτυξη της συζήτησης σχετικά με τους τύπους των σκοπών ή φιλανθρωπικών ιδρυμάτων που προτιμούν: 1) σκοπούς/ φιλανθρωπίες που σχετίζονται με την υγεία, 2) σκοπούς/ φιλανθρωπίες που σχετίζονται με ανθρώπινες υπηρεσίες, 3)</p>

	<p>σκοπούς/ φιλανθρωπίες που σχετίζονται με το περιβάλλον, 4) σκοπούς/ φιλανθρωπίες που σχετίζονται με τα ζώα ή 5) οποιουσδήποτε άλλους σκοπούς/ φιλανθρωπίες που δεν έχουν προαναφερθεί)</p> <p>(Στη συνέχεια, ανάπτυξη της συζήτησης ως προς το γιατί προτιμούν/ θεωρούν σημαντικό αυτό το είδος της φιλανθρωπίας: συναισθήματα, σκέψεις, οι λόγοι της προτίμησης του προτιμώμενου τύπου φιλανθρωπίας)</p>
8	<p>Ποια είναι η γνώμη σας για την δυνατότητα να επιλέγετε τον μη κερδοσκοπικό οργανισμό/ φιλανθρωπικό σκοπό, στον οποίο η τράπεζα κάνει μια δωρεά μέσω τέτοιων εκστρατειών;</p> <p>(Ανάπτυξη συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται γι 'αυτό, και εάν το προτιμούν αντί να έχουν ένα προκαθορισμένο σκοπό ή φιλανθρωπία σε τέτοια εκστρατεία αιτιατού μάρκετινγκ)</p> <p>(Επειτα, συνέχιση της συζήτησης όσον αφορά το γιατί είναι καλύτερα να επιλέγεις ή όχι τον μη κερδοσκοπικό οργανισμό/ φιλανθρωπικό σκοπό από το να είναι προεπιλεγμένος σε τέτοια εκστρατεία αιτιατού μάρκετινγκ).</p>
9	<p>Ποια είναι η γνώμη σας να συστήνετε και σε άλλους να συμμετάσχουν σε τέτοιου είδους εκστρατείες, όπου μπορείτε να επιλέξετε τον σκοπό ή φιλανθρωπία στην οποία η τράπεζα κάνει τη δωρεά;</p> <p>(Ανάπτυξη συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται γι 'αυτό, οι εμπειρίες που ίσως να είχαν, κίνητρα, ή / και τους λόγους για συμμετοχή σε θετική σύσταση της τράπεζας/ εκστρατείας αυτής σε τρίτους και προσπάθεια να παροτρύνουν άλλους να συμμετάσχουν)</p>
10	<p>Ποια είναι η γνώμη σας όσον αφορά τον τόπο προέλευσης και δράσης του</p>

	<p>φιλανθρωπικού οργανισμού/ σκοπού;</p> <p>(Ανάπτυξη συζήτησης για το ποια γεωγραφική δράση του σκοπού από άποψη τοπικών, περιφερειακών, εθνικών ή διεθνών, σκοπών/ φιλανθρωπικών οργανισμών προτιμούν)</p> <p>Στη συνέχεια, να ρωτήσω γιατί προτιμούν αυτή τη γεωγραφική κάλυψη του σκοπού (συναισθήματα, σκέψεις, τους λόγους για τους προτιμούν αυτή την γεωγραφική επιλογή)</p>
11	<p>Ποια είναι η γνώμη σας στο να έχετε τη δυνατότητα να επιλέγετε τη γεωγραφική δράση του σκοπού ή φιλανθρωπικού οργανισμού, από άποψη τοπικών, περιφερειακών, εθνικών ή διεθνών σκοπών/ φιλανθρωπικών οργανισμών, όταν η τράπεζα κάνει μια δωρεά;</p> <p>(Ανάπτυξη συζήτησης ρωτώντας για το πώς αισθάνονται και σκέφτονται γι 'αυτό, και εάν το προτιμούν αντί να έχουν μία προκαθορισμένη γεωγραφική δράση του σκοπού ή φιλανθρωπικού οργανισμού που συμμετέχουν στην καμπάνια του αιτιατού μάρκετινγκ)</p> <p>Έπειτα, συνέχιση της συζήτησης όσον αφορά το γιατί είναι καλύτερα να επιλέγεις ή όχι τη γεωγραφική δράση του σκοπού από το να είναι προεπιλεγμένη στην καμπάνια του αιτιατού μάρκετινγκ.</p>
12	<p>Ποια είναι η γνώμη σας συστήνετε και σε άλλους να συμμετάσχουν σε τέτοιου είδους εκστρατείες, όπου μπορείτε να επιλέξετε τη γεωγραφική δράση του μη κερδοσκοπικού ή φιλανθρωπικού οργανισμού που η τράπεζα κάνει τη δωρεά;</p> <p>(Ανάπτυξη συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται γι 'αυτό, οι εμπειρίες που ίσως να είχαν, κίνητρα, ή / και τους λόγους για τη συμμετοχή σε</p>

