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CAUSE RELATED MARKETING - THE CASE OF STIGMATIZED PRODUCTS.

By

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ABSTRACT

CAUSE RELATED MARKETING - THE CASE OF STIGMATIZED PRODUCTS

By

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Cause Related Marketing (CRM) is a marketing concept that is increasingly gaining popularity among businesses globally today. Among the many benefits of CRM, businesses primarily aim at image improvements with the underlying assumption that image influences purchase intentions. The businesses that most need an image enhancement are the businesses that suffer some image based disadvantage. In the current study companies having stigmatized products like cigarettes, alcohol and casinos are paired with a congruent and an incongruent cause to confirm whether they are perceived similarly as companies not suffering from any stigma. To test this, the model on effects of congruence on company credibility and consumer attributions of sponsor motives by Rifon et. al. (2004) is replicated in the current study.

A 3 (product type) x 2 (congruency) fixed factor design with two levels of a measured moderating variable was used to test the effects of stigma. Overall, a recurring pattern was observed in all the three product categories: a significant effect of attitude toward industry was observed on altruism, credibility and attitude toward company. Hence, level of stigmatization influences consumer perceptions of the company. Even though fit had no main effects but interaction effects of fit were seen across all the three product categories. The results suggest that stigmatized product manufactures may not be able to derive as much benefit from the CRM programs as other companies. At best the manufacturer of a stigmatized product will have to try harder to generate perceptions of fit and gain benefits from CRM.

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Introduction

As more and more businesses are linking themselves with a specific cause for various benefits, Cause Related Marketing (CRM) is increasingly seen as an important tool in the marketing mix. The emergence of CRM in United States can be traced back to 1983, when American Express launched a campaign whereby every time the card was used Amex donated a penny towards the restoration of the Statue of Liberty, and donated a dollar for every new card issued. American Express registered a 28% growth in card usage, a 17% growth in new card applications, and managed to contribute \$1.7 million to the Statue of Liberty-Ellis Island Foundation (Miller 2002).

CRM has gained popularity in the United States and has spread to other countries like Norway in Europe, Korea in Asia, Australia and Canada to name a few (Lavack and Kropp 2003). A good example is Avon cosmetics and their prolonged support since 1993 for 'Fight Breast Cancer' raising \$250 million as of 2002. It is expected that by the year 2004 annual US spending on CRM could reach \$1 billion (Advertising Age 2003). Cause Related Marketing has served as a means for a company to fulfill its social responsibilities and gain economic benefits as well as enhance their image while doing so (Varadarajan and Menon 1988). Today many companies have started integrating the 'cause' into both brand equity and company identity in order to amplify bottom line gains as well as community benefits (Advertising age 2003). This suggests that a company supports the cause not only for its own economic benefits but also is dedicated to the needs of the cause by offering sustained commitment. The Cone Roper Corporate

Citizenship study (2001) shows that in the United States about 84% of consumers expect companies to support social needs.

The popularity of CRM has grown to the extent that in June 2003 the first annual conference on Cause Related Marketing, titled 'Doing Well by Doing Good' was held in New York bringing together CRM participants from various parts of the world (Advertising Age 2003). The best practices in the industry were discussed in this conference and recognition was given in the form of 'Cause Related Marketing Halo Awards'. Considering the growing trend of CRM, it appears that the benefits of CRM to the corporate sponsor are real: companies must be getting some substantial payback from CRM programs to justify millions of dollars spent every year. Before moving on further with the discussion it is important to understand the concept of CRM, its definitions and the changes in the scope of the CRM meaning.

Cause Related Marketing – Literature Review

Varadarajan and Menon's (1988) article can be regarded as a seminal piece of work in the area of Cause Related Marketing. The aim of the article was to trace the development of the CRM concept, define CRM, discuss in detail the managerial and social aspects of CRM and provide suggestion for future research. This article has used a literary analysis and case studies approach to achieve the above mentioned aims.

The authors define CRM as "the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue providing exchanges that satisfy organizational and individual objectives." The salient feature of this definition of CRM is that there is an alliance between a firm and a not for profit organization, this alliance is based on a promise to support a cause, and the promise to support is linked to sales.

Once the concept of CRM was clarified the article then moves on to list the managerial dimensions. Starting with corporate objectives the authors provide a list of 15 firm related objectives as examples, including sales increase, image, market and trade objectives. Supporting the cause as well as promoting the cause among the general public are the 'cause related firm objectives.' The article then cites the other important dimensions of CRM like proximity of relationship, a firm can have a close relationship with the cause or not. The time frame of CRM could be long term, medium or short term. They noted that the participation level of a company can be single brand/multi brand/multiple companies with single/multiple cause(s). The level of association could

also vary (as organizational/product line level/brand level) and so can the characteristics of the cause, which can be consistent with the product image, or product characteristics or product's target audience. Apart from congruence, visibility also has an effect on choice of causes by the firm. The authors have observed that causes with high visibility are benefited more than not so well known or popular causes. The cause could be national, regional or local based on the firm's scope of operations. CRM can be used as a strategic tool where the company has long-term intense commitments or a tactical tool where CRM supports company promotions for a short time. An important point that the authors brought out here was the fact that apart from sales impact, CRM can have a huge influence on the corporate image, recognition and competitive edge. But this benefit is intangible and not measurable. From the social dimension the CRM could have some possible adverse effects on the company who may be seen as cause exploitive, on the NPO who maybe vulnerable to financial gains, and the people's attitude toward the cause.

The article has been written from a firm's perspective, which gives it a very practical approach. It is a good material for both scholarly as well as industry professionals. Another strength of this article is its use of many real life examples that the authors use to explain, clarify and reinstate their points throughout the article. This article does propose many theories about various aspects of CRM. Though not detailed or supported by experiments in this article, these theories have formed the basis of many other research. The authors have been thus cited in many articles eventually. Their definition is the most widely used definition for CRM. This definition has laid down important guidelines distinguishing CRM from plain cause sponsorship or pure sales

promotion. The fact that consumer's attitude and perception would shape a lot of the CRM programs has been suggested but not explained or evaluated. The questions regarding why a consumer would support a CRM program has been left or future research.

Drumwright's (1996) study was one of the first studies examining the managerial perspective toward CRM. Drumwright however, did not restrict her study to CRM but extended it to a broader domain of marketing using the non-economic criteria. The findings of this study make important contributions to the CRM literature too. The objectives of this study were to understand the motivations of managers opting for non-economic marketing practices and to identify factors that lead to the success of such advertising. Elite interviewing was used to gather data for this study. A total of 22 campaigns were examined, half of these had social dimensions and the rest were standard campaigns. Interviews were conducted for both company as well as agency decision makers. Drumwright found that campaigns can have a solely economic (e.g. profit or sales oriented), non economic (e.g. social benefits, employee motivation) or a mixed objective. Under a mixed objective a company aims to benefit financially from the campaign and also offer social benefits. Cause related marketing is a mixed objective promotion. Drumwright found that though a popular option, mixed objective promotions were more challenging as compared to pure economic or non-economic promotions due to issues like skepticism and returns to the company. In the mixed objective campaigns the company sometimes would place greater emphasis on the economic objectives and sometime on the non economic objectives. Drumwright found that in mixed campaigns

there was higher top level involvement, longer durations of commitment, and employee involvement as compared to pure economic campaigns. She developed a model to identify the success factors for a social campaign. These factors were economic performance, company culture, campaign objectives, time commitment, advertising content, and factors related to company cause compatibility. Drumwright suggested that social campaigns enhance the organization's external as well as internal image, hence, enhancing the overall organizational identity. Even though this study may have its limitations but on a broader perspective Drumwright has enlisted many important managerial implications and has made an important contribution to the CRM literature.

In the same period, Creyer and Ross (1996) studied how ethical and unethical corporate behavior influenced the perceived value of a firm's products. They suggested that CRM could be one of the strategies that can be used by a firm perceived unethically to improve its image. They used the expectancy disconfirmation theory to hypothesize about the effects of un/ethical corporate behaviors. According to this theory if expectations are not met then negative disconfirmation occurs and in such cases consumers may see the firm as deserving punishment. In the first part of the study the author used three hypothetical companies and gave an ethical, unethical and a neutral description for each. It was observed the subjects in the unethical condition intended to pay least for the product as compared to the other two conditions. A second study was conducted to analyze the options that an unethical company had to overcome its negative image. Surprisingly the authors found the CRM was less advantageous as compared to options like volunteering, sponsorship and manufacturing corrections. A third study was

conducted to see the effects of ethicality on product choice. It was seen that an ethical firm may not have been rewarded as compared to a neutral firm but an unethical firm was not a favored option. One of the most significant results of his study was to bring out the fact that firms perceived as unethical will be punished by the consumers. The study speculated the possibility of using CRM as a corrective measure. However, many elements of CRM that would influence its effectiveness were not considered in this study.

In a later research, Starhilevitz (2003) aimed at examining the influence of the perceived ethical nature of a firm on the CRMP effectiveness. He used three classifications of ethical perceptions, namely, ethical, unethical and neutral. He also aimed at examining the degree of change in the firm's image in these three categories. He used disconfirmation theory to explain the predicted effects. According to this theory a reference point is set for expectations. If expectations are realized positive confirmation occurs, leading to satisfaction. If expectations are exceeded then positive disconfirmation occurs, leading to higher satisfaction and visa versa. Based on this theory, Starhilevitz hypothesized that the more ethical a firm is perceived, the higher will be the attributions of altruistic motives to the firm. Following that he also hypothesized that the ethical firm will have lesser change in image as compared to the unethical or neutral firm. Starhilevitz (2003) conducted two studies to test his hypothesis. The first study was a single factor between subjects design and used fictional firms. The respondents were given some obvious descriptions of the companies in each of the three conditions to make the nature of ethical behavior distinct between the three conditions. Each company was then paired with two kinds of charities to ensure that the nature of a charity does not influence the

results. However, the scales used to measure the perception of company motives, and the ethical perception of the firm post CRM were single item scales and lacked internal validity. Moreover, even though Strahilevitz in his second hypothesis mentioned change in image his scale measured change in the ethical perception of the firm. Finally, Strahilevitz concluded that the respondent's attribution of altruistic motives to the company was directly related to the ethical perception. He found significant difference between the three conditions and thus confirmed his first hypothesis. However, for his second hypothesis Strahilevitz found that only the difference between ethical and neutral firm was significant. In his second study he replaced the fictional companies with pretested real firms and a real charity. He again confirmed his first hypothesis. However, no significant differences were observed for his second hypothesis. So, the only finding of this study was that the more ethical a firm is the more it will be perceived as altruistic. However, in this study the support for this finding is weak due to single item scales.

Webb and Mohr (1998) developed a typology of consumers' responses to CRM and discussed its implications for future CRM programs. They collected data from 44 semi structured personal interviews. The response categories coded were knowledge of CRM, attitude toward firm, attitude toward NPO, firm's motives, NPO's motives and the influence of CRM on choice. Four kinds of consumer groups were identified. Starting with skeptics, this group of respondents carried an overall negative attitude toward CRM and questioned the fairness of such programs. These consumers believed that CRM was used to influence choice for products that have inferior quality or higher price or are unnecessary. The second group identified was the balancers, who wanted to help the

cause but used the traditional criteria of product choice (price, quality and convenience). The third group of consumers identified was the attribution oriented, who considered that the firm's motive an important criteria for evaluating CRM. This group was more involved than the previous two types. Socially concerned were the last group who showed unconditional faith on CRM and were willing to pay higher prices, change retailers etc to support the cause. The limitation of this study includes a small sample size, varied consumers who may not reflect the actual constitution of consumers. However, the important contribution of this study was to bring out the fact that not all consumers would react to the CRM program in the same way.

