

Ethical standards and perceptions of CRM among millennial consumers

CRM among
millennial
consumers

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Abstract

Purpose – This study explores the millennial perceptions of cause-related marketing (CRM) in international markets through the lens of an ethical continuum. Literature gaps exist in our understanding of cause-related marketing, ethics and millennials in an international context, with few studies offering insights into successful CRM campaigns in developed vs developing countries. Previous studies have yielded differing responses based on culture, sociodemographic and consumer perceptions.

Design/methodology/approach – An exploratory qualitative research method was adopted to build the theory necessary to address this research gap. Semi-structured interviews were conducted with a convenience sample of 155 undergraduate and postgraduate students representing 17 nationalities. Interviews were conducted in two regions (Ireland and United Arab Emirates) representing developed and developing markets.

Findings – Discrepancies exist between millennial consumers when it comes to ethical self-reporting, perceptions of CRM initiatives, choice criteria of CRM offers and purchase intentions. Findings also suggest that there is a relationship between the religious and ethical beliefs of millennials in certain regions. Gender showed no significant differences in perceptions of CRM.

Originality/value – This study examines millennial perceptions of CRM from multiple nationalities in developed vs developing markets. It introduces the ethical continuum in international CRM as a lens to examine perceptions of millennial consumers. The study identifies that millennials should not be treated as a homogenous group, suggesting different choice criteria of millennial consumers based on their ethical standards. It demonstrates emerging support for the role of religion in successful adoption of CRM.

Keywords Ethics, Corporate social responsibility, Millennials, Cause marketing, Cause related marketing, Ethical continuum

Paper type Research paper

1. Introduction

Increasingly, consumers are placing significant value in corporate social responsibility (Choi *et al.*, 2016; Woodroof *et al.*, 2019), which results in more firms entering into commercial partnerships with non-profit organisations, to achieve both corporate objectives and demonstrate their commitment to corporate social responsibility concepts (Nan and Heo, 2007; Papasolomou and Kitchen, 2011; Liu *et al.*, 2019). One manifestation of these strategic initiatives is cause-related marketing (CRM). Cause-related marketing is defined as “activities that are characterised by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchanges that satisfy organizational and individual objectives” (Varadarajan and Menon, 1988, p. 60). Therefore, CRM is used as a strategic marketing tool (Varadarajan and Menon, 1988; Koschate-Fischer *et al.*, 2012; Grolleau *et al.*, 2016; Lee and Johnson, 2019) adopted by companies to enhance marketing performance across a wide range of industries (Krishna, 2011; Grolleau *et al.*, 2016; Lafferty *et al.*, 2016). It is an expression of corporate social responsibility with cause-specificity (Cheron *et al.*, 2012; Jahdi, 2014) across international borders (Singh and Duque, 2019). CRM can be used to leverage brands in international markets (Singh and Duque, 2019),



with larger firms in particular using it to strengthen their reputation and enter new markets (Matarazzo *et al.*, 2019).

Yet, research in international CRM is fragmented and diverse, making it difficult to draw conclusive propositions (Wei *et al.*, 2020; Singh and Dhir, 2019). In the developing and developed worlds, social marketing has evolved differently, sometimes resulting in different emphasis on what social marketing thinking and practice entails (Singh and Dhir, 2019). This is a significant and under-researched international marketing challenge (Woo *et al.*, 2019), particularly in light of the diverse needs of consumers from different nationalities, cultures, social expectations and cause related marketing perceptions (Lavack and Kropp, 2003; Christofi *et al.*, 2018; Woo *et al.*, 2019; Vanhamme *et al.*, 2012; Serralvo *et al.*, 2017). Consumers may form attitudes towards CRM based on a number of factors, yet empirical studies exploring these factors are rare and the relationship between values and CRM remains under-investigated (Galan-Ladero *et al.*, 2015). There is no universal strategy for a successful international CRM campaign (Priporas *et al.*, 2019). Previous literature has largely focused on North American subjects (Bae, 2017; Ballings *et al.*, 2018; Partouche *et al.*, 2020), and thus results may not be applicable to other cultural contexts. Even within countries, culture variation exists (Jandt, 2017; Tanova and Nadiri, 2010; Priporas *et al.*, 2019), making it difficult to generalise CRM strategies across cultures.

Millennials are one of the most moral and ethical generations ever (Tanner, 2010), feeling a greater sense of accountability compared to previous generations (Kowske *et al.*, 2010), while demonstrating a greater willingness to participate in the social causes of charitable non-profit organisations (Boyd, 2010). Bucic *et al.* (2012) argue that limited knowledge derived from prior studies has heightened the need for a better understanding of ethical consumerism among targeted consumer segments. Millennials remain a poorly understood segment in international CRM (Bucic *et al.*, 2012). Studies conducted in this segment are particularly important, as they provide practitioners and decision-makers with useful information for successful targeted CRM (Lerro *et al.*, 2019). Youn and Kim (2008) suggest that a segmented approach to classifying CRM is useful, as it adds to our knowledge about what consumer characteristics explain attitudes towards CRM. Similarly, Laroche (2017) argues that companies dedicated to maintaining socially responsible practices need to understand consumer differences and be aware of the nuanced phrasing, appeals and target markets. Two central research gaps are identified within the existing literature:

- (1) Strong support is provided for the need to research millennial perceptions of CRM in an international cross-cultural context
- (2) There is a need to examine the relationship between consumers' ethical beliefs and CRM perceptions within specific market segments