	<p>θετική σύσταση της τράπεζας/ εκστρατείας αυτής σε τρίτους και της προσπάθειά τους να παροτρύνουν άλλους να συμμετάσχουν)</p>
13	<p>Ποια είναι η γνώμη σας όσον αφορά το είδος της δωρεάς που πρέπει να δίνεται στον φιλανθρωπικό / μη κερδοσκοπικό οργανισμό;</p> <p>(Ανάπτυξη συζήτησης για τα είδη της δωρεάς, από άποψη 1) χρημάτων, 2) υλικών αγαθών, ή 3) μέρος του χρόνου των εργαζομένων της τράπεζας, προτιμούν, θεωρούν σημαντικό, ή/ και αν υπάρχει κάποιος άλλο είδος δωρεάς που μπορεί να δοθεί)</p> <p>(Στη συνέχεια, ανάπτυξη της συζήτησης ως προς το γιατί προτιμούν αυτό το είδος της δωρεάς: συναισθήματα, σκέψεις, οι λόγοι της προτίμησης του προτιμώμενου είδους φιλανθρωπίας)</p>
14	<p>Ποια είναι η γνώμη σας για την δυνατότητα να επιλέγετε το είδος της δωρεάς, που η τράπεζα δωρίζει στον μη κερδοσκοπικό / φιλανθρωπικό οργανισμό;</p> <p>(Ανάπτυξη συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται γι 'αυτό, και εάν το προτιμούν αντί να έχουν ένα προκαθορισμένο είδος δωρεάς σε τέτοια εκστρατεία αιτιατού μάρκετινγκ)</p> <p>(Επειτα, συνέχιση της συζήτησης όσον αφορά το γιατί είναι καλύτερα να επιλέγεις ή όχι το είδος της δωρεάς από το να είναι προεπιλεγμένο σε τέτοια εκστρατεία αιτιατού μάρκετινγκ).</p>
15	<p>Ποια είναι η γνώμη σας στο να συστήνετε και σε άλλους να συμμετάσχουν σε τέτοιου είδους εκστρατείες, όπου μπορείτε να επιλέξετε τον τύπο της δωρεάς που η τράπεζα προσφέρει στην μη κερδοσκοπικό/ φιλανθρωπικό οργανισμό?</p>

	(Ανάπτυξη συζήτησης ρωτώντας πώς αισθάνονται και σκέφτονται γι 'αυτό, οι εμπειρίες που ίσως να είχαν, κίνητρα, ή / και τους λόγους για συμμετοχή σε θετική σύσταση της τράπεζας/ εκστρατείας σε τρίτους και στην προσπάθεια να παροτρύνουν άλλους να συμμετάσχουν)
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*For the English version of the interview guide, please see table 5.4 in the text

APPENDIX J

Illustrative examples of stimulus materials provided to the respondents

<p>At the beginning of each interview, if the couldn't provide an example of a CRM campaign, the researcher provided the following example that a bank in Cyprus did:</p> <p>For example, a Bank in Cyprus made the following CRM campaign: For every purchase of any amount, to be paid by credit or debit card of the Bank in December, the Bank will provide a vaccine in children from Africa through UNICEF.</p>	
<p>For each of the four cause type categories identified in the literature, an illustrative example was given to participants (stimulus material) in order to understand what type of causes relate with each category</p>	
Health Category	A bank donates a certain amount from its product sales to the Oncology Institute in Cyprus.
Human Services Category	A bank donates a certain amount from its product sales to the National Education Association.
Environmental Category	A bank donates a certain amount from its product sales to Greenpeace.

Animal Category	A bank donates a certain amount from its product sales to the National Wildlife Association.	
For each of the three structural elements of the CRM campaign with choice, an illustrative example was given to participants (stimulus material) as to how they could choose the particular element:		
Structural element	Example provided	Source of examples
Choice of cause type example	An example of choosing the cause in CRM campaign is the following: X bank conducts a CRM campaign in which 1% of your monthly account charges are given to a charity and you can decide which of the following charities will receive the donation: 1) a health-focused charity, such as the Cyprus Oncology Institute; 2) a human services-focused charity, such as the National Education Association; 3) an environmental related charity, such as Greenpeace, and; 4) an animal related charity, such as the National Wildlife Association.	Regarding the list of causes used, the researcher applied examples that were significant for each cause category, according to the results of empirical studies in the extant CRM literature: Robinson et al. (2012); Zdravkovic et al. (2010); Arora and Henderson, (2007);
Choice of cause proximity example	An example of choosing the cause proximity in CRM campaign is the following: X bank conducts a CRM campaign, in which 1% of your monthly credit card transactions are given to poor children through UNICEF in the form of vaccines and you can decide which of the following geographical proximities will receive the donation: 1) poor children residing in your local neighborhood; 2)	Regarding the example of cause provided to the participants, the researcher used an illustrative example of a CRM campaign that was realized by a local banking institution in Cyprus

	poor children residing in your town; 3) poor children residing in Cyprus, and; 4) poor children residing in third countries	
Choice of donation type example	An example of choosing the type of donation in CRM campaign is the following: X bank donates 1% of your monthly credit card transactions to poor children in Africa through UNICEF and you can decide which of the following types of donation will be given to the charity: 1) donation in the form of money; 2) donation in the form of vaccines (materialistic donation), and; 3) donation in the form of employee time, meaning that the bank will provide its' human workforce to the charity in order to use them accordingly.	Regarding the example of cause provided to the participants, the researcher used an illustrative example of a CRM campaign that was realized by a local banking institution in Cyprus

APPENDIX K
Interview Translation Example

The following pages consist of three examples from the interviews that were translated from Greek into English and used as quotations for the data analysis, so as to show the final

translation outcome of the quotations derived from the translations conducted by the researcher of this study and the external academic researcher.