In another study Strahilevitz and Myers (1998) experiment the effectiveness of CRM as a function of product type. They explored the possibility of affect based complementarity between products and causes suggesting the feelings associated with acquiring a product may complement the feelings associated with donating to a charity. They use prior research to cite that individual's emotional state like feeling of guilt can significantly increase the possibility of the individual to engage in charitable behavior. The authors then categorize products as hedonic (pleasure oriented) or utilitarian, and suggest that in cases of hedonic purchases feeling of guilt is higher. Hence, they hypothesize that in cases of hedonic purchase consumers will prefer donation to charity as compared to monetary incentives. Products were pre-tested before categorization for the first study. The authors found results to be in the predicted direction but not significant. They found that consumers did prefer CRM option more than cash equivalent in the hedonic products category. However, the results were not significant as the

manipulation of product categories was not strong enough. A second study was done to overcome this limitation. Also subject's purchase intent was measured as compared to just mere preferences. Significant differences were observed between the 2 categories. In the hedonic product category, consumers preferred donation to charity over product discounts. A Third study was conducted to strengthen the results by creating an actual purchase situation. A field experiment method having a 2 (frivolous stores/utility store) X 2 (donation/discount) between subjects experimental design was used. The results however showed that the discount option and the utility store were the preferred options. However, in the frivolous store, the charity option was preferred more than at the utility store, adding support to the hypothesis. Though the results make a comparison of product types as either hedonic or utilitarian, most products in real life are a combination of the two. A limitation of this study is that donation and the discount amounts are unnaturally high. Results could have varied if these amounts were closer to reality.

Barone, Miyazaki and Taylor (2000) suggested that consumer's perception of a company's motives may be the key determinant of the success of the company's CRM efforts. A consumer's perception of the company's CRM efforts will influence the consumer's perception of the company itself and ultimately affect the product choice. Barone, Miyazaki and Taylor hypothesized that if competing brands are similar then the perception of company's CRM efforts will be the differentiating factor between the two products. They also hypothesized that when the competing brands are not similar then the differences can be compensated by higher magnitude of CRM effort to a certain extent. They conducted two studies simultaneously using different subjects. One study

considered price tradeoffs and the other performance trade offs. Two fictional companies were used. Company A was portrayed as having extremely positive motivations and company B as extremely negative motivations to undertake CRM. A control condition was also created with both companies having neutral motivations. Three tradeoff conditions existed one with huge differences between the product, one with minor differences and the third, a control condition, was a no tradeoff condition. Hence the research design was a 3 (company motivations) X 2 (trade offs) + 2 (control groups) Participants were then asked to assess attitude toward company and purchase intentions on 7 point single item scales. Scales were also used to check the manipulations. They confirmed their first hypothesis but found that under conditions of tradeoffs a favorable attitude toward CRM increased the choice probabilities of the favored brand. They failed to observe the compensatory effect of favorable perceptions of corporate motive over trade offs in this study as the tradeoff manipulation was not very strong. Barone, Miyazaki and Taylor then conducted another study where they pre-tested their manipulations to create significant differences between conditions. Again the first hypothesis was confirmed. It as also found that when trade offs was large the CRM advantage was lost. This study made important contributions to the CRM literature by bringing out the fact that a company's motive perception indicates the consumer response. Another important finding was that the CRM advantage on product choice is a compensatory process and consumers will not chose a product just because the company is engaging in CRM activities. Use of real companies would however make these results more generalizable.

Ellen, Mohr and Webb (2000) used attribution theory to derive four conditions that may lead to a more positive evaluation of CRM. These conditions are congruency, donation situation, degree of corporate effort and corporate commitment to the cause. Attribution theory suggests that people engage in causal inferences to explain the behaviors around them. Hence, for consumers to evaluate a CRM positively there must be compelling elements in the structure to infer that company does not have self interested motives for engaging in CRM. In the donation situation they compared an ongoing cause to a disaster relief and found that consumers were more supportive of contributions to disaster relief. Ellen, Mohr and Webb (2000) used retail organizations for the purpose of this study. They suggested that a cause that is incongruent to the retail firm's core business will be received more positively. However, in this hypothesis the definition of congruency was seen as an alignment between cause's needs and the company's product line/target market. Hence, then if a cause is seen as incongruent for the purpose of this study then it will imply that the retailer is going out of its way to help the cause as compared to just donating its own products. This almost merges with the third hypothesis stating that consumers will support a CRM more if they see the retailer expending more effort. The fourth hypothesis suggested that consumers will reward a company's efforts if they perceive commitment. Commitment was operationalized as simply collecting donations from consumers vs. collecting and matching consumer's donations. They used a 2 (cause) X 3 (congruency and effort) X 2 (commitment) + 2 (stores) design to confirm their hypothesis. The donation to the cause was not transaction based but the retailer was a facilitator to the direct donation that a consumer would want to make. So, it can be argued that this is not exactly CRM as per traditional definitions.

The authors confirmed their hypothesis about disaster related causes and corporate effort. These results indicate that it is important to choose causes that have high importance with consumers. The reason why a disaster would be evaluated positively is as it requires immediate attention. A better manipulation of congruency is needed to study the effects that the authors aimed at.

Deshpande and Hitchon (2002) tested CRM ads in comparison to brand ads. They found that CRM Ads had more favorable responses than brand ads but in the light of negative news about the company the CRM ads were not as advantageous. Deshpande and Hitchon (2002) used Benoit's image restoration theory to develop their hypothesis. According to this theory, one of the significant ways by which corporations can reduce the negative perceptions is by 'bolstering,' which implies publicizing the positive aspects to overshadow the negative ones. This can be done by using a brand ad or by using the CRM approach. The NPO can also advertise on its own. Deshpande and Hitchon (2002) hypothesized that an NPO ad will be more beneficial for an NPO than a CRM ad. Also, a CRM ad will be more favorable than a brand ad for the corporation. However, under the circumstances of any negative news about the company the CRM ad will lose its advantages both for the company and the NPO. This study used a 3 (type of Ad) X 2 (exposures) mixed design to test their hypothesis. A fictitious company (coffee) and NPO (environmental protection) were used. The negative news was presented as a news item that reported the coffee company using large quantities of Styrofoam cups which are difficult to dispose and hence an environmental hazard. The results showed that CRM ads produced greater perceptions of Ad Credibility and social responsibility than brand ads.

However, in the light of negative news there was a higher drop in the effects of CRM ads as compared to the brand ads. However, in this study the negative news about the company was in direct conflict with the purpose of the charity supported by the NPO. The authors do not discuss the effects of lack of congruency in this case. Hence, though the findings of this study are significant there maybe some covariates influencing the results and further research is needed to identify these factors.

Yechiam, Barron, Erev and Erez (2002) more recently conducted experiments to evaluate the effects of CRM on product choice. Yechiam et al (2002) suggested that CRM activities aim to influence the product choice by creating positive consumer attitude for the product. They used signal theory to develop their hypothesis. According to signal theory consumers use external cues like brand name, warranty, as a signal of product quality. Similarly, CRM also then probably signals that producers are concerned with social issues and are powerful enough to allocate financial resources towards these issues. In this study, Yechiam et al (2002) try to show that first, CRM advantage is robust over time and second, even if the difference between the products are highlighted to the competition's benefits the effects of CRM on product choice may diminish but will not be eliminated. A simulation procedure that was modeled on a game payoff pattern was use in this experiment. Subjects had to choose between two options by hitting buttons on a computer screen. Each time they made a choice they received a feedback and certain points. The feedback informed the participants about the CRM cues. Four groups were created; first a personal bonus group where participants received a bonus for choosing the inferior alternative; second, a low CRM group where a cause would benefit if the inferior

product was chosen; third, a high CRM group where a cause would benefit if the superior alternative was chosen and fourth, a control group with no extra bonus for either the cause or the participant. Each participant went through 400 trials. The results showed clear effects of CRM on choice and increase in the magnitude of such effects with time or in other words, with the increase in trials. CRM clearly had increased the attractiveness of the inferior option. In order to strengthen their results Yechaim et al (2002) conducted another study where the differences between the two alternatives were made explicit to the respondents with varying levels of ambiguity. The superior alternative was chosen more often but the CRM advantage was not lost either. The inferior alternative was chosen more often in a CRM condition as compared to no benefits condition. Yechiam et al (2002) developed a model to predict CRM advantages using the factors; preference strength, difference in payoffs between two choices, and the effect of CRM on consumer. However for practical purposes this model is not very useful as the factors used are based on individual perception. Also, the experiment itself was in simulated environment. Day to day product choice is very different from the conditions created in this experiment. Also, the 400 trials were simultaneous, again an unlikely situation in real life. However, some results of this experiment are relevant to the CRM literature. CRM can increase the mean attractiveness of a product. The disadvantaged brand can benefit more if the environment is noisy, in other words the advantages of the competing brand are not explicit.

Basil and Herr (2003) suggested that fit or congruence is an essential element of CRM and has stronger effects on the overall CRM program and corporate image. They

suggested that a consumers' attitude toward the charity can be negatively affected if the company is perceived negatively. However, a strong congruence between such a company and the charity can compensate for the effects of the company attitude. They used the framework of Associative Network to explain the effects of company attitude on the attitude toward the charity. As per this framework individuals have nodes representing concepts, these nodes are linked to the nodes of related concepts. When a node is activated in memory then related concepts are also activated. New concepts form new links. When a company associates with a charity new links are formed. When the individual thinks of the charity, negative affect about the company is also activated. Hence their first hypothesis was that preexisting attitude toward company (both positive and negative) will transfer to the attitude toward charity. Basil and Herr (2003) then suggested that fit between the company and charity will also be a related concept and if there is a positive affect for the perceived fit then that positive affect will also transfer to the charity. Hence, the second hypothesis was positive fit will have a positive affect on the charity. They speculated that the effect of fit will be greater than the effect of company attitude. The study was 2 (fit/non fit) X 6 (CRM pairings) within subjects design using real companies and real charities. Attitude toward charities and the companies were pretested, subjects were then exposed to CRM information and attitudes were measured again. They found that both the hypotheses were supported and the effect of fit was stronger than the effects of negative company attitude. However, there were some interaction effects between the fit and company attitudes. Hence, probably one cannot generalize that the effects of fit are stronger and can overcome the effects of negative company attitude.

Cui, Trent, Sullivan and Maitru (2003) studied the acceptance of CRM by Generation Y, individuals born between 1977 and 1994. They hypothesized that these consumers would support disaster relief causes more as compared to other causes, prefer local over national causes, non-transactional CRM would generate higher support and so will long term CRM programs. They also hypothesized that the results will not change by socio demographic characteristics such as age, gender, college major etc. The last hypothesis was that consumers who have a positive attitude toward CRM will have higher purchase intent for the product. A three factor (cause, type of support, length of support) independent group experimental design was used for this study. Pretests were conducted to identify causes and type of retail store (grocery). Cui et al (2003) found that disaster causes were supported more, national and local causes got equal preference, non transactional CRM led to more positive evaluation and consumer preferred longer commitment. However, the authors found that females were more supportive of CRM efforts, so were social science majors. Respondents with higher family income seemed to have donated more often in the past and seemed to be more supportive toward CRM efforts in future. Authors also found that a positive attitude toward CRM was directly correlated to purchase intent. The limitations of this study include the fact that the CRM context was hypothetical. However, it does provide an indication that there is acceptance of CRM among today's youth who are a large spending population.

In 2003, Ruth and Simonin conducted a study based on sponsorships. However, some of the findings from the sponsorship literature hold relevance for the CRM

literature too. One research question of this study that has significance for the present discussion is does the presence of controversial brands effect the consumer evaluation of the event sponsored? They used stigma theory to develop their explanation. Stigma here is 'identity spoiled' due to associations that are unexpected and result in negative evaluations. Stigma theory suggests that stigma causes biases which are transferred to anything that associates with the stigma. Ruth and Simonin (2003) suggested that similarly for a brand if there is any existing negative affect then it will transfer to the event sponsored. Results showed that respondents had negative attitude toward the event when the event was sponsored by the controversial company. They also found that the event was viewed more negatively when the controversial company was national rather than from another country. The reason being the consumers are probably less aware of the stigma associated with a foreign company. This study has limitations, like the perceived congruence of events and sponsors was not considered a factor influencing results. However, this is a significant finding that showed the importance of corporate credibility and its influence of consumer perceptions. Further analysis is needed to really prove the transfer of attitude.

Cause Related Marketing Definition

One of the earliest and most widely used definitions of CRM was given by Varadarajan and Menon (1988) as, “*Cause related marketing is the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue providing exchanges and satisfy organizational and individual objectives.*” The key feature of this definition is the fact that CRM is recognized as a marketing tool specifically aimed at revenue generation. This definition also recognizes that CRM satisfies the individual’s or the consumer’s objectives to support social causes. Another distinct feature of this definition is that CRM is seen as only transaction based, meaning the company contributes to the cause if and only if the consumer engages in ‘revenue producing exchange’ with the firm, in other words donation is linked directly to sales. But with the growth of CRM, its implementation and definition have evolved. The donation in many CRM programs is not necessarily linked to purchases. Authors have recognized these transitions, and modern definitions of CRM have expanded the scope of CRM activities.

