Volume 64 236 Number 6, 2016

http://dx.doi.org/10.11118/actaun201664062173

INFLUENCE OF SOCIO-DEMOGRAPHIC CHARACTERISTICS OF CONSUMERS ON ATTITUDES TOWARDS CAUSE RELATED MARKETING

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Abstract

WITEK LUCYNA. 2016. Influence of Socio-demographic Characteristics of Consumers on Attitudes Towards Cause Related Marketing. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 64(6): 2173–2182.

It is the objective of this paper to analyse the attitudes of consumers towards CRM in terms of age, sex and education, and also in those of their financial situation. The research was conducted with the application of a direct survey in the period since 1st December, 2015, until 31st January, 2016. For the purpose of the analysis, 390 surveys, which had been completed in a correct way, were accepted. Those were presented to the respondents with the application of the five-point Likert scale in order to determine the degree of the acceptance of every single statement. This study leads to the conclusion that consumers have positive attitudes towards CRM programs. As many as 46.9% of respondents buy products related to CRM, while 36.3% do it impulsively. Consumers are aware of the marketing motives of running CRM (72.3%). Only 27.7% of respondents are willing to pay a higher price for CRM products. Young, educated women who are residents of large cities have the most favorable attitudes toward CRM. Cause Related Marketing is positively received by consumers and particularly expected in the sector of food products and products for children. The results of the research contribute to perfecting the hitherto-applied marketing activities, and also make it possible for the development of solutions within the scope of the effectiveness of CRM to take place.

Keywords: sustainable development, Cause Related Marketing, cause, consumer, attitudes, marketing, survey

INTRODUCTION

Throughout the recent years, Cause Related Marketing (CRM) has become a strategic element ever more frequently applied in the marketing of commercial organizations (Demetriou *et al.*, 2010). A large number of studies indicate that consumers assess in a positive way the programmes of enterprises which become engaged in solving the problems of society (Endacott, 2004; Tsai, 2009). The positive dimension of combining donations with the products which a company offers to its customers, wherein, in the course of exchange, customers receive a selected product, and they are also provided with an additional satisfaction with

doing good, has been emphasized (Strahilevitz and Myers, 1998). It has been ascertained that consumers prefer to achieve those two positive results in combination with one another rather than in separation from one another (Linville and Fischer, 1991). CRM programmes make it possible for consumers to contribute in a direct manner to solving a problem, and to express the values which they adhere to, or the concerns which they experience (Hawkins et al., 2001). Becoming engaged in CRM may provide better results than reducing prices, or increasing promotional expenditure (Endacott, 2004). It is the objective of this paper to analyse the attitudes of consumers towards CRM in terms of age, sex and education, and also in those

of their financial situation. The research offers a valuable contribution to fulfilling the needs of an enterprises in the context of the long-term problems of society, and, connected with them, the needs of charitable organizations in the field of ensuring sustainable development. The results of the research contribute to perfecting the hitherto-applied marketing activities, and also make it possible for the development of solutions within the scope of the effectiveness of CRM to take place.

Theoretical background

Challenges of sustainable development enhance the discussion on the social dimension of corporate behavior (Bednarova et al., 2016). Cause Related Marketing (CRM) has become a popular approach of companies which believed that such an activity helped to change consumers' attitudes towards brands and affected their intention to purchase (Dean, 1999; Tsai 2009). CRM has been characterized as a strategy that aims to achieve marketing objectives by supporting social affairs (Barone et al., 2000; Bester and Mlenga, 2012). Endacott (2004) pointed out that companies had much greater benefits than organizations which they assisted. Increasing social awareness of consumers influences on the CRM development (Pringle and Thompson, 1999). Caused Related Marketing is associated with the marketing activity of a company, consisting of the involvement of the consumer in the purchase of the brand, which is a part of the profit for to non-profit organizations and their programs. Research shows that engagement in CRM brings greater benefits than prices cut or an increase of promotional spendings even up to 20 % (Endacott, 2004). Cause Related Marketing has its supporters and opponents. Critical look notes that social marketing is another tool used to multiply the greatest profits based on public cooperation of profitable organizations with non-profitable ones. (Varadarajan and Menon, 1988; Polonsky and MacDonald, 2000). In the opinion of other researchers it is a strategic marketing tool that connects a company or a brand with an important social need for the common benefit by engaging consumers and at the same time providing support for non-profit organizations (Pringle and Thompson, 1999; Demetriou et al., 2010). Companies organize and participate in social activities, fulfill their objectives, both economic and non-economic ones, through the engagement of consumers and at the same time provide support for non-profit organizations (Fellman, 1999).