Greek	English
<p>"Φυσικά παίζει ρόλο για μένα ο σκοπός που εκπροσωπεί ο φιλανθρωπικός οργανισμός. Θα προτιμούσα τις φιλανθρωπίες που σχετίζονται με ασθένειες και με παιδιά. Ειδικότερα θα ήθελα να βοηθηθούν άτομα τα οποία αντιμετωπίζουν την κατά πλάκας σκλήρυνση λόγω του ότι αντιμετωπίζει αυτή την ασθένεια άτομο από το στενό οικογενειακό μου περιβάλλον κι επίσης λόγω του ότι δεν έχω ακούσει ποτέ να τυγχάνουν βοήθειας άτομα με αυτού του είδους τα προβλήματα". (P. #10).</p>	<p><i>"Of course it plays a role for me the purpose that the charity represents. I would have preferred charities related with diseases and children. In particular I would like to help people who face multiple sclerosis because a person from my immediate family has this disease, and also because I have never heard of people receiving assistance with such problems". (P. #10).</i></p>
<p>"Ναι θα το έλεγα γιατί είναι κάτι πάρα πολλά πρωτότυπο, είναι κάτι το οποίο έβαλε με στη διαδικασία να σκεφτώ, να συμμετέχω σε τούτο το πράμα, και άρα μένει παραπάνω μέσα στο νου μου, απασχολεί με, απασχόλησε με εκείνο το πράμα να διαλέξω την επαρχία, άρα είναι κάτι το οποίο είναι δημιουργικό για τον πελάτη παρά να σου λέει ο άλλος ότι δωρίζουμε σε αυτή την περιοχή". (P. #16)</p>	<p><i>"Yes I would say it because it is something too original, it's something that puts me in the process to think, to participate in this thing, and therefore it stays more in my mind, it makes me think about it, to think which region to choose, so it is something creative for the customer, rather than only telling you [bank] that we donate here". (P. #16)</i></p>
<p>"Μπορεί και να μην ήθελα να επιλέγω γιατί μετά θα νιώθω άσχημα ότι κόβεις από</p>	<p><i>"I may not want to choose because after, you feel bad that you cut the donation</i></p>

<p>κάποια άλλη περιοχή. Ενώ είναι καλύτερα να δίνονται κάπου που ξέρω ότι υπάρχει ανάγκη. Τούτο με ενδιαφέρει. Σίγουρα είναι καλύτερα να βοηθάς τους δικούς σου παρά ξένους αλλά δεν ξέρω αν θα ήθελα να είχα εγώ την επιλογή. Γιατί θα νιώθω άσχημα να πω θέλω να βοηθηθούν οι Σκαλιώτες και όχι οι Παφίτες. Δεν θέλω να έχω εγώ τούτο το λόγο, να το πω εγώ τούτο το πράμα. Αν θέλει η τράπεζα να τους βοηθά, εντάξει, αλλά θα μπορούσε να πω που μέσα μου 'ας βοηθούσε και τους Σκαλιώτες'. Δεν θέλω να έχω αυτή την επιλογή γιατί είναι κακία". (P. #19)</p>	<p><i>from another region. It is better to give [donation] somewhere that I know there is a need. That interests me. Surely it is better to help your own rather than strangers but I do not know if I would like to have the choice. I would feel bad to say I want to help people from Larnaca and not from Paphos. I do not want to have this choice, to say this thing. If the bank wants to help them [people from Paphos], ok, but I was going to say inside me 'help people from Larnaca too'. I do not want to have this responsibility because it's badness". (P. #19)</i></p>
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Appendix L

English-language version of one full interview transcript

(Bold letters indicate the researcher's questions and comments)

<p>Μπορείς να μου πεις λίγα λόγια για τον εαυτό σου;</p> <p>Είμαι 39 ετών, παντρεμένη, με 2 παιδιά και εργάζομαι στον ιδιωτικό τομέα ως υποδιευθυντής μάρκετινγκ σε μία μεγάλη εταιρεία στην Κύπρο.</p>	<p>Can you tell me some things about yourself?</p> <p>I am 39 years old, married, with 2 children and I work at the private sector as an assistant marketing manager for a big firm operating in Cyprus.</p>
<p>Τί έχεις σπουδάσει;</p> <p>Είμαι κάτοχος Μεταπτυχιακού Διπλώματος στη Διοίκηση Επιχειρήσεων, Πτυχίου Οικονομικών και Διπλώματος στο Banking.</p>	<p>What is your academic background?</p> <p>I have an MBA in Business Administration, a bachelor in Economics and a Banking Diploma</p>
<p>Ποιο είναι το προτιμώμενο τραπεζικό ίδρυμα με το οποίο συνεργάζεστε;</p> <p>H Alpha Bank</p>	<p>Which is your preferred banking institution?</p> <p>Alpha Bank</p>

<p>Πόσα χρόνια συνεργάζεστε με την τράπεζα αυτή?</p> <p>16</p>	<p>How many years have you been collaborating with this institution?</p> <p>16 years.</p>
<p>Συνεργάζεστε και με άλλες τράπεζες?</p> <p>Όχι</p>	<p>Do you collaborate with other banking institutions?</p> <p>No.</p>
<p>Έχεις ακούσει για εκστρατείες μάρκετινγκ όπου οι τράπεζες υπόσχονται να δωρίσουν ένα ορισμένο ποσοστό της τιμής πώλησης των προϊόντων τους σε ένα φιλανθρωπικό, μη κερδοσκοπικό οργανισμό; Μπορείς να σκεφτείς κάποια παραδείγματα, καθώς και το πώς έχουν λειτουργήσει αυτές οι καμπάνιες;</p>	<p>Have you heard of marketing campaigns where banks promise to donate a certain percentage of the sale price to a cause or a nonprofit organization? Can you think of any examples? If yes, how did the campaign work?</p>