This study addresses these gaps in literature, exploring CRM in an international context through the lens of millennials and the ethical continuum. The study focuses on millennials as representatives of the leaders, influencers and buyers of the near future. This paper contributes to CRM, ethics and international marketing literature by answering calls to comparatively examine millennial perceptions of CRM in developed and developing economies (Kulshreshtha *et al.*, 2019). Very few studies have undertaken cross-country comparisons of ethical consumerism (Newholm and Shaw, 2007). This study introduces the ethical continuum (Boylan, 2001) as a lens to explore millennial ethical standards and their subsequent impact on CRM campaigns. To date, no research has examined CRM in the context of consumers' own ethical standards in the millennial segment. This study complements previous CRM research by exploring the similarities between four ethical standards and CRM consumer typologies (Webb and Mohr, 1998). Findings from this study contribute to future theory building by identifying distinct choice criteria for millennial

consumers in differing ethical/CRM categories. This study contributes to CRM theory by proposing religious beliefs as a moderator of CRM for millennials.

The remainder of this paper is structured as follows; first, a literature review examines CRM and millennials in an international context, CRM consumer perspectives and introduces the ethical continuum. Second, the paper describes the research methodology, followed by the discussion of the main findings. Finally, the paper concludes by presenting the contributions of this study, managerial implications, limitations and future research agenda.

2. Literature review

2.1 Cause-related international marketing and millennials

Millennials are young consumers, born between approximately 1985 and 1999 (Pendergast, 2007). Differing from previous generations (Baby Boomers and Gen X), they are born into a world that features international interdependence and global engagement (Pendergast, 2007). Millennials are recognised as the most consumption-oriented of all generations (Sullivan and Heitmeyer, 2008) and are considered the most powerful consumer group in the marketplace in terms of discretionary income (Schawbel, 2015). Millennials are distinctive in terms of their perspectives (Weiss, 2003), motivations (Kim and Lee, 2009), decision-making rationale and value drivers (Boyd, 2010). Accordingly, millennials are seen to be receptive to ethical issues (Smith, 2006) and are more environmentally conscious (Sheahan, 2005), leading to the development of the “ethical consumer” (Laroche, 2017). Ethical consumers are defined as consumers who are socially responsible and value ethical perspectives in their buying decisions (Auger *et al.*, 2003).

Millennials appear sympathetic to ethical issues (Gorman *et al.*, 2004). Yet, they remain poorly understood in general (Phillips, 2007; Bucic *et al.*, 2012) and have received little attention from ethical consumption researchers (Schamp *et al.*, 2019). Millennials are not a homogeneous group (Partouche *et al.*, 2020), and their decision-making depends on multiple variables (Sujansky and Ferri-Reed, 2009). Bucic *et al.* (2012) state that millennials should be treated as a collection of submarkets that differ in their levels of awareness of ethical issues, who consider discrete motives when making consumption decisions and who are willing to engage in cause-related purchasing to varying degrees. Though millennials are cognisant and attempt to make sustainability-based decisions, research has found they are often unwilling to research product options (Bhaduri and Ha-Brookshire, 2011), do not practice their beliefs (Young and McCoy, 2016) and consider higher prices a barrier to purchasing (Miller *et al.*, 2017). Such studies reinforce a lack of an “average ethical consumer” (Auger *et al.*, 2003; Carrigan and Attala, 2001; Devinney *et al.*, 2010) as millennials are not equally responsive to CRM (Bucic *et al.*, 2012). Millennial consumers can use their purchasing power to reward or punish companies based on their social responsibility (Lii and Lee, 2012; Sen and Bhattacharya, 2001).

Robinson *et al.* (2012) note that CRM campaigns work because consumers benefit in two ways from participating in the campaign: from using the product, and from pleasure derived from donating to a cause (Strahilevitz and Myers, 1998). Limited research has shown some benefits for millennials with respect to CRM. Barnes (1992) found consumers aged under 35 were more in favour of CRM. Dirks (c.f. Galan-Ladero *et al.*, 2015) notes that consumers aged between 22 and 30 years of age are most sensitive to CRM. Youn and Kim (2008) refer to studies showing that young consumers are more receptive to CRM activities, compared to older consumers, with younger consumers more inclined to buy products based on CRM (Cui *et al.*, 2003). Similarly, Zapata-Ramos and Kim (2018) have found differences in corporate social responsibility awareness between young adults in the USA and Puerto Rico, which demonstrates that millennials may have different perceptions of cause-related international marketing. Previous CRM studies researching millennials have primarily focused on North

America (e.g. Valentine and Powers, 2013; Schewe *et al.*, 2013; Cui *et al.*, 2003; Cone, 2016, 2017). However, there have been some studies in Europe including Dutch millennials (Hoekstra *et al.*, 2015) and Swedish millennials (Schewe *et al.*, 2013). Other studies have focused on South African millennials (Human and Terblanche, 2012) and Taiwanese millennials (Tsai, 2006). CRM research is lacking a comprehensive study that encapsulates millennials from multiple cultures and nationalities. Bucic *et al.*'s (2012) study remains the most comprehensive study on millennials in CRM encompassing French, Australian and Indonesian millennials. However, previous studies mentioned neglect the multicultural nature of society and mainly reflect single nationality respondents in each country studied. A significant research gap exists in understanding this powerful consumer segment. Contradictory drivers (i.e. self-gratification vs social progress) may explain the challenges in understanding this cohort (Boyd, 2010). For millennials, major causes reported in CRM literature are education, environment, poverty and health (Bucic *et al.*, 2012; Hyllegard *et al.*, 2010; Cone, 2017).