Cause Related Marketing brings benefit for both companies and non-profit organizations and the consumers. It helps companies in creating a positive image and provides opportunities for emotional bind with consumers. It reduces the phenomenon of brand-switching which consists in the change of the brand by the consumer under the influence of marketing activities (Witek, 2015). CRM stimulates the transfer of the image of the non-profit organization and its social objectives

of the brand (Lin *et al.*, 2009). For non-profit organizations increased awareness of consumers about CRM may bring direct donations (Varadarajan and Menon, 1988). Consumers expect assistance in solving various social problems, therefore, CRM may be the preferred method of meeting these expectations (Endacott, 2004). Adkins (1999) defines the relationship between the company, consumers and non-profit organization as a win-win-win where everyone wins. Consumers feel satisfied doing something good, the value of the company brand is strengthened, and the non-profit organization raises funds to achieve its objectives (Adkins, 1999).

The perception of consumers to CRM is determined by many factors, among others, demographic characteristics, social, psychological and personal values. The major role influencing the attitudes of consumers is played by the level of knowledge, level of trust and commitment to social problems and the level of public awareness. Consumers' attitudes are also conditioned by their cultural environment and may be subjected to temporal and spatial variability (Bester and Mlenga, 2012). Religion influences on the perception of CRM (Anuar *et al.*, 2014).

The attitudes of consumers towards cause related marketing are affected by socio-demographic characteristics. Women are more positive to support social issues than men (Moosmayer and Fuljahn, 2010). In contrast, the study by Kropp *et al.* (1999) show that gender has no effect on the CRM. Young consumers show more positive attitudes toward CRM than older ones (Dirks, 2009; Moosmayer and Fuljahn, 2010; Youn and Kim, 2008). Research by Barnes (1992) indicated that a high income could be a factor in a more favorable attitude towards CRM. In contrast, Chaney and Dolli (2001) found no relationship between income and attitudes towards CRM.

Research by Galan-Ladero et al. (2015) shows that attitudes towards CRM are influenced by socio-demographic characteristics with personal values acting as a mediator. Moreover, susceptibility of a consumer to interpersonal matters influences on the importance given to values, which in turn affects attitudes towards CRM. Moral pleasure and moral discontent have an immediate impact on purchase intentions (Tsai, 2009). Important predictors that affect the attitudes towards CRM are appeared to public self-consciousness and a sense of personal and social responsibility (Seounmi and Hyuksoo, 2008). Personal values and consumer susceptibility to interpersonal influence have an influence on CRM perception (Kropp et al.,1999). Research by Chang and Cheng (2015) shows that a utilitarian orientation and an individualistic mindset are positively connected with skepticism toward advertising In CRM context, while a hedonic orientation and a collectivistic mindset are negatively related to skepticism toward CRM advertising.

Nguyen (2015) showed the high price might have a negative impact on consumer perception of companies which support CRM campaigns, especially commercial companies. In addition, these studies show that due to prices, consumers with low altruistic attitude tend to assign more negative assessments of products related to CRM than those with a high altruistic attitude. CRM has become an effective tool to increase positive word of mouth (Thomas *et al.* 2011).

Motivations of companies are important for consumers involved in CRM campaigns. Studies show that the altruistic motives of companies lead to more positive assessments of the product than commercial motives (Moosmayer and Fuljahn, 2013). Research Ross III *et al.* (1992) shows more favorable consumer attitudes if the company helps locally than it realizes a social program. Mirońska and Zaborek (2015) indicate that most consumers expect social activities on the market of food products. The indicated branches include: food products (79 %); water, juices, soft drinks (47 %), household chemicals (43 %) and baby food (38 %).

Research methodology

The research was conducted with the application of a direct survey in the period since 1st December, 2015, until 31st January, 2016. 34 variables, exerting influence upon the behaviours and attitudes of consumers towards CRM, were identified. Those were presented to the respondents with the application of the five-point Likert scale in order to determine the degree of the acceptance of every single statement. The correlations between the separate variables were calculated with the application of the 10.PL Statistica program. For the purpose of the analysis, 390 surveys, which had been completed in a correct way, were accepted (Tab. I). Respondents are characterized by the following socio-demographic characteristics: age, sex, education, income, place of residence, the number of people in the family, financial situation. The study was conducted in southern and south – eastern Poland.