One such modern definition given by Pringle and Thompson (1999) states that CRM is “*a strategic positioning and marketing tool which links a company or brand to a relevant social cause or issue, for mutual benefit.*” This definition expands the scope of CRM by including all cause association activities by a company as long as both the cause and the company benefit. According to this definition CRM could be understood as a

case where the association between the company and cause is marketed for mutual gains. Purchase condition however, is not a condition for donation in this definition.

Polonsky and Speed (2001) define CRM as “*the joining of not-for-profit charity and a commercial company in an effort to raise funds and build awareness for the cause while building sales and awareness for the profit partner.*” This definition recognizes that one of the main outcomes for the company would be sales increase but at the same time again, the definition does not state that the donation should be contingent on sales of the company products. This definition highlights the benefits received by the not-for-profits too. The not-for-profits not only receive financial benefit but may also gain more awareness.

The definition given by the Business in the Community (BITC), a UK based organization involved in CRM since 1995, also recognized by the Cause Related Marketing Forum in United States, defines CRM as “*A commercial activity by which businesses and charities or causes form a partnership with each other to market an image, product or service for mutual benefit*” (www.causemarketingforum.com). This definition is in line with the modern definitions that CRM can be used to promote the image of the company and need not be product sales oriented at all times. The current study will use this definition to describe the meaning of CRM.

In essence, CRM can be understood as a marketing tool in which the company associates with a cause for multiple benefits for both the cause and the company. The benefits for the company could be sales or image or both. The main benefits for the cause could be financial support and/or awareness of the cause. The current understanding of CRM activity has changed from the initial understanding in one important thing; *the*

support of the cause is not directly contingent upon consumer's purchase of the company products (even though increased sales maybe a desired outcome).

One of the outcomes of the 2003 Annual Cause Related Marketing Conference was the identification of three main CRM tactics namely, Transactional CRM, Message Promotion, and Licensing (Advertising Age 2003). Transactional CRM is the case when a company's donation to the cause is based on some specific consumer activity like product sales, coupon redemption etc. An example of this would be KitchenAid's association with Susan G. Komen Breast Cancer Foundation, whereby \$50 was donated by KitchenAid every time a particular line of appliances was bought (Advertising Age 2003). Message promotion is a tactic where a company promotes the fact that it supports the cause at the same time promoting the awareness of the cause or its message. An example of this would be Johnson and Johnson's support to National Safe Kids Camping in 2002. J&J donated \$1 million worth of helmets and promoted the message, "Use Your Head, Wear A Helmet" (Advertising age 2003). Licensing is a tactic, which allows a company to use the not-for-profit's logo or identity or any other information on its products. This helps the image of the company's product and promotes awareness for the not-for-profit. For example T J Maxx has licensed 'Save the Children' artwork since 1999, and offers an exclusive range of "Save the Children' clothing for newborns, infants and toddlers in its stores (www.savethechildren.com). A CRM program can use one or any combination of these tactics.

This paper recognizes the evolving CRM strategies aiming primarily at image benefits for the company and the growth of the two non-transactional forms of CRM namely, message promotion and licensing. For the purpose of this paper we will focus on

the message promotion tactic for CRM. Companies can primarily aim at image improvements with the underlying assumption that image influences purchase intentions. The next section of this paper reviews the various benefits and findings in support of image benefits.

Benefits of Cause Related Marketing: Image and Consumer Purchase

CRM is becoming exceedingly popular, especially as more and more customers show their support. Cone/Roper research has been tracking consumer attitudes towards CRM programs for a number of years now and their studies have shown a steady growth in the number of Americans advocating CRM programs by companies. Their post September 11 report, titled '2001 Cone/Roper Corporate Citizenship Study' showed that 80% of the Americans believed that companies have a responsibility towards social needs. This was a huge increase as pre-tragedy scores reflected a score of 65% for the same question (www.coneinc.com). Other figures from the same study showed that 81% of consumers were ready to switch to brands supporting CRM given a price-quality parity. Furthermore, 80% of the people considered companies' support for a cause as an important selection factor.

These opinions included not only the opinions of the consumers but also the employees of the companies. Since the consumers at this time of the study were shocked by an unexpected national tragedy it could have been argued that the numbers were not a typical representation of consumer attitudes. But the scores of 2002 showed that not only did the consumers expect companies to be socially involved but were ready to punish the companies that were not doing so. According to the 2002 report 91% of the consumers were ready to switch to brands supporting causes. Also, 85% said that they will speak out against the company to their friends and family if they perceived that the company does not care for social causes, 83% said that they would not invest in such companies and 80% said that they would not work for such companies (www.coneinc.com). Finally, a

large majority of consumers (86%) wanted companies to inform them about their social involvements.

Another study done by Cone/Roper showed that during the 2002 holiday season 91% of the Americans who wanted to engage in charitable programs stated that supporting CRM programs was their second best option for doing so (preceded by donating personal belongings) (www.coneinc.com). The same trend was shown in 2003, however the percentage had risen slightly from 91% to 93%. The findings of this opinion poll provide strong evidence that companies will need to engage in CRM and promote those activities in order to survive in the changing economy.

In one of the earliest studies about CRM, Varadarajan and Menon (1988) listed many benefits of CRM for the company. These benefits could be broadly categorized under economic benefits (incremental sales, enhanced trial and repeat purchases, broadening customer base), awareness benefits (gaining national visibility, increased brand awareness and brand recognition) and attitude or image benefits (enhancing corporate image, thwarting negative image, pacifying customer groups, enhancing and reinforcing brand image). They summarized the essence of CRM as 'a way for company to do well by doing good.' Many authors have supported this view. Barone, Miyazaki and Taylor (2000) supported that CRM can be helpful in promoting sales, and can also be an important tool for brand differentiation. Lachowetz and Gladden (2003) also recognized sales benefits but said that the main aim of a CRM program is to create positive brand associations and generate long-term favorable attitudes. Other studies have also recognized that economic and image related effects are among the main benefits for a company involved in CRM (Yechiam, Barron, Erev and Erez 2002; Polonsky and Speed

2001; Deshpande and Hitchon 2002; Hoeffler and Keller 2002). Some other beneficial outcomes of CRM are internal to the company through enhanced employee morale, motivation, and retention (www.coneinc.com).

‘Increased sales’ was a traditional objective of most initial CRM programs. However, with its increased use, its implementation has evolved and CRM definitions and activities are no longer limited to increasing sales through the connection of a donation to consumer purchase behavior. In fact, in some cases CRM may not be helpful to achieving short-term economic gains (Drumwright 1996). Studies have shown that if consumers perceive that company’s main motivation is economic benefit then companies are in the danger of being perceived as ‘cause exploitative’ (Drumwright 1996). Also, consumers may perceive the corporate commitment as superficial (Lachowetz and Gladden 2003). However, one can presume that in the economic world it would be impractical for any company to invest millions of dollars without any returns. Hence, economic benefits are still aimed as an outcome of CRM programs but it is possible that in some cases these benefits are preceded and may even be mediated through image benefits.

Brand or corporate attitude refers to the image, perceptions or associations in the minds of the consumer regarding the brand or the company. These associations could be tangible, like perceptions regarding product attributes, or intangible, like perceptions about what the company stands for. Hoeffler and Keller (2002) suggest that CRM helps the company form intangible associations that may include perceptions like ‘the company cares.’ Most CRM programs do not promote any functional or product related information, they promote the company-cause association. Hence, CRM programs may

lead to more image based associations in the minds of consumers (Hoeffler and Keller 2002). Previous studies have shown that attitude toward the brand (AB) directly affects the purchase intentions (PI) (Goldsmith, Lafferty and Newell 2000). Hence, attitude or image based benefits can be presumed as one of the main and universal benefits of CRM programs. This view supports the non-transactional tactic adopted for this paper.

Companies need not aim at immediate sales. They can aim at image enhancements, which would influence the purchase intention eventually.

CRM has benefits for the cause or the participating not-for-profit organization too by raising financial resources, sometimes also sourcing managerial support from the sponsoring company, generating higher awareness for the cause, gaining publicity for the not-for-profit organization (Polonsky and Speed 2001) and encouraging direct contributions from consumers (Varadarajan and Menon 1988). Consumers also benefit through CRM by gaining information and additional perceived value of the product (Creyer and Ross 1996), reduction in the perceived dollar value of the product (the consumers feel that they are paying less for the product as a part of the money goes to charity), satisfaction of internal needs to contribute to the society, and the opportunity to be charitable without spending out of budget (Polonsky and Speed 2001).

Benefits of CRM: Case studies

The 2003 Annual Cause Related Marketing Conference recognized best practices in various categories. Some of these examples further illustrate benefits of using a non-transactional approach.

Bayer Aspirin ran a message promotion campaign supporting American Stroke Association (ASA) in May 2003. The campaign aimed at promoting the awareness regarding stroke, and aspirin's benefits for stroke prevention. The campaign consisted of a golf tournament to raise funds for ASA, a satellite media tour, local promotions, and local/national media relations. The sale of Bayer Aspirin was not a condition for support to ASA. The one-month campaign raised \$250,000 for ASA, a 9% increase in Bayer Aspirin's sales as compared to the same month last year and 242 million media impressions (www.holmesreport.com).

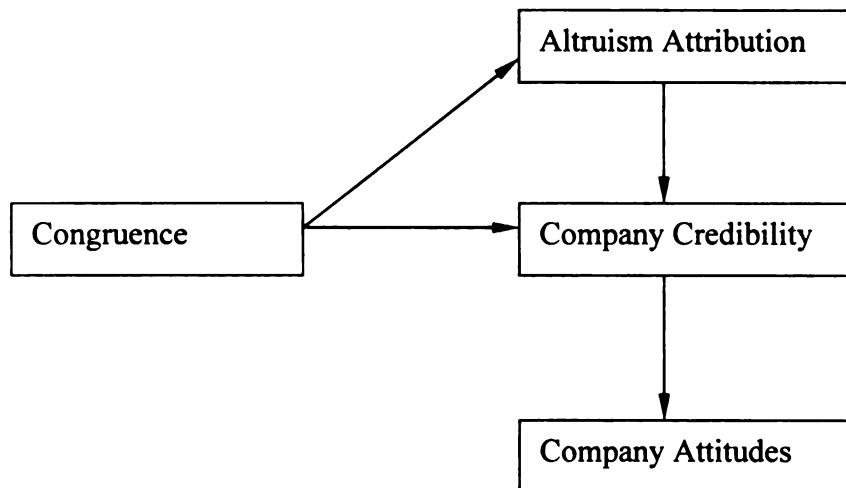
In another case, Ford Motor Co. campaigned with National Center for Missing and Exploited Children in an attempt to increase traffic in their dealership locations. The program offered free personalized child identification kits including pictures and fingerprints, the main information required in case a child is missing or is abducted. The campaign resulted in an increase in traffic at the dealerships with over 850,000 children fingerprinted and photographed, 700 million media impressions and 153 million editorial impressions (www.causemarketingforum.com).

These examples make it clear that first, companies use CRM for achieving image related and other benefits. Immediate sales are no longer an important component of the modern CRM programs. Second, even if sales increments are not directly targeted, companies can obtain such benefits by enhancing image or increasing awareness like in the case of Bayer aspirin. The benefits of CRM do justify its growth. However, there are many important factors that influence the success of a CRM program and warrant attention.