2.2 CRM consumer perspectives

The success of CRM campaigns is dependent on consumer engagement, which, in turn, depends on the perception of consumers (Singh *et al.*, 2019; Singh and Dhir, 2019). However, the specific relationship between CRM and consumers' purchase intentions has been analysed in a fragmented way within the mainstream literature (Ferraris *et al.*, 2019). Webb and Mohr (1998) have identified four types of consumer groups for CRM, namely, sceptics, balancers, attribution-oriented and socially concerned, suggesting that the driving forces behind consumer responses to CRM offers were different for each group. In addition, groups varied in the amount of time and effort they invest in thinking about CRM, and in their overall level of involvement. Consumers categorised as sceptics were predisposed to distrust CRM offers, with scepticism being the primary factor determining responses to CRM. Factors such as donation size (Bergkvist and Zhou, 2019; Chaabane and Parguel, 2016), familiarity of the CRM claims (Singh *et al.*, 2009), stated CRM motives (Bae, 2018; Youn and Kim, 2008) and brand-cause-fit (Mendini *et al.*, 2018; Mora and Vila, 2018) can result in consumer scepticism. Responses from sceptics to CRM were generally negative (Webb and Mohr, 1998), with highly sceptical consumers having lower levels of purchase intention (Anuar *et al.*, 2013).

Balancers deal with CRM offers by attempting to balance their desire to help the cause with a commitment to purchasing, using more traditional purchase criteria as a basis (Webb and Mohr, 1998). In spite of their approval, balancers are not highly involved in the issue of CRM; they exerted little cognitive effort and use simple heuristics in responding to CRM (Webb and Mohr, 1998). The involvement of the donation aspect (Strahilevitz and Myers, 1998) motivates several customer segments to purchase (Lucyna and Hanna, 2016). CRM campaigns expected to increase costs, in the form of required effort, will lead to a decrease in perceived importance of the cause (Howie *et al.*, 2018). This finding may explain lack of follow-through by certain consumers to CRM offers (e.g. Bird and Hughes, 1997; Cowe and Simon, 2000; Strong, 1997; Chatzidakis *et al.*, 2014). Subrahmanyam (2004) observed that such consumers have increased purchase intentions if they know the amount contributed in advance. Findings from Webb and Mohr (1998) indicate that balancers form the largest consumer group.

Attribution-oriented consumers considered the motives behind a firm's involvement in CRM (Webb and Mohr, 1998), reflecting the importance of cause-fit. Specifically, consumers want to know whether CRM campaigns are benefitting or exploiting a cause (Varadarajan and Menon, 1988). Subsequently, alignment or compatibility between cause and brand may be critical to the effectiveness of CRM strategy for this group (Pracejus and Olsen, 2004; Samu and Wymer, 2009; Trimble and Rifon, 2006). Perceptions of altruistic rather than egoistic

motivations of company motives lead to a higher purchase intention (Barone *et al.*, 2000; Boenigk and Schuchardt, 2013; Ellen *et al.*, 2006; Duarte and Silva, 2018). Socially concerned consumer groups are composed of people whose largely positive response to CRM was driven by their concern and desire to help causes they care about (Webb and Mohr, 1998). Cause importance and CSR perceptions mediate the effect of effort demands on participation intentions (Howie *et al.*, 2018). From a consumer perspective, it is noteworthy that studies illustrate that consumers differ in how important and relevant a particular cause or social issue is to them (Grau and Folse, 2007). Overall, a key benefit of a CRM campaign is a “warm glow” feeling for consumers (Müller *et al.*, 2014; Chang and Chu, 2020).

2.3 Ethical continuum for cause-related marketing

Being an ethics-oriented business has become the mandate, rather than an option (Kulshreshtha *et al.*, 2019). Ethical consumerism refers to choices based on social, nontraditional components of products (Auger *et al.*, 2003) and personal and moral beliefs (Carrigan *et al.*, 2004). Examining our core beliefs is fundamental to developing a clear understanding of our values and goals and the assumptions upon which those values and goals are based (Caldwell *et al.*, 2002). Moral beliefs are important because they can be used to explain how individuals make decisions regarding what behaviours are good or bad (Haidt, 2001, 2007; Monin *et al.*, 2007; Shweder and Haidt, 1993). Boylan (2001) developed an ethical continuum that outlines four ethical standards of consumer behaviour: selfish egoism standard (X), legal standard (Y), professional practice standard (Z) and integrity standard (Z+). These four standards represent varying degrees of ethical behaviour, with different primary drivers. This continuum can be used as a classification scale to rate standards of behaviour of a firm or an individual (Boylan, 2001).