For the purpose of the identification of correlations or differences between the qualities being studied the following tests were applied: the Mann Whitney U test, and also Anova developed by Kruskal-Wallis (Tab. II). It is presumed that, in the distributions of qualities, there exist statistically-significant discrepancies at the level of p < 0.05.

In the research, the following hypotheses were formulated:

Hypothesis 1: Consumers have a positive attitude towards CRM.

Hypothesis 2: Young consumers are aware of the marketing motives of CRM campaigns conducted by the company.

Hypothesis 3:Women are more sensitive to CRM programmes than men.

Hypothesis 4: Young consumers coming from large cities express an enthusiastic attitude towards CRM, even though they are aware of the marketing motivation for it.

Hypothesis 5: Educated consumers display a greater awareness of purchasing CRM products, but are more aware of the reasons for which companies become engaged in CRM.

Hypothesis 6: The better financial situation of the studied is, the greater their readiness to purchase products included in a CRM programme is.

Findings

Consumers have a positive attitude towards involved socially companies (72.3 %). They believe that consumers are willing to participate in social activities (41.5 %). Even larger group selects the products associated with a social affair. As many as 46.9 % declared such purchases. More than one third (36.3 %) of respondents buy products from the CRM on the spur of the moment. A large group of respondents (54.5 %) feel the joy and satisfaction with the purchase of products in the CRM campaign. A relatively small group (24.5 %) declared that the purchase of the brand socially engaged reflected their personality. In contrast, a large group (41.2 %) had no opinion on the subject. For 41.6 % the purchase of the CRM brand is a huge pleasure, even though they know that it is not necessary to purchase and that it may deplete their household budget. Only 21.5 % have strong feelings towards the CRM brand. As many as 60.9 % of consumers threaten to stop buying products when they learn that the money was used for a different purpose than it had been previously promised.

Consumers are aware of the motives of companies activity in the field of CRM (Tab. III). They are aware that social engagement influences on the popularity of the brand, the better its memorization and an increase of sales. Consumers are confident that companies use this tool for marketing and image purposes.

This study shows that in spite of positive attitudes towards CRM only about 1/5 of respondents are

I: Demographics of survey participants

Demographics	Per cent (N: 390)
Gender	Female: 56, Male: 44
Age	18-24: 15, 25-29: 21, 30-39: 12, 40-49: 22, 50-59: 19, 60 and more:11
Financial situation	Very good: 14, Good: 45 Average: 33 Bad: 8
Level of education	Higher: M.Alevel:12, B.Alevel:25, Mean:34, Vocational:26, Primary: 3

II: The results of U Mann Whitney * and Anova Kruskal – Wallis's test

Variables	Gender*	Age	Place of residance	Education	Financial situation
			p-value		
Consumers willingly participate in the social actions of enterprises	0.003	0.004	0.414	0.838	0.999
I buy products associated with the social issue impulsively.	0.541	0.394	0.034	0.235	0.705
CRM exerts influence upon increase in sales	0.171	0.036	0.235	0.124	0.124
Purchases of such products are dependent upon the marketing campaigns of enterprises	0.288	0.035	0.549	0.016	0.130
I feel joy and satisfaction when I purchase such a product	0.000	0.190	0.790	0.288	0.152
I choose a product connected with a social cause, even when the price of it is higher	0.016	0.019	0.337	0.024	0.394
I trust enterprises selling brands part of profits on the sales of which is allocated to a social purpose	0.001	0.408	0.457	0.337	0.066
Only the rich can afford to support such social actions	0.019	0.002	0.225	0.004	0.016
A socially-engaged brand reminds me that the image of a brand and the image of myself are similar	0.211	0.614	0.325	0.171	0.042
When I am buying a socially-engaged brand, it is the source of an enormous pleasure for me, even though I know that it is not necessary to purchase it, and that buying it will reduce my financial means	0.001	0.187	0.764	0.479	0.873
I will not choose a different brand because I know that the brand which I use supports public benefit organizations	0.838	0.001	0.549	0.705	0.017
Brands are socially obliged to become connected with an issue important for society	0.033	0.072	0.315	0.066	0.033
The personality of a brand exerts influence upon the decision relevant to a purchase	0.230	0.004	0.125	0.014	0.999
I feel strong emotions towards a socially-engaged brand	0.022	0.772	0.226	0.873	0.029
Socially-engaged marketing activities exert a positive influence upon the image of an enterprise	0.006	0.118	0.432	0.001	0.152
I broaden my knowledge about various issues thanks to social-engagement programs based upon collaboration between companies and non-profit organizations	0.009	0.198	0.246	0.118	0.394
Money generated by such a campaign of a brand has been received by me, or by someone from my milieu	0.881	0.540	0.335	0.541	0.038
I am weary of CRM	0.450	0.053	0.823	0.049	0.066
I broaden my knowledge about various issues thanks to social-engagement programs based upon collaboration between companies and non-profit organizations	0.039	0.369	0.678	0.000	0.873