<p>Ναι έχω ακούσει για τέτοιες εκστρατείες.</p> <p>Γνωρίζω για μια καμπάνια που έκανε η Euro Life της Τράπεζας Κύπρου για το Παιδοογκολογικό Τμήμα στο Μακάριο νοσοκομείο, τα Χριστούγεννα του 2014 όπου συνολικά δόθηκαν 30.000 ευρώ στο εν λόγω τμήμα.</p> <p>Θα σου αναφέρω και εγώ ένα άλλο παράδειγμα τέτοιας εκστρατείας καθώς και το πως λειτουργούν.</p> <p>Η Τράπεζα Πειραιώς έκανε την εξής καμπάνια: Για κάθε αγορά, οποιουδήποτε ποσού, που οι πελάτες πραγματοποιούσαν με πιστωτική ή χρεωστική κάρτα της Τράπεζας Πειραιώς τον μήνα Δεκέμβριο, η Τράπεζα θα προσέφερε ένα εμβόλιο σε παιδιά της Αφρικής μέσω της UNICEF.</p>	<p>Yes, I have heard of such campaigns. I know a campaign that was sponsored by Eurolife which belongs to Bank of Cyprus for the Children Oncology Department in Archbishop Makarios Hospital in Christmas 2014 and they donated 30.000 euro at the specific Department.</p> <p>I will provide you another example of such a campaign as well as more details of how it is conducted.</p> <p>Piraeus Bank did the following campaign: for every purchase that was done with the Bank's credit or debit cards during the month of December, the Bank donated, instead of money, one vaccine to the children in Africa through UNISEF.</p>
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<p>Ποια είναι η γνώμη σου σχετικά με αυτές τις καμπάνιες; Ποιες σκέψεις και συναισθήματα σου δημιουργούνται, η άποψη σου για αυτές τις καμπάνιες?</p> <p>Είναι καλές αυτές οι εκστρατείες γιατί βοηθούν αρκετό κόσμο φτάνει να υπάρχει διαφάνεια και να γνωρίζει ο κόσμος ότι τα χρήματα και υλικά αγαθά δίνονται στους τελικούς αποδέκτες.</p> <p>Τι γνώμη έχετε για την τράπεζα που χρηματοδοτεί αυτές τις καμπάνιες;</p> <p>Πες μου τις σκέψεις, αισθήματα που σου δημιουργούνται, τις απόψεις σου, για τα κίνητρα και την εικόνα τράπεζας, καθώς και οτιδήποτε άλλο έρχεται στο μυαλό σου.</p>	<p>What is your opinion about these campaigns? What are your emotions and what kind of thoughts do these campaigns evoke, your opinion for these campaigns?</p> <p>These campaigns are good because they help a lot of people, as long as there is transparency so the people know that the money and material goods are given to the final destination.</p> <p>What do you think of the bank who sponsors these campaigns? Tell me your thoughts, emotions, opinions, motivations, the image that you have for the bank, and anything else that comes to your mind.</p>
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<p>Η πρώτη μου σκέψη για να είμαι απολύτα ειλικρινής είναι ότι δεν εμπιστεύομαι πλέον μεγάλους οργανισμούς στην Κύπρο και ότι χρησιμοποιούν τη φιλανθρωπία καθαρά ως μέσο Marketing. Αποδείχτηκε πάμπολλες φορές τα τελευταία χρόνια πόση αναξιοπιστία, κατάχρηση εξουσίας και αναξιοκρατία υπάρχει στα υψηλά στρώματα της Κύπρου. Αν ενδιαφερόμουν να βοηθήσω σίγουρα δεν θα χρησιμοποιούσα κανένα πακέτο ή πρόγραμμα τράπεζας.</p>	<p>My first thought, to be honest, is that in Cyprus I do not trust big organizations anymore, and that they actually use charity as a pure Marketing tool. It has been proven many times the last couple of years that there is unreliability, abuse of administrative authority and lack of meritocracy in Cyprus' higher layers. If I was interested in helping, I would not use a banking promotion or program.</p>
<p>Ποια είναι η άποψη σας για το φιλανθρωπικό σκοπό/ μη κερδοσκοπικό οργανισμό που επωφελείται από αυτές τις καμπάνιες;</p>	
<p>Πες μου τις σκέψεις, αισθήματα που σου δημιουργούνται, τις απόψεις σου, για τα κίνητρα και την εικόνα του φιλανθρωπικού οργανισμού, καθώς και</p>	<p>What do you think of the nonprofit organization who is benefiting from these campaigns? Again, tell me your thoughts, emotions, opinions,</p>