First, selfish-egoism standard (X) refers to those individuals or firms who have the lowest level of ethical standards. Individuals or firms in this standard are classified as having little or no regard for societal or stakeholder benefits (Boylan, 2001). Individuals and firms under the selfish egoism standard (X) will do whatever it takes to be successful, up to, and including, breaking the law (Boylan, 2001). Second, individuals and firms under the legal standard (Y) are not considered ethical, and they show little concern for the betterment of society and are ethically driven by fulfilling their legal obligations only (Boylan, 2001). Third, Individuals and firms under the professional practice standard (Z) of ethical behaviour are primarily driven by what is considered acceptable socially, either from an individual or industry perspective (Boylan, 2001). The individuals may consider themselves ethical and may act ethically on occasion, but they are not always motivated by ethical concerns or doing the right thing (Boylan, 2001). Finally, individuals and firms under the integrity standard (Z+) have the highest level of ethical behaviour, and their decisions are based on doing the right thing for both stakeholders and society (Boylan, 2001). Given individuals under integrity standard (Z+) have a strong desire to do the right thing, they are also the most likely to engage positively with CRM campaigns on an international basis (Webb and Mohr, 1998). These four ethical standards reflect varying levels of ethical concern and drivers of consumer behaviour. Market shares of ethical brands are still low, even though prior research indicates that ethical attributes influence brand choice (Schamp *et al.*, 2019). This is consistent with Webb and Mohr (1998) who found varying responses of customers to CRM offers. This study builds upon these findings focusing on consumer theories, using CRM perspectives such as consumer-level typologies (skeptics, balancers, attribution-oriented and socially concerned) and ethical standards (selfish egoism standard (X), legal standard (Y), professional practice standard (Z) and integrity standard (Z+)).

3. Method

3.1 Research design

A qualitative research approach was adopted to explore millennials' perceptions of CRM through the lens of the ethical continuum. This research approach facilitated the collection of holistic data (Miles, 1979), enabling a deeper understanding of what CRM means to the consumer (Webb and Mohr, 1998; Liu, 2013), providing richer insights, understanding and meaning (Amaratunga *et al.*, 2002). Given the exploratory nature of the research, a qualitative semi-structured interviews was the primary research tool to explore millennial consumers' ethical beliefs and their subsequent engagement with CRM campaigns. Semi-structured interviews were chosen because they provide a means of uncovering the complex facets of consumers' responses to CRM, at various levels of specificity with each participant (Bernard, 2012). Following Eisenhardt's (1989) suggested theory-building process, the study commenced with the formulation of the research question, selection of research sites, identification of prospective interviewees, crafting research protocols, gathering data, doing data analysis and re-engagement with literature before reaching closure. Purposive sampling (Eisenhardt, 1989) was utilised to select interviewees based on demographic criteria, indicating their ability to highlight key insights regarding the phenomenon being researched (Ettlie and Subramaniam, 2004). An interview schedule was developed based on addressing certain criteria: (1) familiarity with CRM, (2) ethical self-classification of the individual, (3) perceptions of cause-related international marketing example, (4) buyer intent and (5) socio-demographics. Interviews followed the accepted interview procedure of working from general to specific questions (Bernard, 2012).

Key to this study was the identification of a quintessential cause-related international marketing initiative (Varadarajan and Menon, 1988) that interviewees could identify with. Previous studies revealed that CRM has not been explicitly in the context of those firms for which the whole business model is developed to serve and market a specific cause or purpose in an international context (Etemad, 2004; Partouche *et al.*, 2020). Therefore, TOMS® "One for one" cause-related international marketing campaign was chosen based on five criteria: (1) it embodies a long-standing cause-related international marketing campaign across many countries, (2) there is strong millennial recognition of the brand and its CRM, (3) its classification by the researchers as an international example of a firm meeting the integrity standard (Z+) in its CRM, (4) their CRM initiative is an integral part of their business model and (5) TOMS® has been cited in the international marketing literature as a useful example of CRM (e.g. Arslan *et al.*, 2020; Kipp and Hawkins, 2019; Chang *et al.*, 2018). The "One for one" CRM campaign states that TOMS® will donate one pair of shoes to people in disadvantaged areas for every pair purchased by customers anywhere in the world. The genesis of the campaign came from TOMS® founder, Blake Mycoskie, who witnessed first-hand the hardships faced by children growing up without shoes while travelling in Argentina in 2006. According to the company website, TOMS® has donated 86 million pairs of shoes in over 35 countries to date (TOMS®, 2020).

3.2 Data collection

Data were collected from a purposive sample of undergraduate and postgraduate students, across two universities in two geographic regions, one in Ireland and one in the United Arab Emirates. Ireland and the UAE were chosen to represent countries in developed and developing markets, respectively, in accordance with the United Nations country classification (UN, 2019). An email invitation was sent to students participating in courses taught by the researchers. Courses included undergraduate and postgraduate marketing and a marketing management course at MBA level. Having students as respondents in prior CRM research is well documented (e.g. Grau and Folse, 2007; Dean, 2003; Patel *et al.*, 2017).

Five hundred and ninety-four students received the email invitation. One pre-requisite for participation was that interviewees must have been born after 1985 and before 2000, in order to meet Pendergast's (2007) definition of a millennial. Interviews were conducted at the beginning of term to allow for highest possible response rate from students. In total, interviews were conducted with 155 students representing 17 different nationalities (see Table 1 for profile). All interviews were conducted in English despite the mixed profile of nationalities. Interviews were recorded with interviewees' consent, with anonymity being ensured through use of pseudonyms. Interviews ranged from 20 to 65 minutes, with an average interview time of 30 minutes, ceasing when theoretical saturation had been achieved (Bryman and Bell, 2003).