^{*}In the table there are test results of U Mann-Whitney for gender and of Anova KW for other cases.

actively engaged in CRM actions, a large group behaves passively. Only 21.2% expand knowledge on CRM based on the cooperation of companies with non-profit organizations. In contrast, only 19% takes an active part in other activities and actions of socially engaged brand. On the Internet, few respondents (16.9%) seek information about

the social commitment of companies. Respondents believe that helping others is not something extraordinary, and basically everyone should help those in need. As many as 63.2 % negated the statement that "only the rich can afford to support the CRM campaign". Consumers are reluctant to agree to pay a higher price for CRM products.

III: CRM motives in respondents' opinion (%)

Responses	Strongly disagree	Disagree	Neither nor/not answer	Agree	Strongly agree
Social commitment of companies have a positive impact on the popularity of the brand	2.8	4.9	18.6	46.5	27.1
Marketing activities involving the transfer of part of the profit from sales of products allows a better memorization of a product	1.3	10.8	14.7	50.1	23.1
CRM has a positive impact on the company image	2.6	9.1	16.1	46.1	26.2
Companies offer products in CRM campaigns for image and marketing reasons	2.8	12.1	24.4	43.4	17.2
If CRM products are well promoted that affect an increase of sales	2.6	6.4	9.3	44.0	37.8

IV: The mean assessments of the qualities being studied (division in accordance with sex)

Gender		Male
		an nents
Consumers willingly participate in the social actions of enterprises	3.20	2.88
I feel joy and satisfaction when I purchase such a product	3.76	3.29
I choose a product connected with a social cause, even when the price of it is higher	2.90	2.60
I trust enterprises selling brands part of profits on the sales of which is allocated to a social purpose	3.57	3.16
Only the rich can afford to support such social actions	2.27	2.59
When I am buying a socially-engaged brand, it is the source of an enormous pleasure for me, even though I know that it is not necessary to purchase it, and that buying it will reduce my financial means	3.22	2.81
Brands are socially obliged to become connected with an issue important for society	2.91	2.65
I feel strong emotions towards a socially-engaged brand	2.80	2.56
Socially-engaged marketing activities exert a positive influence upon the image of an enterprise	3.95	3.67
I broaden my knowledge about various issues thanks to social-engagement programs based upon collaboration between companies and non-profit organizations	2.72	2.43
The social engagement of companies exerts a positive influence upon the popularity of a brand	3.98	3.76

Only 27.7 % are willing to pay a higher price. 40 % definitively refuses to pay higher prices. Other studies also confirm these attitudes. When the price of a cause related product is high, consumers show a negative attitude to purchase (Berglind and Nakata, 2005). The high price may have a negative impact on the perception of the company and cause related products for consumers who support CRM campaigns. Considering the impact of the price, the consumers with low altruistic attitude tend to have more negative evaluations to cause related products than consumers with high altruistic attitude (Nguyen, 2015).

The research gives rise to the conclusion that women are more sensitive to CRM programmes than men are. The former assess CRM programmes in a way which is definitely more positive, and also trust them more. It is only in one case that men to a greater degree believe that the field of helping by means of CRM is dominated by the affluent (Tab. IV). The higher level of education is, the greater acceptance of co-participation in CRM programmes. Educated consumers are to a greater degree aware of the motives for conducting an activity, and they do not want to pay higher prices, adhering to the opinion that this is the obligation of an enterprise. They are also more aware of the fact that the personality of a brand exerts influence upon the decision relevant to a purchase. In turn, consumers whose level of education is lower are characterized by the lower level of awareness relevant to motives, feel tired of CRM campaigns. but express a greater readiness to pay higher prices (Tab. V).

Individuals enjoying the best financial situation to a greater degree decide to purchase products from CRM campaigns on impulse. They display a greater acceptance of the higher prices of these products. In turn, the studied in a worse financial situation to a greater degree believe that it is the rich that can afford to participate in CRM campaigns (Tab. VI).