<p>οτιδήποτε άλλο έρχεται στο μυαλό σου.</p> <p>Σε μια χώρα όπως η Κύπρος που η δημόσια υγεία παρέχεται δωρεάν, η οικονομική ενίσχυση ιδρυμάτων είναι σίγουρα τονωτική ένεση. Εφόσον το ποσό εκμεταλλεύεται σωστά και αξιοκρατικά τότε αυτοί οι οργανισμοί παίρνουν παράταση ζωής και βοηθούν τα κοινά.</p> <p>Σε τέτοιες εκστρατείες, η Τράπεζα μπορεί να στηρίζει φιλανθρωπικούς/μη κερδοσκοπικούς οργανισμούς οι οποίοι αντιπροσωπεύουν διάφορους σκοπούς, όπως για παράδειγμα:</p> <p>1) σκοποί που σχετίζονται με την ανθρώπινη υγεία. Για παράδειγμα, να δωρίζει η τράπεζα σε ένα ποσοστό από τις πωλήσεις ενός προϊόντος της στο Ινστιτούτο Ογκολογίας Κύπρου;</p>	<p>motivations, the image that you have for the non-profit organization, and anything else that comes to your mind.</p> <p>In Cyprus whereas public health is provided for free, the financial aid towards these institutions is definitely important. As long as the donation is used properly and with meritocracy, these institutions prolong their existence and help people.</p> <p>In such campaigns, the bank may support causes that represent various purposes, such as, in terms of:</p> <p>1) Health related causes. For example, a bank donates a certain amount from</p>
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<p>2) σκοπούς/ φιλανθρωπίες που σχετίζονται με ανθρώπινες υπηρεσίες; Για παράδειγμα, να δωρίζει η τράπεζα σε ένα ποσοστό από τις πωλήσεις ενός προϊόντος της στον Εθνικό Σύνδεσμο Μάθησης και Εκπαίδευσης; 3) σκοπούς/ φιλανθρωπίες που σχετίζονται με το περιβάλλον. Για παράδειγμα, να δωρίζει η τράπεζα σε ένα ποσοστό από τις πωλήσεις ενός προϊόντος της στην Greenpeace; 4) σκοπούς/ φιλανθρωπίες που σχετίζονται με τα ζώα. Για παράδειγμα, να δωρίζει η τράπεζα σε ένα ποσοστό από τις πωλήσεις ενός προϊόντος της στον Εθνικό Σύνδεσμο Άγριας Ζωής; ή οποιουδήποτε άλλους σκοπούς/ φιλανθρωπίες που δεν σου έχω αναφέρει.</p> <p>Παίζει ρόλο για σένα ο σκοπός που εκπροσωπεί ο φιλανθρωπικός/ μη κερδοσκοπικός οργανισμός με τον οποίο σχετίζεται η τράπεζα? Μπορείς</p>	<p>its product sales to the Oncology Institute in Cyprus;</p> <p>2) Human services related causes. For example, a bank donates a certain amount from its product sales to the National Education Association; 3) Environmental-related causes. For example, a bank donates a certain amount from its product sales to Greenpeace; 4) Animal-related causes. For example, a bank donates a certain amount from its product sales to the National Wildlife Association; or any other type of cause that I may not have mentioned.</p> <p>Is the cause focus/ type important to you? Please elaborate on preferences, emotions, thoughts, reasons why this is important or not, motivations, etc.</p>
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<p>να αναφερθείς σε προτιμήσεις, συναισθήματα, σκέψεις, λόγοι σημαντικότητας σκοπού του φιλανθρωπικού οργανισμού ή όχι, κίνητρα, κλπ.</p> <p>Φυσικά παίζει ρόλο για μένα ο σκοπός που εκπροσωπεί ο φιλανθρωπικός οργανισμός. Θα προτιμούσα τις φιλανθρωπίες που σχετίζονται με ασθένειες και με παιδιά. Ειδικότερα θα ήθελα να βοηθηθούν άτομα τα οποία αντιμετωπίζουν την κατά πλάκας σκλήρυνση λόγω του ότι αντιμετωπίζει αυτή την ασθένεια άτομο από το στενό οικογενειακό μου περιβάλλον κι επίσης λόγω του ότι δεν έχω ακούσει ποτέ να τυγχάνουν βοήθειας άτομα με αυτού του είδους τα προβλήματα.</p> <p>Ποια είναι η άποψη σας το να έχετε τη</p>	<p>Of course it plays a role for me the purpose that the charity represents. I would have preferred charities related with diseases and children. In particular I would like to help people who face</p>
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<p>δυνατότητα να επιλέγετε το σκοπό που αντιπροσωπεύει ο φιλανθρωπικός οργανισμός, όταν η τράπεζα κάνει μια δωρεά;</p> <p>Για παράδειγμα η X τράπεζα διεξάγει μια τέτοια εκστρατεία στην οποία το 1% των μηνιαίων χρεώσεων του λογαριασμού σας δίνεται σε ένα φιλανθρωπικό οργανισμό μέσα από μια λίστα επιλογών και εσείς μπορείτε να αποφασίσετε ποιο από τα ακόλουθα φιλανθρωπικά ιδρύματα θα λάβει τη δωρεά : 1) Υγείας εστιασμένη φιλανθρωπία, όπως το Ογκολογικό Ινστιτούτο Κύπρου; 2) ένα φιλανθρωπικό ίδρυμα το οποίο προσφέρει ανθρώπινες υπηρεσίες όπως η Εθνική Ένωση Εκπαίδευσης 3) σε ένα φιλανθρωπικό ίδρυμα το οποίο επικεντρώνεται σε θέματα του περιβάλλοντος, όπως η Greenpeace, ή 4) σε φιλοζωικές οργανώσεις, όπως η</p>	<p>multiple sclerosis because a person from my immediate family has this disease, and also because I have never heard of people receiving assistance with such problems.