How Does CRM Work? Fit, Attributions, Attitude and Credibility

It has been often proposed that the success of CRM campaign is a function of consumer response. Theoretically rigorous explanations of consumer response to CRM have yet to be fully developed and tested. However, several studies have examined consumer response as a function of strategy specific characteristics and in its different forms. Some studies have suggested that consumer attributions of corporate motive may be an essential element of any model of consumer response to CRM (Drumwright 1996; Ellen, Webb and Mohr 2000). Most recently, Rifon et al. (2004) have tested a model of effects in the context of advertising the cause sponsorship. Applying an attitude toward the ad approach (MacKenzie and Lutz 1988), Rifon et al. (2004) incorporated consumer attributions of corporate motives into the construct of consumer cognitions of the company as a source in the message. Thus, they tested a model of consumer cognitive response as function of the fit between a company and the cause it sponsors. The findings that supported their model suggest that the development of a positive attitude toward a corporate sponsor of a cause was mediated by a consumer's attributions of the company's altruistic motivations and subsequent perceptions of sponsor credibility. The better the fit between the cause and its corporate sponsor, the more positive the effects of a cause related marketing program. This model could be summarized as: *a higher perceived congruence or fit positively influences consumer attributions of corporate motive, which in turn will mediate credibility perceptions.*

Figure 1: Proposed Model (Rifon et al. 2004)



Company Cause Congruency/Fit

Indeed, fit, match or congruence is a concept that has been well studied in many areas of marketing communications and advertising, and results of those studies unequivocally show that a better fit creates more positive effects (Ellen, Webb and Mohr 2000; Barone and Miyazaki 2000; Rifon et al. 2004).

Congruency has been called by many names and its importance has been stressed many times over in the CRM literature. Fit or congruency in the CRM literature has been seen as functional or image similarity (Gwinner 1997), product cause complementarity (Strahilevitz and Myers 1998), aligning the cause with the company's social responsibility statement (Miller 2002), matching the interests of the target audience (Quenqua 2002) or a logical association between the cause and the company (Haley

1996). Hoefler and Keller (2000) also stressed on the importance of congruency, and referred to it as 'relevance'. They proposed that the 'relevance' of a cause may vary by consumers, but the strength of relevance will effect brand perception. Authors from the industry have also recognized the importance of congruency. Gray (2000) stated that an absence of a logical fit can lead to a rise of suspicion among consumers, more so if the company had faced some criticism in the past. Brainbridge (2001) regarded brand fit to be a crucial element of CRM campaign and suggested that it affects both the consumer's perceptions and the perceptions of the employees of the company. Business in the community (BITC) is a UK based organization involved in CRM since 1995. One of the principles it follows is establishing a good fit between the cause and the business (Duff 2003). Pracejus and Olson (2002) found that consumers would tend to pay higher donation for a CRM alternative with higher perceived fit as compared to a CRM alternative with lower perceived fit. In a more recent study, Rifon et al. (2004) found that higher levels of congruency generated stronger perceptions regarding the company credibility.

Apart from congruency between the company and the cause, the cause should also resonate with the consumer for a successful CRM campaign. For consumers to develop positive attributions for the CRM program they should have some affinity toward the cause (Drumwright 1996). For example, Americans prefer local causes to national or global (Drumwright 1996), association with disaster relief has been seen as more favorable as compared to other causes (Ellen, Mohr and Webb 2000), novelty of cause can make consumers pay more attention (Till and Nowak 2000), etc. Lachowetz and Gladden (2003) suggest that CRM program will be successful if the cause has a strong

personal impact on the consumer. Haley (1996) also found that consumers pay attention only when they care about the cause; they should feel that the cause is either personally or socially important. Additionally, they should also feel that the cause could be potentially advanced by the organization or consumer action.

The importance of congruency on consumer response has been tested and proven in the CRM literature and industry. Some studies (Ellen, Webb and Mohr 2000; Barone and Miyazaki 2000; Rifon et al. 2004) have explained these effects as resultant of consumers' perceptions of company motives.

Attribution Theory

Attribution Theory is a collection of theories that deal with how social perceivers or people in general use information to arrive at causal explanation for events occurring around them (Heider 1958). Attribution theories suggest that active consumers search for explanations of various behaviors around them as they have a need to understand, control and predict the environment. To develop these explanations they engage in causal inferences, they form beliefs about the environment around them and assign motives to behaviors. Heider (1958) suggested that there were two factors influencing the motive attribution: the personal or internal factors (intrinsic motives), and the situational or external factors (extrinsic motives). In the case of CRM the intrinsic motives of the actor, the company, are seen as altruistic motives, and extrinsic motives are seen as egoistic, profit oriented, self-serving motives (Ellen, Mohr and Webb 2000).

Further in the Attribution Theory, Kelly (1972) introduced the discounting principle. The discounting principle suggests that the perceiver may discount some

explanation of a behavior when other alternative explanations are present. It has been shown in the endorsement literature that consumers are more likely to attribute extrinsic motives to the endorser and discount the intrinsic motive unless explicitly mentioned otherwise (Moore, Mowen and Reardon 1994). CRM research has also shown that there can be some consumers who are more likely to attribute extrinsic motives to the company or be skeptical about the company's motives behind supporting the cause (Webb and Mohr 1999). They might think that the company is supporting the cause for its own benefits and to gain market share rather than for reason of truly helping the cause.

Consumer attributions of corporate motive

Consumers are aware that companies exist to make profit but in the real life situation it is unlikely that a consumer will have any knowledge regarding a company's motivation to engage in CRM. Consistent with the attribution theories then it can be speculated that consumers will try to draw their own inferences regarding the corporate motive. The study by Rifon et al (2004) is one of the first to empirically test that consumers judge corporate motive. This study found that motive ascriptions played a significant mediating role in developing consumers' attitude toward the company. In other words, it can be said that consumers develop inferences about the company's motives behind supporting a cause, and these inferences influence consumers' response.

Rifon et al. (2004) study provides empirical evidence to support the importance of congruency stating that congruency effects flow through altruistic motives. In other words, high congruency leads the consumers to develop more altruistic motives. Rifon et al. (2004) use Schema Theory and Theories of Persuasion in further support to the effects

of congruence. Using the same model for CRM situation, Schema Theory (Hastie 1984) would imply that incongruence between the company and the cause would stimulate greater cognitive evaluation and elaboration. Theories of Persuasion (Petty and Cacioppo 1981) suggest that increased elaboration would cause the consumer to judge the cause association. In this case incongruence, can elicit the consumer's existing knowledge that the company is out there to ultimately make profits, in other words elicit self-serving motives. However, a condition of congruency may not elicit as many elaborations and thus reduce consumers' judgments toward the cause association.

Other studies have also supported that consumers' response is affected by their perceptions of corporate motive. Barone, Miyazaki and Taylor (2000) tested this by explicitly defining corporate motives to their respondents. They found that in cases where there is no significant trade off between price/performance consumers' perception of corporate motive was an important criteria in determining consumer response.

Corporate Credibility as Source Credibility

Source credibility has been defined as the "perceived expertise, trustworthiness and/or attractiveness of the information source" in an advertisement (Ohanian 1990). Importance of source credibility has been studied for long in marketing and advertising literature. As far back as 1978, Sternthal, Phillips and Dholakia studied credibility effects and found that sources with high credibility proved more effective in gaining attention and increasing recall. Craig and McCann (1978) also found that highly credible sources induced positive attitudes and behavioral changes. Many other studies followed to test the effects of source credibility. Source credibility was studied mostly in the context of

endorser or spokesperson credibility. In 1990, Goldberg and Hartwich identified corporate reputation as a type of source credibility. Companies were indeed concerned about their reputation and, realizing its effects on consumer response, spent many dollars on public relations. In 1998 companies spent \$1.98 billion on Public Relations, this number grew to \$2.92 billion in 2002 and is expected to see a further growth in coming years (Creamer 2003).

In 2000, Goldsmith, Lafferty and Newell's study stated that corporate credibility is a part of the overall corporate image and includes consumer's perception of company expertise and trustworthiness. Haley (1996) had suggested that consumer's understanding of corporate credibility includes likeability apart from trustworthiness and expertise, but most studies only include the latter two constructs. Corporate credibility has been treated as source credibility in the CRM literature too, and is also shown to exert a significant direct and independent influence on attitude toward ad (Aad), attitude toward brand (AB) and purchase intent (PI) (Goldsmith, Lafferty and Newell 2000). Hence, corporate credibility could be treated as a significant antecedent to consumer response in CRM campaigns. One important conclusion of Rifon et al. (2004) study was that since consumers judge motives all the time, corporate credibility could not be a fixed perception. In other words, credibility can be enhanced if the company is seen as becoming more altruistic, and the higher the perceived credibility the better the consumer response.

In summary, corporate credibility as well as company cause congruency are important factors in CRM success. Their effects on consumer response can be explained

by the (Attribution) theory that consumers judge motives behind behaviors. In CRM, congruency promotes perception of altruistic motives. When more altruistic motives are associated with a company (as compared to self serving motives) the company is seen as more credible, and higher credibility is preferred as credibility has a direct positive relationship with attitude toward brand and purchase intentions. This model derived from the findings of Rifon et al. study (2004) forms the basis of studying stigmatized products and CRM in this paper.

Stigmatized Products

To date no formal definition has been given for stigmatized products. Stigmatized products are different from normal products and for the purpose of this study are defined as ‘products whose usage is attached to some stigma from the societal perspective’. A stigma has been defined in the dictionary as ‘a mark or token of infamy, disgrace, or reproach.’ Some authors have called these products as ‘socially undesirable’ products (Cornwell and Maignan 1998) or ‘controversial’ products (Ruth and Simonin 2002).

For the purpose of this study cigarettes, alcohol and casinos are identified as stigmatized products. In the following section, each of these industries is discussed to understand the concept of ‘stigma’ related to the products. The discussions also attempt to bring out some possible reasons and expected benefits for which the stigmatized products might consider using CRM as a marketing tool.

The Tobacco Industry

Up to the 1940s, smoking was considered harmless and a source of relieving tension, but subsequently many reports confirmed the harmful effects of smoking, the final blow being the class action case in 1997 involving Liggett Group Inc. (Funk and Wagnalls). Liggett Group admitted that nicotine was addictive and that the tobacco industry was targeting minors through its marketing and promotion effects. This was followed by a settlement in 1998 whereby the companies agreed to pay \$200 billion over 25 years and accepted federal restrictions on tobacco promotion and advertising (Funk and Wagnalls). The 1998 settlement known as the Master Settlement Agreement imposed

a blanket ban on youth targeting by tobacco firms (Chung et al. 2002). Data shows that the tobacco industry spent \$283.7 million on advertising in the year 2002, which was a 20% increase over 2001 (www.adage.com). A major part of this spending was on magazines.

Smoking has been proved to be harmful not only for the smoker but also for people around smokers, who inhale the smoke, known as passive smokers (Funk and Wagnalls). Cigarette smoking is now regarded as a social problem and an anti-tobacco movement to prevent and cease smoking has been taken on by social marketers (Sly et al 2000). The strategies in this movement include showing the executives and supporters of the tobacco industry as dishonest, manipulative and predatory. Kropp, Lavack and Holden (1999) found that most people saw smoking as a high-risk harmful consumption behavior. They also found that there was a hostile climate for smokers, smokers were maligned, made to feel like second-class citizens and suffered from a deficit of respect and belonging. In fact, research has found that there are a group of people who smoked cigarettes but identified themselves as non-smokers possibly because even though they smoked their attitude toward smoking was not completely positive (Sly et. al. 2000). Smoking is considered a health risk, and proposals for banning smoking in work settings, colleges and universities, and other public places have been argued on for a number of years (USA Today 2003). In this light it can be concluded that cigarette usage is not a highly acceptable social activity and definitely has a high level of stigma associated with its use.

Most tobacco companies claim to aim at brand awareness and image benefits from their marketing programs (Siegel 2001). Corporate image is indeed important and is

well illustrated by the fact that Phillip Morris group changed its corporate name to 'Altria' in January 2003 so as to distance its other brands (Kraft and Nabisco) from its less popular tobacco products (PR News 2003). But name changes cannot solve all the problems, they are not only expensive but can prove to be risky too. Such a strategy could be seen as an attempt to manipulate the consumer as well as policymakers (PR Newswire 2003) and can backfire. At the same time, even if we hypothetically assume that eventually the tobacco industry will phase out, the tobacco firms might still be in business with other product categories completely unrelated to tobacco.

In conclusion, image restoration might be an important criterion for survival for business in the tobacco sector. CRM can be a possible option here considering that one of the main benefits of CRM has been 'image benefits' (Varadarajan and Menon 1988). Rifon et al. (2004) study also showed that under certain situations (high congruence) CRM has helped enhance corporate credibility perceptions. Further, tobacco companies are already investing in social causes. For example, Phillip Morris Inc., which claims over 40% of the US market (Tobacco Retailer 2003), spent about \$60 million in 1999 on charity (Dorfman 2000) and increased the amount to \$115 million in 2000 (Harris 2001). Hence, it is possible that tobacco companies can use CRM as a marketing tool to obtain image benefits.