Another factor differentiating attitudes towards CRM was age. Young people, at the age between 18 and 24, have to a greater degree declared participation in the social actions of enterprises (similarly to the oldest of the studied). Young people are aware to a greater degree than other age groups as far as the motives connected with image and sales for CRM campaigns are concerned. They are aware of the fact that the personality of a brand exerts influence upon their decisions relevant to a purchase, but activities within the scope of CRM are not a factor shaping their loyalty towards a brand. Young people are willing to become engaged in CRM campaigns, but they do not want to pay higher prices. They think that it is not only the rich that can afford to purchase products in CRM campaigns (Tab. VII).

Another study by Witek (2015) conducted among students confirms the positive attitude for companies with CRM programs. Young respondents are aware of the reasons of sales and marketing of these programs. They think that such activities reflect their personality. Their behavior is determined by willingness to help others, regardless of the financial situation of their own family. They are not willing to pay higher prices for products connected with a social cause, and they transfer the additional costs on companies.

Residents of big cities purchase products associated with CRM impulsively (mean assessment = 3,45), while rural areas residents buy the products the most rarely (mean assessment = 2,95).

V: The mean assessments of the qualities being studied (division in accordance with education)

	Hig	her	Mean	Vocational	During a very			
Education	M.Alevel	B.Alevel	Mean	Vocational	Primary			
	Mean assessments							
Purchases of such products are dependent upon the marketing campaigns of enterprises	3.72	3.82	3.55	3.37	3.11			
I choose a product connected with a social cause, even when the price of it is higher	2.57	3.04	2.67	2.90	3.22			
Only the rich can afford to purchase CRM products	2.68	2.05	2.37	2.83	2.33			
The personality of a brand exerts influence upon the decision relevant to a purchase	3.60	3.69	3.58	3.07	3.33			
CRM exerts a positive influence upon image	3.96	4.09	3.81	3.37	3.44			
I am weary of CRM	2.79	2.65	2.75	3.10	3.67			

VI: The mean assessment of the qualities being studied (division in accordance with financial situation)

The assessment of the financial situation of a family		Good	Average	Bad	
		Mean assessments			
Only the rich can afford to purchase CRM	2.34	2.27	2.45	3.42	
A socially-engaged brand reminds me that the image of a brand and the image of myself are similar	2.75	2.82	2.66	2.00	
I will not choose a different brand because I know that the brand which I use supports public benefit organizations	3.05	2.88	2.56	2.92	
Brands are socially obliged to become engaged with an issue important for society	2.39	2.80	2.97	2.58	
Money generated by such a campaign of a brand has been received by me, or by someone from my milieu $$	1.90	1.97	1.65	2.08	

VII: The mean assessment of the studied (division in accordance with age)

Age (years)		25-29	30-39	40-49	50-59	60 and more
		Mean assessments				
Consumers willingly participate in the social actions of enterprises	3.22	3.06	2.89	2.87	2.35	3.20
CRM exerts influence upon increase in sales	4.22	3.81	4.11	3.81	3.55	4.00
The purchases of CRM products are dependent upon marketing	3.74	3.32	3.32	3.64	3.05	3.44
I choose a product connected with a social cause, even when the price of it is higher	2.66	2.77	2.86	2.96	3.15	3.50
Only the rich can offer to purchase CRM	2.15	2.68	2.57	2.77	2.75	2.92
I will not choose a different brand because I know that the brand which I use supports public benefit organizations	2.68	2.52	3.36	3.06	2.70	3.28
The personality of a brand exerts influence upon the decision relevant to a purchase	3.69	3.58	3.32	3.40	3.05	3.16

CONCLUSION

The key success of CRM brands is to transfer key values and efficient communication both internal and external. Nowadays studies are particularly important in the era of hyper competition, where consumers are willing to change the brand, and therefore companies are motivated to undertake a variety of activities aimed at customer loyalty to the company.

This study shows the high acceptance of ČRM programs. A large group of consumers (41,5%) willing takes part in CRM programs, and 46,9% of respondents buy products related to CRM, while 36,3% do it impulsively. More than half of respondents (54,5%) feel the joy and satisfaction with the purchase of products in the CRM campaign. As many as 63,2% negated the statement that "only the rich can afford to support the CRM campaign". Consumers are aware of the image and sales motives of CRM campaigns (72,3%) and 60,9% of consumers threaten to stop buying products when they learn that the money had been used for another purpose. Only 27,7% are willing to pay a higher price, and 40% definitely refuses to pay higher prices. This study leads to the conclusion that young, educated women who are residents of large cities have the most favorable attitudes toward CRM than other respondents. The higher level of education is the greater acceptance of co-participation in CRM programmes. Individuals enjoying the best financial situation to a greater degree decide to purchase products from CRM campaigns on impulse. They display a greater acceptance of the higher prices of these products. All hypotheses were confirmed by the results of these investigations.