3.3 Data analysis

Data analysis was conducted by moving between data and theory, to develop a full understanding of the context and interviewee experience of CRM (Hill and Thompson, 1997). Stage one involved transcription of the interviews into written form (the researchers verified the transcripts against interview notes). Stage two consisted of coding transcripts using NVivo software. First-order codes were assigned to the concepts being explored in the study (for e.g. the four ethical continuum standards), and then quotes were subsequently assigned to each category, with labels summarising the key content characteristics (Strauss and Corbin, 2008). Second-order codes were given to items that were identified as causes, perceptions or drivers of behaviour. All data were coded independently, first by researchers and subsequently merged to check for reliability and convergence of themes (Bernard, 2012). Findings were compared with the extant literature noting variance; this process enhanced internal validity and generalisability in theory building (Bernard, 2012).

4. Findings

4.1 Ethical standards of millennials

In exploring ethical standards (selfish egoism (*X*), legal (*Y*), professional practice (*Z*) and integrity (*Z*+)) of millennials interviewed, data analysis revealed discrepancies in consumer reporting of ethical standards. Professional practice standard (*Z*) was the most common standard self-identified by the consumers interviewed. Consumers who identified as under (*Z*) claimed to be ethical but admitted that sometimes their behaviour is not driven by "doing the right thing". Unsurprisingly, selfish egoism standard (*X*) was the least reported. Only two interviewees classified themselves as (*X*). There were similar numbers of consumers who classified themselves as either legal standard (*Y*) or integrity standard (*Z*+). The empirical findings also suggest a difference in reporting ethical standard by nationality and region. Overall, consumers from countries in the Middle East reported higher levels of ethical behaviour and had the highest number of integrity standard (*Z*+) responses. Central

	Total sample (<i>n</i>) – 155 millennials	
	Male	Female
Gender (Total)	70	85
Undergraduate	36	44
Postgraduate	34	41
Age 20–25	50	62
Age 26–30	18	22
Age 30+	2	1

Table 1.
Interviewee profile
summary

European consumers (French and German) were the second highest category to report integrity standard (Z+). The highest representation of legal standard (Y) came from consumers from Ireland and the UK, while selfish egoism standard (X) interviewees came from America (see Table 2).

The relationship between gender and CRM across nationalities is also subject to conflicting findings (Westberg and Pope, 2014). Although females were more open towards participating in the research and represented 55% of interviewees overall, none of them identified as (X). However, apart from this finding, there are limited differences relating to gender applicable to this study. Both male and female millennial consumers are distributed relatively evenly in each of the remaining three categories. This finding supports findings by Chaney and Dolli (2001) who explored consumer attitudes and behaviour towards CRM, and, in general, did not find significant gender-related differences. These findings do not support previous studies that demonstrate women show stronger support for CRM than men (e.g. Webb and Mohr, 1998; Moosmayer and Fuljahn, 2010; Marhana *et al.*, 2011; Vilela and Nelson, 2016). Kropp *et al.* (1999) concluded that gender does not have a significant effect on attitudes towards CRM; however, their study showed support for the proposition that females seem to have more positive attitudes towards CRM than males, consistent with the findings of this study.

4.2 Ethical continuum, millennials and CRM consumer perspectives

Extending the data analysis to explore ethical standards and CRM consumer-level typologies (sceptics, balancers, attribution-oriented and socially concerned), millennials interviewed demonstrated that they perceive CRM campaigns in different ways (see Table 3), supporting previous research by Webb and Mohr (1998).

Two interviewees who self-identified as selfish egoism standard (X), demonstrated distrust and scepticism with regard to the “One for one” campaign. Both millennials in this category questioned the motives of the brand, with one (X) consumer calling the CRM initiative “a scam”. Interestingly, both (X) consumers made insinuations regarding whether TOMS® actually donated shoes to disadvantaged areas as promised.

The only reason they are doing that is to make money... Do you think they even give poor people the shoes? Are they the same ones they sell to customers?

Table 2.
Ethical standard by
nationality

Ethical standard	Number of interviewees	Associated nationalities
Selfish egoism (X)	2	America
Legal standard (Y)	42	Ireland, United Kingdom, America, China
Professional practice (Z)	75	All nationalities apart from Saudi
Integrity (Z+)	36	Emirati, Saudi, French, German

Table 3.
Ethical standards and
associated CRM
consumer typology

Ethical standard	CRM consumer typology
Selfish egoism (X)	Sceptics
Legal standard (Y)	Balancers
Professional practice (Z)	Attribution oriented
Integrity (Z+)	Attribution oriented and socially concerned

Both (X) consumers were adamant that the initiative was profit-driven and not for the benefit of society, citing the price of the product and performance of the business in support of their position. In addition, both (X) consumers perceived that the initiative was about generating free marketing or publicity, a finding which supports previous studies (e.g. [Barone et al., 2000](#); [Cui et al., 2003](#); [Webb and Mohr, 1998](#)) which found that consumer scepticism towards CRM campaigns is related to suspicions regarding the company's motives for participating in the social cause.

Legal standard millennials (Y) had positive associations with TOMS® initiative, unanimously agreeing that it was a good cause, worthy of attention from customers. (Y) consumers also referred to the effectiveness of this CRM campaign from a marketing communications perspective. However, of the four categories, Y consumers shared most concerns about the initiative, generally exhibiting the characteristics of balancers, questioning the production practices of TOMS® (with particular reference to the donated shoes) and expressing concerns with regard to manufacturing locations and the quality of shoes provided to disadvantaged areas. These consumers also questioned the effect of TOMS® initiative on local shoe producers in the disadvantaged areas supported.

It definitely seems like a good cause and I like to help others when I can. . .but I read somewhere that they were actually affecting local shoe producers because people were getting free shoes from TOMS®

This finding supports previous studies, illustrating that CRM may incur negative attributes if consumers believe that the motivation underlying a company's use of CRM is exploitative ([Varadarajan and Menon, 1988](#); [Webb and Mohr, 1998](#)).