The Alcohol Industry

Alcohol consumption has been seen as an acceptable social norm in the American society for a long time. For example, wine consumption has been a part of ceremonies like weddings and anniversaries, and also religious rituals like the communion in

Christian Society (Crouch 2004). Some authors have called beer the ‘unchallenged drink of democracy,’ Beer has been associated in American history as a part of just being yourself, just as wine has been related to sophistication and cocktails to striving for success (Rudin 2002). Thus, moderate drinking or occasional drinking is not considered a problem in the society. However, binge drinking or addiction, are causes of concern along with the concern for underage drinking (Kropp, Lavack and Holden 1999). Alcohol consumption by minors (people under the age of 21) is considered illegal in the United States as underage drinkers are more likely to become alcohol dependent than adults (Kowalski 2003). The consumption of alcohol by minors has been paralleled to illegal drug consumption (Melillo 2003). The concern for alcohol stems from the fact that prolonged and excessive consumption of alcohol can lead to alcoholism, recognized as a chronic and progressive illness with serious consequences (Funk and Wagnalls 1973). It has been shown that alcohol interferes with judgment, coordination and other basic functions of the brain, and thus can have harmful consequences (Kowalski 2003).

The alcohol industry currently works under no federal regulation related to advertising specifically, but has three trade organizations self-governing industry controls (www.ftc.gov). These are the Beer Institute, The Distilled Spirits Council of United States and the Wine Institute. The main objective of the self-regulatory bodies is to prevent advertising and marketing exposure of alcohol products to underage people. But some research has shown that 21% of eighth graders had gotten drunk at least once, 22% of tenth graders had been binge drinking and more than 40% of college students are binge drinkers (Kowalski 2003). The 2002 figures from Adage’s Data Center shows that the

alcohol industry spent \$1.7 billion in advertising, which was a 12% growth from 2001(www.adage.com).

According to recent statistics 73% of American adults consume alcohol at least occasionally, 23% drink more than average and men are more likely to be frequent drinkers compared to women (Gallup 2004). The economic costs of alcohol abuse to US Government have been estimated to be as high as \$184 billion (1998 estimates) with about \$18 billion as resultant of medical consequences¹ (National Institute on Alcohol Abuse and Alcoholism – 2000 report). Alcohol related traffic deaths were reported to have risen by 5.2% from 1999 to 2001, accounting for 41% of all traffic deaths (McMahon, 2002). Many organizations have been participating in an anti-alcohol movement in United States for years and claim huge participation. Some examples are Mothers Against Drunk Driving (MADD), Students Against Drunk Driving (SADD), The National Council on Alcoholism, The Center for Science in Public Interest (CSPI), Project SMART (stop marketing alcohol on radio and television), and The National Council on Alcohol policy, to name a few (Schuster and Powell 1987). It is an easy conclusion to say that even though occasional consumption of alcohol is not taboo, over consumption and underage consumption are definitely stigmatized. However, in comparison to the stigma attached to cigarettes (consuming even one cigarette is seen as harmful), the stigma associated to alcohol can be speculated to be relatively lesser.

Some researchers have the opinion that the alcohol industry is where the cigarette industry was 20 years ago and can face similar consequences unless the industry does something about anti-alcohol sentiment (Schuster and Powell 1987). The alcohol industry can probably face restrictions like the tobacco industry unless they are seen as socially

¹ <http://www.niaaa.nih.gov/publications/economic-2000/#updated>

responsible businesses. Currently the alcohol industry spends \$23.2 million on responsibility advertising out of its total ad spending of \$811.2 million according to the 2001 figures (US Newswire 2003). CRM, thus, can be another option that can be adopted by the alcohol industry to promote its socially responsible image.

The Gambling Industry

Gambling was legalized in America only recently. The first legal casino establishment was in Nevada where gambling was legalized in 1931, followed by legalization in Atlantic City, New Jersey in 1978 (Funk and Wagnalls). Gambling was legalized only after the government realized its huge economic benefits; gambling earnings have proved to be a fast growing source of revenue with \$51 billion yearly turnover (Eisler 1998) from \$10.2 billion in 1992 (Cotte 1997). However, a part of this turnover, \$8.7million, is supposedly given to the industry lobbyists who have helped the gambling industry (Eisler 1998). The gambling industry has also benefited the society by generating tax revenue, creating new jobs, infrastructure improvements and tourism development (Nicholas, Stitt and Giacomassi 2002).

Casino gambling has become socially acceptable in United States as a leisure activity. However, there are many social and economic costs associated with gambling like bankruptcies, crime, and the recently recognized problem of addiction (Kindt and Palchak 2002). Researchers have categorized gamblers as recreational gamblers, occupational gamblers and compulsive gamblers (Cotte 1997). Compulsive gambling is seen as an addiction, and it was estimated that about two-thirds of the gambling dollars in 1997 were earned from the segment of compulsive gamblers (Kindt and Palchak 2002).

Currently there are many organizations providing help for gambling addiction like Gamblers Anonymous, and National Council on Problem Gambling.

Researchers have found attitudes toward gambling vary and are a complex issue to understand. For example, Nicholas, Stitt and Giacomassi (2002) found that some people accepted the establishment of casinos whereas others had moral objections. They also found that certain people who were not morally opposed to casinos were afraid of its negative consequences on the community. Indeed the societal costs of gambling have been very high, between 1994-1997 there were 3.5 million new gamblers imposing a \$35-40 billion social cost per year to the society (Kindt and Palchak 2002). With casinos going online the negative concerns for gambling have gone up, particularly the concern for addiction and exposure to vulnerable audience like adolescents, drug/alcohol abusers, people with learning impairment etc. (Griffiths and Park 2002). Hence every person visiting the casino is not seen negatively but the concern is regarding the potential addictive effects. It can be supposed that unlike tobacco industry every casino visitor may not be perceived negatively, but more like the alcohol industry the stigma is associated with the misuse of casinos, in other words, with problem or compulsive gambling and gambling exposure to adolescents.

Casinos advertise on TV and outdoors in some states but majority of its advertising is through the Internet. Casinos were the eleventh largest online advertiser in 2000 with 911 million viewings, and moved up to the fifth position in 2001 with 2.5 billion viewings (Pruitt 2002). Similar to the alcohol industry currently there are no specific regulations for advertising in the casino industry. But unlike the alcohol industry there are no self-governing bodies regulating the gambling industry. Also, unlike tobacco

and alcohol industries, the gambling industry does not invest any dollars in responsibility marketing or social cause support. However, it is possible that with the fast growth of the industry and its growing negative consequences, the gambling industry will eventually be held accountable and could be seen in bad light. Moreover, as more and more consumers are becoming conscious of social needs and are expecting responsibility from the companies, research has shown that some of these consumers may even punish companies not accepting social responsibility by boycotting their products or not investing in such companies (www.coneinc.com). So, presumably at some point even the casino industry may have to give back to the society. By using marketing tools like CRM, the gambling industry may be able to balance casino companies' gains with social needs, and obtain image benefits.

In summary, all these categories have some stigma associated with their products. However, it could be speculated that one industry is more stigmatized than the other. Tobacco has been under fire in media and in society for a long time. Moreover, the physical harms of smoking have also been established and are known to most consumers. Alcohol, on the other hand is more socially accepted and only the overuse or abuse of alcohol is stigmatized. Further, some consider gambling a leisure activity. At this point we safely argue that the attitude toward industry for these categories may not be equally negative.

Stigmatized Products and CRM

As discussed in the above section CRM could be a possible avenue for gaining image benefits by stigmatized products. The main difference between a non-stigmatized product and stigmatized product is their reputation with the consumer and credibility perception. The stigmatized products are seen as harming the society in some way and the manufacturers of these products are thus seen in bad light.

Previous research has shown that companies producing stigmatized products have not been able to obtain the same benefits from CRM as other companies. For example, Deshpande and Hitchon (2002) found that when a company was faced with some bad publicity then the credibility of its ads also went down. This fall was observed more significantly when the company used cause related marketing ads. Basil and Herr (2003) suggested in their study that a consumer's negative attitude toward the company could negatively affect the attitude toward the charity. Ruth and Simonin (2003) came to a similar conclusion in their study about corporate sponsorships. They found that the attitudes toward an event were significantly negatively affected when the event was associated with some controversial sponsor as compared to a non-controversial sponsor.

But as mentioned earlier, Rifon et al. (2004) study showed that credibility is not a fixed perception. The model developed from Rifon et al. (2004) findings suggests that credibility can be improved by enhancing the perceived congruency or fit. Hence, it is possible that a stigmatized product can improve its credibility if paired with a highly congruent cause. In this study we consider the case of stigmatized products using CRM using Rifon et al. (2004) fit-attribution-credibility model.

Moderating Variable: User Status

Some studies have found that there is a difference in the attitudes of users and non-users of stigmatized products. In a study of consumer responses to sponsorship Kinney and McDaniel (2001) found that the attitude toward the sponsorship would differ between the users of the stigmatized product compared to non-users, users being more supportive of the stigmatized brand's sponsorship of the event. They explained this by suggesting that the difference is due to the self-interests of the users. Some examples of differing attitudes between users and non-users of stigmatized products are present in the marketing literature. Sly et al (2000) found that non-smokers blamed the tobacco industry for promoting smoking habits, whereas smokers did not see tobacco industry or its supporters in bad light and proposed similar promotion rights for a tobacco company as other companies. Kinney and McDaniel (2001) found that beer drinkers were more supportive of the alcohol industry sponsoring sports as compared to non-beer drinkers. Nicholas, Stitt and Giacopassi (2002) found that people who were morally opposed to gambling had negative perceptions about casinos and the effects of establishing a casino on surrounding society.

Research Questions

One of the important benefits of CRM has been image benefit. Research has shown that companies associating with causes enjoy image benefits (Varadarajan and Menon 1988). Assuming that a company producing stigmatized products wants to use CRM to improve its image in the market, the research questions that we deal with in this study are:

R1: Can companies producing stigmatized products benefit from CRM?

R2: Do the results of CRM vary with the level of perceived congruence between company and cause?

R3: Will there be differences in the perceptions of users of stigmatized products as compared to non-users?

Studies have shown that companies with negative consumer perceptions may not benefit as much as companies with no negative perceptions (Deshpande and Hitchon 2002; Ruth and Simonin 2003). But these studies have not tested the perceptions of congruency and its effects. Rifon et al. (2004) showed that perceptions regarding corporate credibility could change. Hence, it is possible that under conditions of congruency, CRM may prove beneficial for companies producing stigmatized products. When consumers would perceive a high congruency they may attribute altruistic motives to the company's effort and result in improved credibility. Hence, applying Rifon et al. model the first set of hypotheses for this study are:

H1: A congruent condition will generate stronger attributions of altruistic motive for the company than incongruent condition.

H2: A congruent condition will generate higher credibility perceptions for the company than incongruent condition.

H3: A congruent condition will generate better attitude toward the company as compared to the incongruent condition.

Defining congruence for stigmatized products is slightly difficult. If the cause is aligned to the core business of the company and functional congruence is sought then causes like cancer research (for tobacco industry) or addiction prevention come to mind. Or there is the option of supporting cases with mass appeal and relevance to target audience.

For the purpose of this study congruency effects are studied over two levels: first, a cause that is related to the stigma associated with the company. This would be the condition of congruence or fit. Since the companies are already spending dollars on responsibility marketing these causes may seem logical to the consumer. And second, a cause that is completely unrelated to the company's core business. It is possible that the congruency effects may backfire. A cause related to the stigmatized product may highlight a company's social stigma by emphasizing the negative consequences of product use.

The next set of hypotheses test the differences between the users and the non-users.

H4: A user will have stronger attributions of altruistic motive for the company than a non-user.

H5: A user will have higher credibility perceptions for the company than non-user.

H6: A user will have better attitude toward the company as compared to a non-user.

Research Design

Design

A 3 (product type) x 2 (congruency) + 2 (users status) fixed factor design was used to test the effects of stigma and user status. The user status was not a controlled measure for this study but was randomized. We measured user status through the questionnaire and used the random distribution of users and non users for analysis.