The research constitutes a valuable hint relevant to shaping the marketing programs based upon social engagement. The form of a message, the kind and the specific character of CRM campaigns, and

also the contents of them, ought to be differentiated in relation to the particular groups of consumers (Hall and Witek, 2016). If a company offers products for women, it ought to conduct CRM programs serving the purpose of solving problems of no one else, but women, if it offers products for children, the programs ought to serve children. Thanks to such activities, a company may become emotionally connected with its target market. Because of the fact that women are more sensitive to CRM than men are, it seems to be more appropriate for promoting products for women. Such programs addressed to women will be more effective when they promise substantial donations for a cause, whereas small donations are sufficient in the case of activities addressed to men (Moosmayer and Fuljahn, 2010). On the one hand, consumers declare a positive attitude towards CRM, but, on the other hand, they shift the burden of responsibilities upon enterprises or affluent consumers. Therefore, it is an issue important for a brand to become emotionally connected with the target market. The condition of making a consumer believe in social engagement is to provide them with detailed information. The data ought to be precise, detailed and up-to-date as much as possible. If a campaign provides consumers with more information about CRM, it may cause in a few cases added perceived value (Polonsky and MacDonald, 2000). Enterprises ought to look for innovative solutions, in particular in the case of a young consumer. Companies ought to offer the interesting CRM programs, making it possible for consumers to participate in an active way, and also to co-develop them. CRM ought to take advantage of the modern tools of marketing communication such as: social media, ambient media, gaming, viral marketing, buzz marketing and word of mouth marketing, in order to encourage consumers to discuss and recommend products to individuals in their milieu.

CRM raises many doubts and reservations and this applies to both moral and practical aspects. Allegations are made to campaigns that are used by companies mainly for image purposes and as a tool for distracting the public from the negative effects of their activities. CRM area should cover the best one area that must be strictly compatible with the activities of the company.

In relation to particular groups of consumers, the specificity of CRM campaigns should be varied. From the point of view of CRM development it is also important to choose a charity aim and the condition to adjust the core business of the company and the target market.

The use of CRM messages can influence on the improvement of advertising efficiency. Consumers receive a brand more positively when an ad contains information about CRM, regardless of how well the adjustment between the problem and the brand is. The presence of information on CRM need not affect the assessment of the consumer to a brand, but it affects the purchase intentions (Nan and Heo, 2007). Proper selection of supported social objective improve the trustworthiness of social marketing campaigns and, in particular, the alignment between the company and the cause (Simmons and Becker-Olsen, 2006).

If consumers have a choice of a cause, then it affects an increase of the effectiveness of the CRM campaign (Robinson *et. al*, 2012). Also multidimensional scope of CRM, long-term nature and the close connection of the program with the target group of consumers make the achievement of this goal. Local problems are closer to consumers and allow for emotional bonding with the brand. Consumers increasingly express their readiness to engage and get out of the role of traditional consumer and do something more than just purchasing a marked product. Taking into account modern trends in consumer behavior, CRM should use modern tools of marketing communication like social media, ambient media, gaming, viral marketing, buzz marketing and word-of-mouth to encourage consumers to discuss and recommend products to their environment (Witek and Hall, 2016). The development of social media creates the conditions for co-participation and co-creation of such programs, in particular, it is important for young people.

Taking into account the demographic, social, psychographic, economic and cultural factors can help managers to explain the depth of consumer attitudes towards CRM, and then increase its efficiency. A limitation of these studies are declarations of the respondents rather than their actual behavior. In order to reduce this discrepancy, the experiment should be implemented in the future. In future studies there is a need for fuller and deeper understanding of the decision-making mechanism to purchase CRM products, especially the explanation of the motivation of consumers.

The perception of CRM depends on many factors such as gender, age, place of residance, education and financial situation of the consumer. Also an important factor which determines the reception of CRM is the ability of the consumer to engage, their personality, personal values and socio-cultural factors, and the degree of confidence in the activities of companies, which should be included in future studies.

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