Professional practice standard (Z) consumers represented the highest number of consumers in this study. Professional practice standard (Z) millennial consumers reported positive associations with TOMS® "One for one", highlighting the positive impact of the initiative on society and on the brand image of the company. They exhibited characteristics of attribution-oriented consumers. Findings from this study differ from [Webb and Mohr \(1998\)](#) who identified that balancers were the most prevalent consumer type. Professional practice standard (Z) consumers reported little discontent with the initiative, recognising that TOMS® surpasses industry standards in delivering this CRM initiative.

Really positive initiative. You don't see many brands doing something like that. . I mean who else gives away a free product every time they sell something. And it's not a short-term thing, that's their business.

Integrity standard (Z+) also reported extremely positive associations with TOMS®. (Z+) millennials referred to the brand as "doing the right thing". These consumers highlighted the number of shoes donated as credible evidence of the brand's integrity standard, noting that there are much cheaper ways of launching a CRM campaign than giving away one free pair of shoes for every pair of shoes sold. When questioned on the profit orientation of TOMS®, (Z+) millennials were supportive of brands who profit from such CRM initiatives, outlining that social responsibility and profit do not need to be mutually exclusive. Consumers noted that the CRM offer is part of TOMS® business model and that all consumers should support ethical businesses. (Z+) consumers exhibited characteristics consistent with attribution-oriented and socially concerned consumers ([Webb and Mohr, 1998](#)).

4.3 Ethical continuum, millennials and purchase intentions

Previous research suggests consumers' attitudes towards ethical products are not always consistent with their buying behaviours ([Bray et al., 2011](#); [De Pelsmacker et al., 2005](#)). However, literature has generally supported the relationship between CRM and purchase

intentions (Duarte and Silva, 2018). When asked about their future purchase intentions of TOMS®, the study illustrated that, somewhat surprisingly, selfish egoism standard (X) consumers reported positive future purchase intentions. These consumers reported that they had respect for a brand that had built such an image in a short time. Selfish egoism standard (X) consumers also strongly reported that purchasing TOMS® would make them look good in front of others. These findings contradict previous studies stating that purchase intention decreases with increased scepticism (e.g. Anuar *et al.*, 2013). Warm glow (Chang and Ch, 2020) associated with purchasing this product had a greater impact on purchase intention.

Yeah I said it was a scam to get people to buy them. . .but you have to respect them as a company for the success they have had. . .Plus buying those shoes would make me feel good about myself. That's the main reason I'd buy them

Legal standard (Y) millennials reported a mixed reaction to questions on future purchase intention. Despite reporting concerns about quality of shoes donated, manufacturing locations and impact on local shoe producers, legal standard (Y) consumers largely reported that their decision to buy would depend on the actual shoes. Quality, style, design and fit were all mentioned as possible choice criteria.

I think it really depends on the shoes. I mean I am not going to buy something just for a good cause if it doesn't fit me properly or look good.

Some (Y) consumers noted that the CRM initiative would not be enough to make them switch from their preferred brand. A minority of (Y) millennials reported positive purchase intentions. (Y) millennials in this study reflect previous studies that noted varying behaviours from consumers and ethical buyer behaviour (e.g. Young and McCoy, 2016). Similarly, professional practice standard (Z) consumers reported mixed purchase intentions, with some stating that the positive brand image of TOMS® would lead to them buying in future.

As a customer, I will be supporting brands like this who are making a genuine effort to make the world a better place. . .We need more brands like this

Other (Z) millennials claimed that although they did not like the shoes as much as some other brands, helping disadvantaged people was a worthy cause and would make them feel good. (Z) millennials who reported negative purchase intentions stated that other factors were more important choice criteria, for example, price, fit and comparison with favourite brand. This finding is consistent with Folse *et al.* (2010) who reported negative findings when increased participation was required from consumers. Finally, millennials who reported as (Z+) stated clear positive purchase intentions, identifying that they wanted to support an ethical brand while making positive contribution and "doing the right thing", playing their part and creating a better world for our generation. A limited number of (Z+) customers stated they would like to support this CRM initiative but that it would depend on their disposable income (see Table 4 for overview). Overall, the findings from this study support Kulshreshtha *et al.*'s (2019) assertions that CRM needs to be flexible to address different customer segments.

4.4 Emerging theories: role of religion in CRM

Religiosity is defined as "belief in God accompanied by a commitment to follow principles believed to be set by God" (Vitell *et al.*, 2001, p. 157). Religion represents a fundamental part of society in most cultures and is an important value in shaping individual buyer behaviour and attitudes towards consumption (Lau, 2010; Hammad *et al.*, 2014; Kim *et al.*, 2019). All major religions of the world, such as Christianity, Hinduism and Islam, stress the importance of helping those in need (Ranganathan and Henley, 2008), with studies connecting the practice of religion, church attendance and charitable behaviour (e.g. Skarmeas and Shabbir, 2011). Our findings demonstrate that Middle Eastern consumers had the highest representation of

(Z+) responses. Further exploration revealed that consumers who identified as (Z+) in this region, listed their religious beliefs as the major support of their classification. Altruistic behaviours are more common among religious individuals (Smith, 2006). All consumers from Middle East who identified as (Z+) were Muslim (see Table 5 for overview).