Context

The study used fictitious companies supporting real non-for-profit organizations. Golden Eagle has been selected as the company name for all three categories of stigmatized products. A fictitious company name was used to avoid any confounding factors due to the effects of company name. It was assumed that any effect of name will be even across all conditions in the current case. Each company was paired with a cause that was functionally related to the stigma associated with the product and also the cause of AIDS. AIDS was chosen, as it is a cause that the subjects will easily relate to. For the stigma related match Nicotine Anonymous, Alcoholics Anonymous and Gamblers Anonymous, are used assuming that most subjects will be able to easily recognize these. Moreover, all the three non profits are of similar nature as in the support prevention of addiction.

Subjects

The subjects were randomly selected university students above 21 years of age. This study design required a total of 360 subjects as per approved statistical standards. The study design results in 6 cells but the moderating effect of one more variable is

expected (User status). This will split the sample design into 12 cells; 30 respondents per cell were aimed at according to statistically accepted standards.

Independent Variables

The independent variables were the product categories, tobacco, alcohol, and casino, and the match of the cause sponsored to the stigmatized product and company. The usage status (user/non user) will be an additional factor that may influence results.

Dependent Variables

This test will measure the attitude of the respondents toward the company, respondents' perceptions of company motive for the sponsorship, perceptions of company credibility, attitude toward the cause, perceived company motives.

Measures

All dependent variables were measured on seven point semantic differential scales except company motive. Attitude toward industry was measured on a nine item scale anchored by negative/positive, unpleasant/pleasant, disagreeable/agreeable, worthless/valuable, bad/good, foolish/wise, unfavorable/favorable, dislike a lot/like a lot, useless/useful (Homer 1995). Attitude toward company was measured on a three item scale anchored by good/bad, pleasant/unpleasant and favorable/unfavorable (MacKenzie and Lutz 1989, also used by Rifon et. al. 2004). Corporate credibility was measured on a four item scale anchored by dishonest/honest, not dependable/dependable, not trustworthy/trustworthy, and not credible/credible (Bobinski, Cox and Cox 1996).

Company motive was measured on an eight item Likert scale adopted from Rifon et. al. (2004). Attitude toward cause was measured on a three item scale anchored by good/bad, useless/useful, unnecessary to society/necessary to society (Moore, Harris and Chen 1995). The reliability scores of all scales for this study are discussed in the findings section.

Procedure

The subjects were first given a test to measure attitude toward the industry (cigarette/alcohol/gambling). They were then presented with a short written scenario and thereafter completed the rest of the questionnaire. Each subject saw only one scenario as per the following representations. The cells were later split into users and non users as per data collected.

Figure 2: Diagrammatic Representation of Study Design

Cause Sponsored Product category	Stigma related cause	Stigma unrelated cause
Golden Eagle Tobacco	N=60	N=60
Golden Eagle Breweries	N=60	N=60
Golden Eagle Casino	N=60	N=60

Total N=360

Findings

Independent and Dependent Variables

The independent variables for this study are product category (Tobacco/Alcohol/Casino), condition of fit (Fit/Non-fit), user status (user/non-user) and sex (male/female). Out of the total expected sample of 360 only 288 responses were usable (Table 1). Seven point scales were used for measuring the dependent variables (Table 2). For the dependent variable of company motive factor analysis showed that a four factor solution was the best fit for the data (Table 3).

Manipulation Check

A seven point three item semantic differential scale (related/unrelated, logical/illogical, good match/bad match) measured the perceived congruence between the stigmatized companies and causes. A univariate analysis confirmed that congruence perceptions were significantly different ($F = 27.76, p < .001$) between stigma related cause ($M = 3.54$) and stigma unrelated cause ($M = 4.76$)². The results were as expected with the stigma related cause perceived as a more congruent condition as compared to a stigma unrelated cause. These differences were relatively equidistant from the scales midpoint. No significant difference in perceived congruence was observed for gender and user status. There were no significant interaction effects.

² A lower score meant higher congruency perceptions and vice versa. This is due to the direction of the scale.

Attitude Toward the Industry

Attitude toward industry was measured on a 7-point, 9-item semantic differential scale with reliability of $\alpha = .96$ (see Table 2). To further confirm that the three categories were different an analysis of variance among product categories (with the dependent variable of attitude toward industry) showed that the attitude toward industry was significantly different ($F = 28.79, p < .001$) for each category with tobacco being the lowest ($M = 2.70$), alcohol being the highest ($M = 4.27$) and casino in the middle ($M = 4.00$) (see Table 4). A Post Hoc Tukey HSD test confirmed that all three categories were different from each other ($p < .05$). Accordingly a similar test for congruence perception was performed. Significant differences in perceived congruence ($F = 4.18, p < .05$) were observed among the three product categories ($M_{\text{Tobacco}} = 4.52, M_{\text{Alcohol}} = 4.16, M_{\text{Casino}} = 3.81$). There were no significant interaction effects. This indicated that there was some difference between each of these categories.

These results indicate that the level of stigmatization differs across categories and not all stigmatized products are the same. Speculating that attitude toward industry may influence congruence perception, a univariate analysis of congruence controlling for the attitude toward industry was run. The results made the difference in perceived congruence among product categories insignificant ($p > .05$). Fit still had a significant effect on congruence perception ($F = 27.83, p < .01$) supporting the manipulation check. No other significant effects or interactions were observed on congruence perceptions for user status and sex. This finding suggests that first, attitude toward industry should be a controlled factor for further analysis as it can influence variables in addition to the

manipulation. Second, since the attitudes for each industry are distinct each industry should be analyzed separately to check if the effect of CRM is different for each.

Attitude Toward Cause

Attitude toward cause was measured on a 7-point, 3-item semantic differential scale with a reliability of $\alpha = .85$. Attitude toward cause was expected to influence the perceptions of respondents. Analysis of variance showed that attitude toward cause was significantly different for conditions of fit ($F = 6.5, p < .05$) and for sexes ($F = 5.6, p < .05$). Attitudes were higher for conditions of non-fit ($M = 5.6$) and for females ($M = 5.6$) as compared to conditions of fit ($M = 5.05$) and males ($M = 5.05$). There were also significant interaction effects between product category and fit ($F = 9.45, p < .01$). The fit and non-fit conditions were significantly different for all the three product categories (see Table 5). One of the implications of this finding is that attitude toward cause should be a covariate for further analysis.

Dependent Variables³

Company Motive

Principle components factor analysis for the eight motive items identified several dimensions of a companies expected CRM motives. A four-factor solution was the best fit for the data and accounted for 75% of the variance (see Table 3). Factor 1 labeled Altruism, contains items related to company's concern for consumers. Factor 2, Self Serving motive, contains company's concern for its own profits and benefits. Factor 3,

³ Means per cell for each dependent variable tabulated in Appendix

Ethics, reflected the company's morality as in supporting the cause is the 'right thing to do.' Factor 4 was also a single item factor reflecting the belief that company's CRM program was to persuade to buy more products. This solution was similar to Rifon et al. (2004) factor analysis but with some differences. Factor 2 or the profit motive in Rifon et al. study includes 'persuade to buy' which hangs out by itself in this study. Company caring about its image item was not loading clearly with any of the factors and was not included in this study. Scales were created for altruism and self-serving factors by summing the items loaded on scale factors.

Altruism

Consumer's perception of company's altruistic motive was measured on 7-point, 3-item scale obtained from factor analysis. Since the factor had more than three items it could be accepted as a scale ($\alpha = .778$). The mid point of this scale is 4 and a lower score implies that respondents perceived higher altruistic motives and a higher score means that respondents perceived lower altruistic motives (see Tables 8, 9).

Self Serve

Self-serving motive or factor 2 from the company motive items is a two-item factor and may not necessarily qualify as a scale but is used in the analysis to observe any patterns or indications. The item 'persuade to buy' is also used for similar reasons. The mid point of the scales is 4, a lower score indicates agreement with the variable and a higher score indicates disagreement (see Tables 10-13).

Company Credibility

Consumer's perception of company credibility is measured on a 7-point, 4-item scale ($\alpha = .932$). The mid point of the scale is 4 and a higher score implies higher perceived credibility, a lower score means a low perceived credibility (see Tables 14, 15).

Attitude Toward the Company

This scale indicates consumer's attitude toward the Golden Eagle company. It is measure on a 7-point, 3-item semantic differential scale ($\alpha = .933$). The mid point of the scale is 4 and a lower score implies higher attitude toward the company, a lower score means a high attitude toward the company (see Tables 16, 17).

TOBACCO INDUSTRY

Attitude Toward Industry

The overall attitude toward industry for tobacco was very low at $M = 2.70$. About 46% of the respondents were at the extreme negative, and almost 90% had clearly negative attitude. The attitude toward industry showed significant differences between user status ($F = 12.33$, $p < .001$), with the user ($M = 3.23$) having a less negative attitude toward the industry than the non-user ($M = 2.17$). However it is interesting to note that both users and non-users had a negative attitude toward the tobacco industry.

Attitude Toward Cause

Overall mean for attitude toward cause was $M = 5.45$, indicating that on an average people had a positive attitude. A significant difference was observed between the fit and non-fit condition ($F = 21.56, p < .01$) and between sexes ($F = 8.50, p < .01$). Interaction effects were also significant between fit and user ($F = 4.53, p < .05$). User respondents in the non-fit conditions had the highest attitude toward the cause ($M = 6.37$). Users in the fit condition had the lowest attitude toward the cause ($M = 3.93$). Women overall had a more positive attitude than men (See Table 9)

Altruistic Motives

Analysis of variance reflected that the attitude toward industry was a significant factor influencing altruism motive perceptions ($F = 25.49, p < .01$). Attitude toward the cause had no significant influence ($p > .05$) on altruism.

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of altruism for the tobacco industry ($p > .05$). So we reject $H1_{\text{Tobacco}}$. No significant difference was observed between users or non-users and between sexes. Hence we reject $H4_{\text{Tobacco}}$. No interaction effects were observed. Overall, the mean for altruism was $M = 5.10$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 5.30$. A higher score for altruism indicates that respondents were in disagreement that company had altruistic motives. The score for tobacco indicate that most of the respondents perceived that company lacks altruistic motive. Less than 20% of the population perceived any altruistic motive at all.

Self-Serving Motives

Analysis of variance reflected that the attitude toward industry or attitude toward cause had no significant influence on self-serving motives ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of self-serving motives for the tobacco industry ($p > .05$). Overall, the mean for self-serving motive was $M = 2.19$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 2.12$. A lower score indicates that respondents were in agreement that company had self-serving motives. This indicates that on an average people agreed that the company has self-serving motives. Less than 5% of the respondents were in disagreement with company's self serving motives. No significant difference was observed between users or non-users and between sexes. However, interaction effects were significant for user and sex ($F = 4.86, p < .05$). Female users agreed that company had self-serving motives ($M = 1.41$) and were significantly different for other categories ($p < .05$) (see Table 11). No interaction effects were observed.

Company Persuading to Buy

Analysis of variance reflected that the attitude toward industry or attitude toward cause had no significant influence on self-serving motives ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant differences for this variable ($p > .05$). No significant difference was observed between users or non-users and between sexes. No interaction effects were observed.

Overall, the mean was $M = 3.49$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.37$. A lower score indicates that respondents were in agreement that company was trying to persuade to buy. About 63% of respondents agreed with the statement.

Company Credibility

Analysis of variance reflected that the attitude toward industry was a significant factor influencing corporate credibility ($F=14.76, p < .01$). But attitude toward the cause had no significant influence ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference for this variable ($p > .05$). Hence we reject $H2_{\text{Tobacco}}$. No significant difference was observed between users and non-users or between sexes. Hence we reject $H5_{\text{Tobacco}}$. No interaction effects were observed. Overall, the mean for corporate credibility was $M = 3.61$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.46$. A higher score indicates a higher perceived credibility. In this case the overall credibility was below the mid point (4) of the scale.

Attitude Toward Company

Analysis of variance reflected that both attitude toward industry ($F = 12.19, p < .01$) and attitude toward cause ($F = 7.27, p < .01$) had significant influences on attitude toward company.

Further analysis of variance showed that fit condition generated some differences but these were not so significant ($p = .07$). Hence we reject $H3_{\text{Tobacco}}$. No significant difference was observed between users or non-users and between sexes. Hence we reject $H6_{\text{Tobacco}}$. No interaction effects were observed. Overall, the mean for attitude toward company was $M = 4.02$ and after adjusting for both covariates was at $M = 4.12$. This seems close to the mid point (4) of the scale.