</p> <p>What is your opinion in choosing the cause type, that the bank makes a donation?</p> <p>An example of choosing the cause in CRM campaign is the following: X bank conducts a CRM campaign in which 1% of your monthly account charges are given to a charity and you can decide which of the following charities will receive the donation: 1) a health-focused charity, such as the Cyprus Oncology Institute; 2) a human</p>
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<p>Εθνική Ένωση Άγριας Ζωής.</p> <p>Μπορείτε να αναφερθείτε σε αισθήματα, απόψεις, προτιμήσεις, προϋποθέσεις, σκέψεις, κλπ.</p> <p>Θα μου άρεσε να έχω τη δυνατότητα να επιλέγω το σκοπό που αντιπροσωπεύει ο φιλανθρωπικός οργανισμός όταν η τράπεζα κάνει μια δωρεά γιατί δεν θεωρώ ότι όλοι οι οργανισμοί παράγουν το ίδιο έργο όπως επίσης και δεν θεωρώ όλους τους σκοπούς το ίδιο σημαντικούς. Για παράδειγμα, δεν θα επιθυμούσα η δωρεά να πήγαινε σε μια φιλοζωική οργάνωση αφού δεν είμαι καθόλου φιλόζωη.</p> <p>Το γεγονός ότι εσύ επιλέγεις το σκοπό πού θα πάει η βοήθεια του δικού σου μεριδίου από τις εκστρατείες αυτές, θα ήταν κάτι το οποίο θα σε έκανε να πεις σε άλλους για την εκστρατεία/ τράπεζα</p>	<p>services-focused charity, such as the National Education Association; 3) an environmental related charity, such as Greenpeace, and; 4) an animal related charity, such as the National Wildlife Association.</p> <p>You can elaborate on emotions, thoughts, preferences, preconditions, opinions, etc.</p> <p>I would love to have the possibility to choose the cause that the charity represents when the bank conducts a CRM campaign, because I do not think</p>
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<p>αυτή ή και να τους παρακινούσες να συμμετάσχουν με το να αγοράσουν το προϊόν της τράπεζας σου? Μπορείς να αναφερθείς σε σκέψεις, αισθήματα, απόψεις, προϋποθέσεις, και για ότιδήποτε άλλο σου έρχεται στο μυαλό.</p> <p>Σίγουρα εάν επέλεγα εγώ το σκοπό που θα πήγαινε το μερίδιο μου, θα σύστηνα τη συγκεκριμένη τράπεζα κι επομένως και τα προϊόντα της σε δικούς μου φίλους και συγγενείς με σκοπό να βοηθηθούν είτε μια ομάδα παιδιών, είτε άτομα που αντιμετωπίζουν συγκεκριμένη ασθένεια. Για παράδειγμα, εάν η βοήθεια θα πήγαινε στα παιδιά της κοινότητας μου που οι γονείς τους αντιμετωπίζουν οικονομικά προβλήματα, θα σύστηνα σε όλους τους συγχωριανούς την τράπεζα μου και θα τους παρακινούσα να αγοράσουν το συγκεκριμένο προϊόν για να βοηθήσουν κι' αυτοί με τον τρόπο</p>	<p>that all non-profit organizations produce the same work, as well as I do not think that all causes are of equal importance. I wouldn't like the donation to go to an animal welfare organization since I do not like animals.</p> <p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the cause or charity type that the bank makes the donation? You can elaborate on emotions, thoughts, preconditions, opinions, or anything else that comes to your mind.</p> <p>Surely if I choose the cause of where my</p>
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<p>τους.</p> <p>Παίζει ρόλο για σένα εάν ο φιλανθρωπικός/ μη κερδοσκοπικός οργανισμός με τον οποίο σχετίζεται η τράπεζα δραστηριοποιείται σε τοπικό επίπεδο, π.χ. την κοινότητα ή το δήμο σου, περιφερειακό, δηλαδή στη Λευκωσία, Λάρνακα, κλπ., παγκύπριο, ή διεθνές επίπεδο;</p> <p>Εξήγησε μου τις προτιμήσεις σου, συναισθήματα που μπορεί να εκδηλώνονται, τις σκέψεις σου ή και λόγοι για τους οποίους ίσως είναι σημαντική ή όχι η γεωγραφική δραστηριότητα της εκστρατείας, πιθανά κίνητρα, καθώς και οτιδήποτε άλλο έρχεται στο μυαλό σου.</p> <p>Σίγουρα σε μια μικρή χώρα όπως η Κύπρος θα προτιμούσα να βοηθούνται</p>	<p>share would go, I would recommend this bank and, hence, its products to my friends and relatives in order to help either a group of children or people experiencing a particular disease. For example if the donation will go to the children of my community whereas their parents have financial problems, I would recommend my bank to all villagers and I would urge them to buy the product so as to also help in their way.</p> <p>Does it matter if the nonprofit organization that your bank relates to, operates locally, i.e., your community/ municipality, regionally, i.e., in Nicosia, Larnaca, etc., nationally, or</p>