I see myself as Z+ because my religion teaches me to treat others with kindness and to do the right thing

Interestingly, millennials from India and Spain who reported strong religious beliefs did not self-report as highly as Muslim consumers on the ethical continuum. Multiple religions were reported during the interviews including Muslim, Catholic, Protestant and Hindu. Interestingly, a large number of interviewees pointed out that although they were raised under the beliefs of a particular religion, they no longer identify with, or practice, that religion. Millennials who identified as non-religious were the second highest category of consumers, representing Western European, Central European and American consumers, with Central European consumers forming the largest category of consumers influenced by non-religious criteria. These consumers cited strong personal values in support of their (Z+) classification. Current studies present conflicting evidence as to the influence of religion on sustainable

Ethical standard	Purchase intent	Choice criteria
Selfish egoism (X)	High	Self-gratification or “warm glow”; looking good to others
Legal standard (Y)	Mixed, majority negative	Quality, style, design and fit
Professional practice (Z)	Mixed	Positive brand image
		Other choice criteria; price, fit and comparison with favourite brand
Integrity (Z+)	High	Positive contribution, doing the right thing

Table 4.
Ethical standards,
purchase intent and
choice criteria

Nationality	Number of interviewees	Primary religion
Irish	34	Catholic*
Emirati	41	Muslim
American	12	Protestant*
Spanish	6	Catholic
Chinese	11	Atheist
Indian	7	Hindu
German	5	Protestant*
French	5	Catholic
UK	15	Protestant
Saudi Arabian	4	Muslim
Egyptian	3	Muslim
Iraq	1	Muslim
Yemen	2	Muslim
Uzbekistan	2	Muslim
Afghanistan	2	Muslim
Pakistan	3	Muslim
South African	2	Catholic

Note(s): *Indicates that interviewees identified as being raised under these religious beliefs, but majority now are non-practising or have no religious beliefs

Table 5.
Interviewees by
nationality and religion

behaviour (Leary *et al.*, 2016). Youn and Kim (2008) assert that there is a positive relationship between positive religious beliefs and CRM. However, Ramly *et al.* (2008) argue that religion is not a positive determinant of young consumers' ethical beliefs. The findings of this study support previous literature which suggest that although religious people often think they act ethically, yielding self-reports that frequently differ from those of non-religious people (Chaves, 2010; Leach *et al.*, 2008; Trimble, 1997), their increased ethical behaviour is not supported by evidence. Similarly, studies illustrate that non-religious consumers possess a belief system that underpins their economic behaviour (Minton *et al.*, 2012), be it legacy or acquired.

Being from Ireland, I was raised Catholic. Now that I am an adult, the Church has no role in my life whatsoever. I actually avoid it

In summary, this exploration of millennials engagement with CRM, using the lens of CRM perspectives and ethical standards, suggests key international marketing performance-related relationships. The findings suggest that consumers with high purchase intent may be (X) and sceptical, and (Z+) and attribution-oriented or socially concerned (see Table 6).

5. Conclusions

5.1 Theoretical contributions

Varadarajan and Menon (1988) caution that firms balance a fine line between positive and negative outcomes of CRM, and identifying key success factors is critical. Therefore, this study provides a number of important contributions to CRM and international marketing. The study contributes to theory by examining CRM perceptions among millennials in an international context. Millennials represent an important, yet under-researched, consumer segment. Previous research on millennials had largely been North American-focused. Limited research examined differences between millennial consumers in different regions. Such studies used respondents from single countries, which fail to reflect the multicultural nature of societies. This study examined millennial perceptions of CRM from a sample of millennials in two countries, with respondents from multiple nationalities. In doing so, this research addresses a call from Kulshreshtha *et al.* (2019) for a comparative study between developing and more developed economies. The findings highlight important differences between millennial consumers, outlining that millennials should not be regarded as one homogenous segment. In adopting the ethical continuum as a theoretical framework to aid with segmentation, this research adopts an original lens to explore self-reporting ethical beliefs among millennial consumers. The findings contribute to ethical and CRM literature by

Table 6.
Summary of ethical standards, CRM consumer typology, purchase intent and choice criteria

Ethical standard	CRM consumer typology	Purchase intent	Choice criteria
Selfish egoism (X)	Sceptics	High	Self-gratification; looking good to others
Legal standard (Y)	Balancers	Mixed, majority negative	Quality, style, design and fit
Professional practice (Z)	Attribution oriented	Mixed	Positive brand image. Other choice criteria; price, fit and comparison with favourite brand
Integrity (Z+)	Attribution oriented and socially concerned	High	Other choice criteria; price, fit and comparison with favourite brand

offering a new perspective on consumer beliefs. This use of the ethical continuum complements previous CRM research by Webb and Mohr (1998) by allowing direct comparisons between two theoretical frameworks and bodies of literature. As such, this study enhances the understanding of existing consumer typologies of CRM. The findings suggest relationships between (X) and scepticism, (Y) and balancers, (Z) and attribution-oriented and (Z+) with both attribution-orientated and socially concerned consumers.