In summary, attitude toward industry was significantly different for users and non-users. Attitude toward industry had significant influence on altruistic motives, company credibility and attitude toward company. Attitude toward cause was significantly different for conditions of fit, for sexes and also showed significant differences for interaction of fit and user. Attitude toward cause had a significant influence on attitude toward company. No main effects of fit or user status were observed on any of the dependent variables. Significant interactions between user and sex were observed for self-serving motives. All the hypotheses were rejected for the tobacco industry (see Table 18).

ALCOHOL INDUSTRY

Attitude Toward Industry

Overall attitude toward industry for alcohol was slightly positive at $M = 4.27$. This could be a possible outcome of the respondent distribution. Majority of the sample, 88% (82 people out of total of 93) of the respondents were users. Users had a more

positive attitude toward the industry at ($M = 4.49$) as compared to non-users ($M = 3.97$) who seemed to have a slightly negative attitude. However, due to a very small number of non-users (11 out of a total of 93) this result may not be very robust. No significant difference was seen between sexes. Again, females dominated the sample (71 out of a total of 93) as compared to males (22 out of 93).

Attitude Toward Cause

Overall attitude toward the cause in the alcohol industry was positive ($M = 5.44$). A weak difference ($p = .06$) for attitude toward cause was observed between males ($M = 4.97$) and females ($M = 5.79$) with females being more positive toward the cause than males. No significant difference was observed between users and non-users.

Altruistic Motives

Analysis of variance reflected that the attitude toward industry was a significant factor influencing altruism ($F = 8.52, p < .01$). But attitude toward the cause had no significant influence ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of altruism for the alcohol industry ($p > .05$). Hence we reject $H1_{Alcohol}$. No significant difference was observed between users or non-users and between sexes. Hence we reject $H4_{Alcohol}$. Sample was then collapsed for sex and users to try and add strength but fit still showed no significant differences. Again, this finding may lack robustness due to the limited number of non-users. No interaction effects were observed. Overall, the mean for altruism was $M = 4.15$ and after adjusting

for the covariates changed to $M = 4.10$. A higher score for altruism indicates that respondents were in disagreement that company had altruistic motives. The results here suggest that respondents were near the midpoint of the scale (4) and were probably undecided. The score is only marginally above the midpoint and is not strong enough to suggest that respondents perceived company lacking altruistic motives. Frequency distribution shows that respondents were almost equally distributed on both sides of the scale.

Self-Serving Motives

Analysis of variance reflected that the attitude toward cause was a significant factor influencing self-serving motives ($F = 4.52, p < .01$). But attitude toward the industry had no significant influence ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of self-serving motives. Overall, the mean for self-serving motive was $M = 2.85$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 2.69$. A lower score means that respondents were in agreement that company had self-serving motives. This indicates that on an average people agreed that company has self-serving motives. Frequency distribution reflects that less than 10% of the respondents were in disagreement with company's self serving motives. No significant difference was observed between users or non-users and between sexes. No interaction effects were observed.

Company Persuading to Buy

Analysis of variance reflected that the attitude toward industry or attitude toward cause had no significant influence on the item 'persuade to buy' ($p > .05$).

Overall, the mean was for this variable was $M = 3.47$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.70$. Further analysis of variance showed that the fit condition generated significant differences for this variable ($F = 13.44$, $p < .01$). A lower score indicates that the respondents agree with the statement. In a fit condition respondents disagreed with the statement ($M = 4.82$) as compared to a non-fit statement where respondents agreed with the statement ($M = 2.87$). A slight interaction effect was seen between fit and user but this was not very significant ($p = .09$) as most of the respondents were users. However, users in the fit condition disagreed slightly more with the statement ($M = 4.47$) than users in the non-fit condition ($M = 2.96$). There was a similar pattern for non-users ($M_{\text{Fit}} = 4.99$, $M_{\text{Non-Fit}} = 2.77$) but there were too few non-users for their response to make any statistical sense.

Company Credibility

Analysis of variance reflected that the attitude toward industry was a significant factor influencing corporate credibility ($F=19.87$, $p < .01$). But attitude toward the cause had no significant influence ($p > .05$).

Overall, the mean for corporate credibility was $M = 4.32$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 4.58$.

A higher score indicates higher corporate credibility. Further analysis of variance showed that the fit condition did not generate any significant difference for this variable ($p > .05$). No significant difference was observed between users and non-users or between sexes. Hence we reject $H5_{\text{Alcohol}}$. However, significant differences ($F = 4.91, p < .05$) were observed for interaction effects between fit and sex providing partial support for $H2_{\text{Alcohol}}$. Male respondents in the fit condition ($M = 4.52$) had perceived higher credibility than male respondents in the non-fit condition ($M = 4.11$). No other significant difference was observed.

Attitude Toward Company

Analysis of variance reflected that both attitude toward industry ($F = 5.19, p < .01$) and attitude toward cause ($F = 4.28, p < .01$) had significant influences on attitude toward company.

Overall, the mean for attitude toward the company was $M = 3.15$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.03$. A lower score means a more positive attitude for the company. Thus these scores indicate that most people had a positive attitude toward the company. Further analysis of variance showed that fit condition did not generate any differences. Hence we reject $H3_{\text{Alcohol}}$. No significant difference was observed between users or non-users and between sexes. Hence we reject $H6_{\text{Alcohol}}$. No interaction effects were observed.

In summary, attitude toward the industry had significant influence on altruism, credibility and attitude toward the company. Attitude toward cause had significant

influence on self-serving motive and attitude toward company. Fit had main effects on persuade to buy. Significant interaction effects for fit and sex were seen for credibility. No other main effects for fit or user status were observed. $H2_{\text{Alcohol}}$ had partial support and all other hypotheses were rejected (see Table 18).

GAMBLING INDUSTRY

Attitude Toward Industry

Overall attitude toward industry for casinos was neutral at $M = 4.00$. The frequency distribution showed a near normal spread of respondents over the scale. Attitude toward industry was significantly different for users and non-users. Users had a more positive attitude toward the industry at ($M = 4.41$) as compared to non-users ($M = 3.59$) who seemed to have a slightly negative attitude. No significant difference was seen between sexes. Females dominated the sample (71 out of a total of 96) as compared to males (25 out of 96).

Attitude Toward Cause

Overall attitude toward the cause in the gambling industry was positive ($M = 5.46$). No significant difference was observed between users and non-users, and between sexes.

Altruistic Motives

Analysis of variance reflected that the attitude toward industry was a significant factor influencing altruism ($F = 5.66, p < .05$). But attitude toward the cause had no significant influence ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of altruism for the casino industry ($p > .05$). So we reject $H1_{\text{Casino}}$. However, significant difference ($F = 5.82, p < .05$) was observed between users or non-users. Users ($M = 4.71$) had a more positive attitude than non-users ($M = 3.93$) who had a slightly negative attitude. Hence we accept $H4_{\text{Casino}}$. There were no significant differences between sexes. No interaction effects were observed. Overall, the mean for altruism was $M = 4.27$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 4.32$. A higher score for altruism indicates that respondents were in disagreement that company had altruistic motives. The results here suggest that respondents disagreed that the company had altruistic motives but the scores were very near the midpoint of the scale (4).

Self-Serving Motives

Analysis of variance reflected that the neither attitude toward industry nor attitude toward cause were a significant factor influencing self-serving motives ($p > .05$).

Further analysis of variance showed that the fit condition did not generate any significant difference on the perceptions of self-serving motives. Overall, the mean for self-serving motive was $M = 2.76$ and after adjusting for the covariates (Attitude toward

industry and attitude toward cause) changed to $M = 2.84$. A lower score means that respondents were in agreement that company had self-serving motives. This indicates that on an average people agreed that company has self-serving motives. Frequency distribution reflects that less than 10% of the respondents were in disagreement with company's self serving motives. No significant difference was observed between users or non-users and between sexes. However, interaction effects were observed for fit and sex ($F = 5.40, p < .05$). In the fit condition female agreed more ($M = 2.56$) than men ($M = 3.51$) that company had self-serving motives. No other differences were significant.

Company Persuading to Buy

Analysis of variance reflected that the attitude toward industry had significant effects ($F = 5.06, p < .05$). Attitude toward cause had no significant influence on self-serving motives ($p > .05$).

Overall, the mean for this variable was $M = 3.74$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.41$. Further analysis of variance showed that the fit condition did not generate any significant differences for this variable ($p > .05$). A lower score indicates that the respondents agree with the statement. No significant interaction effects were observed.

Company Credibility

Analysis of variance reflected that the attitude toward industry was a significant factor influencing corporate credibility ($F = 31.99, p < .01$) along with attitude toward the cause ($F = 11.42, p < .01$).

Overall, the mean for corporate credibility was $M = 4.45$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 4.25$. A higher score indicates higher corporate credibility. Further analysis of variance showed that the fit condition did not generate any significant difference for this variable ($p > .05$). Hence we reject $H2_{\text{Casino}}$. No significant difference was observed between users and non-users or between sexes. Hence we reject $H5_{\text{Casino}}$. There were no significant interaction effects.

Attitude Toward Company

Analysis of variance reflected that attitude toward industry ($F = 15.42, p < .01$) had significant influences on attitude toward company. Attitude toward cause however did not have any significant influence ($p > .05$)

Overall, the mean for attitude toward the company was $M = 3.60$ and after adjusting for the covariates (Attitude toward industry and attitude toward cause) changed to $M = 3.69$. A lower score means a more positive attitude for the company. Thus these score indicates that most people had a positive attitude toward the company. Further analysis of variance showed that fit condition generated marginally significant difference ($p = .06$) differences. Hence we reject $H3_{\text{Casino}}$. No significant difference was observed between users or non-users and between sexes. Hence we reject $H6_{\text{Casino}}$. No interaction effects were observed.

In summary, attitude toward industry was significantly different for users and non-users. Attitude toward industry significantly influenced variables of altruism, persuade to buy, credibility and attitude toward company. Attitude toward cause showed

significant effects for company credibility. No significant main effects of fit were observed. Main effects of users were seen on altruism and H4_{Gambling} was accepted. Interaction effects of sex and user were observed for self-serving motive (see Table 18).

Overall, a recurring pattern was observed in all the three product categories: a significant effect of attitude toward industry was observed on altruism, credibility and attitude toward company. Even though fit had no main effects but interaction effects of fit were seen across all the three product categories. Interaction effects of sex were also seen for different variables across all the three product categories. Main effects of users were seen for altruism in the gambling industry. Interaction effects of user status were seen only for tobacco and gambling industry.

Discussion

Congruency perceptions were significantly influenced by attitude toward industry. This result implies that the level of stigmatization of an industry influences a consumer's perception of fit in a CRM program. Perceptions of fit have been shown to significantly influence consumer response. This suggests that stigmatized product manufactures may not be able to derive as much benefit from the CRM programs as other manufacturers. At best the manufacturer of a stigmatized product will have to try harder to generate perceptions of fit and gain benefits from CRM.

The results of manipulation check showed that the conditions of fit were significantly different from each other. The mid point of the scales in this study is 4. The mean for the fit condition ($M = 3.54$) or the non-fit condition ($M = 4.76$) were not far from the mid point. This suggests that none of the conditions were a strong manipulation. This could be a reason why no significant main effects of fit were observed. However, the fact that the manipulations worked suggest that a stigma related cause need not backfire and can be used by stigmatized companies. This offers some support for responsibility marketing. Further, in depth study is required to clearly test the meanings of congruence for stigmatized products.

The factor analysis loaded the items for altruism similar to Rifon et al (2004) study but the item "persuade to buy" hung out by itself in the current study. This could be due to the respondents not being able to relate to this variable, as the company was fictitious. But in that case the scores should have centered on the midpoint of the scale, as respondents would be undecided. In the current study however the means on this variable

were away from the midpoint of the scale. A more plausible reason could be that the respondents are more alert regarding the stigmatized company's self-serving motives. An evidence of this is that the means on self serving motive and means on persuade to buy are farther away from the midpoint as compared to the means on altruism.

Attitude toward industry came out as the most significant variable in this study, having significant main effects across product categories on the main dependent variables; altruism, credibility, and attitude toward company. Further analysis of data is required to analyze the path of effects of attitude toward the industry on attitude toward the company.