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<p>τοπικά ιδρύματα και οργανισμοί. Θα ήθελα να βοηθούνται φτωχά παιδιά επειδή το φαινόμενο αυτό είναι έντονο στην κοινότητα την οποία ζω, καθώς επίσης επειδή αυτά τα παιδιά θα μπορούν έτσι να απολαμβάνουν βασικά πράγματα όπως ρούχα, ή έστω ένα ταξίδι με την οικογένεια τους την Κυριακή, πράγματα τα οποία είναι βασικά για ορισμένους από εμάς.</p> <p>Ποια είναι η άποψη σας το να έχετε τη δυνατότητα να επιλέγετε τη γεωγραφική δράση του σκοπού ή φιλανθρωπικού οργανισμού, από άποψη τοπικών, περιφερειακών, εθνικών ή διεθνών σκοπών/ φιλανθρωπικών οργανισμών, όταν η τράπεζα κάνει μια δωρεά; Εξήγησε μου εάν προτιμάς να έχεις την επιλογή του τύπου της δωρεάς ή να είναι προεπιλεγμένη η γεωγραφική δράση</p>	<p>internationally?</p> <p>Explain to me your preferences, emotions that may arise, thoughts, reasons of why the locus is important or not, motivations, as well as anything else that comes to your mind.</p> <p>For sure, in a small country like Cyprus, I would definitely prefer if the local institutions and organizations were supported. I would like to help poor children because this phenomenon is intense within the community in which I live in, and, because, these children will be able to enjoy basic things, such as</p>
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<p>από την τράπεζα, αισθήματα, απόψεις, προϋποθέσεις, σκέψεις, εισηγήσεις, κλπ.</p> <p>Ένα παράδειγμα του να επιλέγεις τη γεωγραφική δράση του σκοπού σε μια τέτοια εκστρατεία είναι το εξής: η X τράπεζα κάνει μία τέτοια εκστρατεία στην οποία δίνει το 1% από τις μηνιαίες συναλλαγές σας με την κάρτα σας σε φτωχά παιδιά μέσω της UNICEF υπό τη μορφή εμβολίων και εσύ μπορείς να επιλέξεις σε ποιά από τις ακόλουθες γεωγραφικές περιοχές θα δοθεί τη δωρεά: 1) φτωχά παιδιά τα οποία μένουν στην γειτονιά σου; 2) φτωχά παιδιά τα οποία μένουν στην πόλη σου; 3) φτωχά παιδιά τα οποία μένουν στην Κύπρο, ή; 4) φτωχά παιδιά τα οποία μένουν σε τρίτες χώρες.</p> <p>Φαίνεται πολύ καλή η ιδέα το να επιλέγω</p>	<p>clothing or even a trip with their family on Sunday, things that are basic for some of us.</p> <p>What is your opinion in choosing the locus of the cause or charity, in terms of local, regional, national, or international cause, that the bank makes a donation? Please explain to me your preference in choosing the locus or having a predetermined locus of the cause or charity involved in the CRM campaign, emotions, opinions, preconditions, thoughts, suggestions, etc.</p> <p>An example of choosing the cause proximity in CRM campaign is the following: X bank conducts a CRM campaign, in which 1% of your monthly credit card transactions are</p>
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<p>εγώ τη γεωγραφική δράση του σκοπού.</p> <p>Αν είχα την επιλογή σε μερικές περιπτώσεις θα επέλεγα να βοηθήσω τα μέλη της κοινότητας που ζω. Σε κάποιες άλλες περιπτώσεις θα επέλεγα να βοηθηθούν και κάποια ιδρύματα που βοήθησαν δικούς μου ανθρώπους στο παρελθόν, είτε αυτά ανήκουν σε περιφερειακό, είτε σε παγκύπριο επίπεδο αλλά σίγουρα όχι σε διεθνές επίπεδο διότι δεν θα επιθυμούσα τα χρήματα να έβγαιναν εκτός χώρας και να βοηθούνταν άτομα στο εξωτερικό τη στιγμή που χρειάζονται βοήθεια και οι συμπατριώτες μας.</p>	<p>given to poor children through UNICEF in the form of vaccines and you can decide which of the following geographical proximities will receive the donation: 1) poor children residing in your local neighborhood; 2) poor children residing in your town; 3) poor children residing in Cyprus, and; 4) poor children residing in third countries.</p>
<p>Το γεγονός ότι εσύ επιλέγεις γεωγραφικά πού θα πάει η βοήθεια του δικού σου μεριδίου από τις εκστρατείες αυτές, θα ήταν κάτι το οποίο θα σε έκανε να πεις σε άλλους για την εκστρατεία/ τράπεζα αυτή ή και να</p>	<p>It looks a very good idea to choose the geographical effect of the cause. If I had the choice, in some cases I would choose to help members of the community in</p>