Findings from this study also provide some important theoretical contributions to CRM literature. Discrepancies between ethical standards and purchase intentions of CRM provide a novel finding. Previous research largely supports a positive relationship between CRM and purchase intention. This study suggests that consumers who identify as legal or professional practice standard on the ethical continuum may develop barriers to purchasing, despite having positive feelings towards the CRM cause. Choice criteria of millennial consumers also differed based on ethical standard. The findings suggest a relationship between (X) and (Z+) who have high purchase intent, (Z) who have mixed purchase intent and (Y) who have mostly negative purchase intent. These exploratory findings present a unique insight into buying decisions of millennials in an international CRM context. These results challenge the existing literature on the positive relationship between CRM and purchase intention, while confirming that millennials are not a homogenous group. Finally, the relationship between religion and religious commitment as a moderating factor for CRM is an emergent theory. Few studies have examined the religious beliefs of millennials in CRM (e.g. Youn and Kim, 2008). Evaluating discrepancies between religious beliefs of millennial consumers adds to the understanding of this consumer group. Religious differences between consumers within countries suggest that greater understanding is needed on the role religion plays in CRM purchase decisions across consumer categories. In summary, this exploration of millennial perceptions of CRM using the lens of ethical standards suggests key international marketing performance-related relationships.

5.2 International managerial implications

CRM programmes are becoming increasingly strategically significant. Therefore, managers must be careful to design CRM programmes that stand out from a multitude of similar ones, to achieve their goals (Robinson *et al.*, 2012). This study demonstrates that CRM is not perceived equally among millennials internationally. Millennial perceptions of CRM are different based on their own ethical standards. Therefore, millennials should not be viewed as a homogenous group, and further segmentation must be conducted before implementing CRM initiatives. Differences exist between millennials in different regions, and it is of paramount importance to understand local culture (Matarazzo *et al.*, 2019; Woo *et al.*, 2019). Management may require adaptation of their CRM initiatives by region to reflect language, cultural and religious differences of consumers. Similarly, consumer differences exist within countries, and managers may be required to engage in marketing communications for CRM on a micro-targeted level. Failure to adapt international CRM campaigns may result in lack of consumer engagement or poor performance. Findings demonstrate that CRM has a positive effect on purchase intention and that certain ethical standards (X and Z+) are more likely to buy based on CRM campaigns. As part of their segmentation strategy, managers should assess which consumers can be classified under each of the four ethical standards. This would be extremely beneficial in understanding how a campaign should be adapted in terms of cause and engagement requirements.

Managers also need to be cognisant of the prevalence of professional practice (Z) individuals who engage with CRM. Professional practice (Z) was the highest reported category of consumers in this study. Despite positive feelings towards CRM, this group's purchase behaviour is not primarily driven by ethical concerns. Therefore, it is essential that

management understand the drivers of this consumer segment. Professional practice standard consumer's ethical behaviour is primarily driven by what is considered socially acceptable. Managers must clearly identify the socially acceptable aspects of their CRM in order to connect with this market. Failure to connect with this market could result in an inability to attract the largest consumer segment. Findings also support that (Z+) consumers experience reduced sensitivity to price and product attribute differences (Trimble and Rifon, 2006) and have increased willingness to pay for the firm's offerings (Koschate-Fisher *et al.*, 2012), which can generate a positive effect on the organisations' financial performance (Carroll and Shabana, 2010; Kurucz *et al.*, 2008). Findings suggest that different choice criteria exist, depending on ethical standard of millennials. Primary choice criteria were identified across the various ethical standards. Similarly, this study identified specific consumers who, despite positive feelings towards the CRM cause, had negative purchase intentions. Clear understanding of these choice criteria and potential barriers can help managers improve the conversion of millennials from purchase intention to sale.

5.3 Limitations and future research

This study has several limitations; first, it is based in a restricted geographical research setting, featuring students in two universities in two geographic regions, one in Ireland and one in the United Arab Emirates. Although these locations were chosen to provide insights into ethical standards and perceptions of CRM among millennial consumers in developed and developing markets, respectively, the restricted geographical setting means that the findings are indicative, and not conclusive. The second limitation of the study is that a single case example (TOMS®) was used, and including additional examples across a range of industries would have provided additional depth and insight to the study. The third limitation refers to the use of purposive sampling of undergraduate and postgraduate students at a single point in time. While the research approach adopted facilitated the theory building required in this instance, it does not enable generalisation. Similarly, ethics and CRM may be prone to social desirability bias. However, the richness of the findings contributes to theory building in CRM and provides exciting avenues for future research.

Future research is necessary to examine ethical standards and perceptions of CRM with other generations of consumers, for example, Boomers and Gen Y. The authors suggest that an exploratory cross-generational study would have significant implications for both CRM theory and practice. Such studies would enable researchers to examine differences between generations in terms of ethical classification, perceptions of CRM, choice criteria and purchase intention for CRM campaigns. Future studies of this type could also be longitudinal to assess whether consumer ethical standards and perceptions of CRM campaigns are dynamic in nature. This study focused on a single international case study, representing a single ethical standard (Z+). Future research should examine the success of CRM campaigns from companies classified as representative of other standards on the ethical continuum, for example, (X), (Y), (Z). This research would substantiate whether organisations, not traditionally seen as having the highest ethical standard, can successfully engage in CRM initiatives. Such studies should examine various product types and causes, as previous research (Chang *et al.*, 2020) have found different responses to CRM based on product-cause bundles. The results of these studies should be used to guide the development of quantitative studies. The authors suggest that an international quantitative study should be undertaken to assess the significance of the relationships between ethical standards and CRM perspectives, across a range of demographic and geographic boundaries. This would allow greater generalisability of findings in this area. Finally, additional research is required on the impact of religious beliefs and the success of CRM campaigns. Such studies will improve our understanding on required adaptation of CRM campaigns in different cultural settings.

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