<p>τους παρακινούσες να συμμετάσχουν με το να αγοράσουν το προϊόν της τράπεζας σου? Εξήγησε μου πιθανές σκέψεις, αισθήματα, απόψεις, προϋποθέσεις, προσωπικά οφέλη/ κίνητρα/ λόγους στο να το λες ή όχι στους γύρω σου, κλπ.</p> <p>Θα σύστηνα το προϊόν αυτό και θα τους παρακινούσα να το αγοράσουν για να βοηθηθούν τα άτομα του περιβάλλοντος μας. Για παράδειγμα, εάν η βοήθεια θα πήγαινε στα άτομα της κοινότητας μου, τότε σύστηνα το προϊόν σε όλους τους συγχωριανούς μου και θα τους παρακινούσα να τα αγοράσουν. Το ίδιο θα έκανα κι αν η βοήθεια δινόταν σε κάποιο ίδρυμα το οποίο στο παρελθόν βοήθησε δικά μου άτομα. Θα παρακινούσα όλους τους συγγενείς και φίλους να αγοράσουν το προϊόν γιατί θα ήταν κι αυτοί ευαισθητοποιημένοι από το</p>	<p>which I live. In some other cases I would choose to help and some institutions that helped my people in the past, whether they belong to a region or across the island, but certainly not an international cause because I wouldn't like the donation to be given somewhere out of the country, since there are people in our country that need help.</p> <p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the proximity of the cause that your bank makes the donation? Please elaborate to me possible emotions, thoughts, opinions, preconditions, personal interests/ motivations, reasons for</p>
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<p>πρόβλημα που είχαν περάσει τα δικά μας άτομα.</p> <p>Παίζει ρόλο για σένα το είδος της δωρεάς που δίνει η τράπεζα στον φιλανθρωπικό/ μη κερδοσκοπικό οργανισμό σε τέτοιου είδους εκστρατείες; Για παράδειγμα, υπό μορφή: 1) χρημάτων, 2) υλικών αγαθών, ή 3) μέρος του χρόνου των εργαζομένων της τράπεζας. Μπορείς να αναπτύξεις την απάντησή σου σε προτιμήσεις, συναισθήματα, σκέψεις, λόγοι σημαντικότητας του είδους της δωρεάς ή όχι, κίνητρα, ή σε οτιδήποτε άλλο θέλεις.</p> <p>Παίζει τεράστιο ρόλο! Αν δω την ανθρωπινή προσπάθεια για βοήθεια μου δίνει κίνητρο να βοηθήσω κι εγώ. Με τα χρήματα υπάρχει πάντα το πρόβλημα της</p>	<p>talking about it or not with other people, etc.</p> <p>I would recommend this product and I would urge them to buy it in order to help people in our environment. For example, if the donation would go to people of my community, then I would recommend this product to all my fellow villagers and would urge them to buy it. I would do the same if the donation went to a particular institution that helped people of my close environment. I would encourage all my relatives and friends to buy the product because they would also be empathetic towards that cause.</p>
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<p>διαφάνειας, δεν είμαστε ποτέ σίγουροι εάν δίνονται όντως στο σκοπό για τον οποίο μαζεύονται. Υπάρχουν περιπτώσεις όπου τα υλικά αγαθά είναι πιο σημαντικά από κάθε είδους άλλη βοήθεια, αλλά θα προτιμούσα να δω την ανθρώπινη βοήθεια.</p> <p>Ποια είναι η άποψη σας το να έχετε τη δυνατότητα να επιλέγετε το είδος της δωρεάς που κάνει η τράπεζα σε τέτοιου είδους εκστρατείες;</p> <p>Για παράδειγμα: η τράπεζα X δωρίζει το 1 % των μηνιαίων συναλλαγών της πιστωτικής σας κάρτας για τα φτωχά παιδιά στην Αφρική μέσω της UNICEF και μπορείτε εσείς να αποφασίσετε ποια από τα ακόλουθα είδη της δωρεάς θα δοθούν στο φιλανθρωπικό ίδρυμα : 1) δωρεά υπό μορφή χρημάτων; 2) η δωρεά με τη μορφή των εμβολίων, δηλαδή υλιστική</p>	<p>Is the type of donation to be given at the cause or charity important to you? For example, in terms of 1) money 2) material 3) employee time? Please elaborate. You can elaborate on preferences, emotions, thoughts, reasons why is the type of donation important or not, motivations, or anything else you want.</p> <p>It plays a huge [significant] role! If I see the human effort to help a cause, it motivates me to help myself. With the</p>
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<p>δωρεά , και; 3) δωρεά με τη μορφή του χρόνου των εργαζομένων , πράγμα που σημαίνει ότι η τράπεζα θα παρέχει το ανθρώπινο δυναμικό της, στο φιλανθρωπικό ίδρυμα , προκειμένου να τους χρησιμοποιήσουν ανάλογα.</p> <p>Εξηγήστε αισθήματα που ενδεχομένως να νιώθετε, απόψεις, προτιμήσεις, προϋποθέσεις, σκέψεις, κλπ.</p> <p>Πιστεύω ότι θα ήταν καλό να είχα τη δυνατότητα να επιλέγω το είδος της δωρεάς. Όμως πιστεύω επίσης ότι σε αυτές τις περιπτώσεις οι αρμόδιοι κάθε ιδρύματος γνωρίζουν καλύτερα από εμένα τις ανάγκες τους.</p> <p>Το γεγονός ότι εσύ επιλέγεις το είδος της δωρεάς που θα δώσει η τράπεζα όσον αφορά το δικό σου μερίδιο από τις εκστρατείες αυτές, θα ήταν κάτι το</p>	<p>money there is always the issue of transparency, we are never sure if they are actually given to the purpose [cause] for which they are collected. There are cases where material donations are very important help, but I would prefer to see the human effort.</p> <p>What is your opinion in choosing the type of donation that the bank makes?</p> <p>For example: X bank donates 1% of your monthly credit card transactions to poor children in Africa through UNICEF and you can decide which of the following types of donation will be given to the charity: 1) donation in the form of money; 2) donation in the form of vaccines, materialistic donation, and; 3) donation in the form of employee time, meaning that the bank</p>
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<p>οποίο θα σε έκανε να πεις σε άλλους για την εκστρατεία/ τράπεζα αυτή ή και να τους παρακινούσες να συμμετάσχουν με το να αγοράσουν το προϊόν της τράπεζας σου? Αναφερθείτε σε σκέψεις, αισθήματα, απόψεις, προϋποθέσεις, ή οτιδήποτε άλλο σας έρχεται στο μυαλό.</p> <p>Αυτό το σενάριο φαντάζει ουτοπικό αλλά σίγουρα, εάν πραγματοποιείτο τέτοια εκστρατεία θα ήταν κάτι πάρα πολύ όμορφο και θα το έλεγα σε άλλους.</p> <p>Έχετε οτιδήποτε άλλο να προσθέσετε το οποίο αφορά τέτοιου είδους εκστρατείες?</p> <p>Όχι.</p>	<p>will provide its' human workforce to the charity in order to use them accordingly.</p> <p>Please explain emotions may arise, thoughts, preferences, preconditions, opinions, etc.</p> <p>I believe it would be good to have the possibility to choose the type of donation. Nevertheless, I believe that in these cases, the people in charge of these organizations know better when it comes to the needs of their institutions.</p>
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<p>Σε ευχαριστώ πάρα πολύ για το χρόνο σου!</p>	<p>What is your opinion in persuading others to engage in such CRM campaigns where you can choose the type of donation that the bank makes? Please elaborate on thoughts, emotions, preconditions, opinions, or anything else that comes to your mind.</p> <p>This scenario sounds very utopian, but certainly if it happened it would be something very beautiful and I would surely say it to others.</p> <p>Would you like to add something that</p>
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	<p>relates to such CRM campaigns?</p> <p>No.</p> <p>Thank you very much for your time!</p>
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