It was interesting to see that the tobacco industry was the most negatively perceived. Tobacco has received a lot of negative publicity through mass media. Also, cultural acceptance of tobacco is reducing in United States (Sly et al 2000). Majority of respondents were non-users in this category (72%). As no significant differences among users and non-users were found the results suggest that both users and non-users perceived the tobacco industry negatively. It is possible that the respondents perceived their attitudes toward the tobacco industry from a societal point of view rather than for self.

The means for alcohol industry suggested that on average respondents had a positive attitude toward the industry. These results could have been an outcome of a concentration of users in this sample. The non-users were so few (11) that any results of differences between users and non-users could not have been very robust. Hence, it is possible that if the sample for non-users of alcohol had been at a statistically significant level the overall attitude toward the alcohol industry would not have been positive as in

the current case. Another explanation of a positive image could be that the respondents in this study were all university students. Alcohol in United States is an accepted part of the college social life (Rudin 2002) and thus even non-users can have low negative or indifferent attitude toward the industry. In the current study also users were almost at the mid point of the attitude toward industry scale, whereas non-users were clearly positive.

For the gambling industry the overall attitude toward industry was at the mean. Significant differences across users imply that respondents were split equally on their opinions, with users having a positive attitude and non-users having an equally negative attitude. This was an expected behavior for stigmatized products but was clearly observed only for gambling. This finding provides some support to the difference in perceptions of users and non-users pre manipulation.

Main effect of user condition was observed only for the product category gambling and only on the variable of altruism. Another observation in this study was that user level did have some interaction effects. This suggests that user level can have some effects on consumer responses but not independently. The fact that user level did not have many main effects might suggest that people's responses are not based solely on self-interests as suggested by theorists (Kinney and McDaniel 2001).

Attitude toward cause had significant interaction effects across fit conditions. This finding offers some support for the past studies that suggested that cause should resonate with the consumers. Attitude toward cause was also significantly different for males and females. This offers support to studies that have reflected gender differences on CRM conditions. It is interesting to observe that attitude toward cause was significantly different for the fit and non-fit condition in interaction with the product categories.

Attitude toward cause was measured post manipulation. Previous studies have speculated that the image of the company can get transferred to the image of the cause it is associating with (Ruth and Simonin 2002). The results of this study offer strong support for this phenomenon. The product category raw means for attitude toward cause reflect a similar pattern as the attitude toward industry means, with cause being viewed as most positive in the alcohol industry, and least positive in the tobacco industry.

Analysis of the tobacco industry did not reflect any main effects of fit or user status. However attitude toward industry was a significant influencing factor. This suggests that for a highly stigmatized industry the effects of attitude toward the industry can be stronger than other variables. Highly stigmatized industries will have to try harder than other industries to generate positive image with consumers.

The company used in this study was a fictitious company. Respondents had no prior perceptions about the company. It could be speculated that they might have transferred the attitude toward the industry to the attitude toward the company in the absence of any manipulation. Accepting this assumption a comparison of attitude toward the industry as a pre test measure and attitude toward the company as a post test measure for the tobacco industry would show significant improvements in attitude post manipulation. This however would not be a true test but just an indication that stigmatized products might still gain some benefits from CRM even if those benefits are less compared to non-stigmatized products.

The results of the alcohol industry are not robust due to a concentration of users, females, and the social significance of the product for the respondents of the current study. However the interaction effects between user and sex for credibility in the alcohol

category were observed. Similar effects were observed by the gambling product category for the self-serving motives. An interaction effect between user and sex was observed for self-serving motive in the tobacco product category. This indicates that sex is an important independent variable. Overall effects imply that females are more evaluative than males in most cases. A better distribution of sexes across conditions could have produced better results.

Overall with the given analysis this study lacks the strength to support or reject Rifon et al. model. A stronger condition of fit, a more equitable distribution of the sample and a more rigorous statistical analysis is needed to observe such results. However, the current study does bring out some results. The first, the significance of influence of attitude toward industry on consumer responses, and the fact that stigmatized products can differ in the levels of stigmatization. The second, that stigmatization of a product can get transferred to attitude toward the cause. The third, that user status need not necessarily have independent effects for stigmatized products, consumer's response can include individual interests as well societal perspectives. The fourth, that pairing with a stigma related cause many not backfire and can be a relatively better option than associating with an unrelated cause.

Limitations

The first major limitation in this study is the sample size. In the initial design of effects of sex were not expected. However, in the study sex affected many variables. Sex should have been accounted for in the research design as a moderating variable. The sampling was done in university settings and resulted in unequal distribution of sexes among cells (see Table 1). In the category of alcohol there was a concentration of users.

The second limitation of this study was the use of a fictitious company. A pre-test could not be done to measure changes in attitudes, as respondents are unlikely to have any attitude toward a fictitious company. Since pre-tests were not done for company, pre tests for the cause were also not done. Due to the lack of pre test numbers a comparison of attitudes before and after manipulation could not be done to see if there were any changes due to CRM.

The use of fictitious companies and the use of university students reduce the external validity of this study. Weak manipulations could have been the reason for not distinct effect of fit.

It is suggested that for future research the sample size should be increased, real companies and cause should be used. A pretest should be conducted to identify strong conditions of fit or non-fit. A pretest and posttest model should be used to measure differences due to the use of CRM by stigmatized products.

APPENDIX
(Tables)

Table 1: Respondents per Condition

Respondents count	Tobacco		Casino		Alcohol		Total
	Fit	Non fit	Fit	Non fit	Fit	Non fit	
User	13	14	12	13	45	37	134
Non User	34	38	37	34	4	7	154
Total (Fit/Non-Fit)	47	52	49	47	49	44	288
Total (Product Category)	99		96		93		

Total Fit: 145

Total non-fit: 143

Respondents count		Tobacco		Casino		Alcohol	
		Fit	Non fit	Fit	Non fit	Fit	Non fit
User	Male	3	8	4	6	8	12
	Female	10	6	8	7	37	25
Non User	Male	8	6	6	6	0	2
	Female	26	32	31	28	4	5

Table 2 : Scales, Items and Reliability

Scale		
Attitude toward industry	<ul style="list-style-type: none"> Negative/Positive 	0.960
	<ul style="list-style-type: none"> Unpleasant/Pleasant 	
	<ul style="list-style-type: none"> Disagreeable/Agreeable 	
	<ul style="list-style-type: none"> Worthless/Valuable 	
	<ul style="list-style-type: none"> Bad/Good 	
	<ul style="list-style-type: none"> Foolish/Wise 	
	<ul style="list-style-type: none"> Unfavorable/Favorable 	
	<ul style="list-style-type: none"> Dislike a lot/Like a lot 	
	<ul style="list-style-type: none"> Useless/Useful 	
Attitude toward company	<ul style="list-style-type: none"> Good/Bad 	0.933
	<ul style="list-style-type: none"> Pleasant/Unpleasant 	
	<ul style="list-style-type: none"> Favorable/Unfavorable 	
Company Credibility	<ul style="list-style-type: none"> Dishonest/Honest 	0.932
	<ul style="list-style-type: none"> Not Dependable/Dependable 	
	<ul style="list-style-type: none"> Not Trustworthy/Trustworthy 	
	<ul style="list-style-type: none"> Not Credible/Credible 	
Altruism	<ul style="list-style-type: none"> Company supported the cause because ultimately they care about their customers 	0.7748
	<ul style="list-style-type: none"> Company does NOT have a genuine concern for the welfare of their customers 	
	<ul style="list-style-type: none"> Company really cares about getting the cause information to their customers 	
Self Serving motive	<ul style="list-style-type: none"> Company supported the cause as they care about their profits 	0.5183
	<ul style="list-style-type: none"> Company benefits by supporting the cause 	
Attitude toward the cause	<ul style="list-style-type: none"> Good/Bad 	0.8549
	<ul style="list-style-type: none"> Useless/Useful 	
	<ul style="list-style-type: none"> Unnecessary to Society/Necessary to Society 	
Congruency	<ul style="list-style-type: none"> Related/Unrelated 	0.8137
	<ul style="list-style-type: none"> Logical/Illogical 	
	<ul style="list-style-type: none"> Good Match/Bad Match 	

Table 3 : Factor Analyses

Factors Items	Altruism	Self Serving	Persuade to buy	Right thing to do
<ul style="list-style-type: none"> Company supported the cause because ultimately they care about their customers 	0.883			
<ul style="list-style-type: none"> Company does NOT have a genuine concern for the welfare of their customers 	-0.812			
<ul style="list-style-type: none"> Company really cares about getting the cause information to their customers 	0.732			
<ul style="list-style-type: none"> Company supported the cause as they care about their profits 		0.687		
<ul style="list-style-type: none"> Company benefits by supporting the cause 		0.909		
<ul style="list-style-type: none"> Company sponsored cause to persuade me to buy their products 			.958	
<ul style="list-style-type: none"> Company supports cause as it is the right thing to do 				0.966

Table 4
Variable: Attitude Toward Industry

Categories	Fit (2.642)			Non-Fit (2.760)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.667	3.289	3.478	2.861	3.111	2.986	3.232
Non User	1.667	1.944	1.806	3.111	1.958	2.535	2.170
Total (Sex*Fit)	2.667	2.617		2.986	2.535		

Categories	Fit (4.339)			Non-Fit (4.220)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.333	4.685	4.509	4.565	4.404	4.485	4.497
Non User	0	4.000	4.000	4.000	3.911	3.956	3.970
Total (Sex*Fit)	4.333	4.342		4.282	4.158		

Categories	Fit (4.064)			Non-Fit (3.936)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.778	4.403	4.590	4.630	3.810	4.220	4.405
Non User	3.278	3.796	3.537	3.722	3.583	3.653	3.595
Total (Sex*Fit)	4.028	4.099		4.176	3.696		

Note:

1. Scores show mean M (values).
2. A higher number means more positive attitude and a lower number means more negative attitude.
3. Respondents were exposed to the manipulation of fit after measuring their attitude toward the industry. But the table splits up respondents according to the condition of fit to give a general idea of distribution.
4. Significant differences were observed between the three product categories and between user statuses.

Table 5
Variable: Attitude Toward Cause

Categories	Fit (4.322)			Non-Fit (5.992)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.444	4.433	3.939	5.750	7.000	6.375	5.157
Non User	4.333	5.077	4.705	5.056	6.161	5.608	5.157
Total (Sex*Fit)	3.889	4.755		5.403	6.581		

Categories	Fit (5.791)			Non-Fit (5.177)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	5.542	6.081	5.811	4.528	5.880	5.204	5.508
Non User	0	5.750	5.750	4.833	5.467	5.150	5.350
Total (Sex*Fit)	5.542	5.916		4.681	5.673		

Categories	Fit (5.233)			Non-Fit (5.686)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	5.083	5.333	5.208	5.167	5.476	5.321	5.265
Non User	5.611	4.903	5.257	6.278	5.821	6.050	5.653
Total (Sex*Fit)	5.347	5.118		5.722	5.649		

Note:

1. Scores show mean M (values).
2. A higher number means higher attitude toward cause and a lower number means lower attitude toward cause.
3. Significant difference observed between conditions of fit, and sex. Many significant differences between variable interactions also observed.

Table 6
Variable: Perceived Congruence

Categories	Fit (3.969)			Non-Fit (5.073)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.444	4.167	3.806	5.000	5.500	5.250	4.528
Non User	4.292	3.974	4.133	4.500	5.292	4.896	4.514
Total (Sex*Fit)	3.868	4.071		4.750	5.396		

Categories	Fit (3.495)			Non-Fit (4.675)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.417	3.153	3.285	3.861	4.533	4.197	3.741
Non User	0	5.292	5.292	5.167	5.067	5.117	4.717
Total (Sex*Fit)	3.417	3.535		4.514	4.800		

Categories	Fit (3.150)			Non-Fit (4.553)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.500	2.667	3.083	4.778	4.524	4.651	3.867
Non User	3.389	3.043	3.216	4.444	4.464	4.454	3.835
Total (Sex*Fit)	3.444	2.855		4.611	4.494		

Note:

1. Scores show mean M (values).
2. A lower number means higher perceived congruence and a higher number means more lower perceived congruence.
3. Significant difference observed between fit conditions and between product categories. However, only the difference between tobacco and other product categories was significant. Difference between alcohol and casino not significant.

Table 7
Variable: Perceived Congruence, Adjusted Means

Categories	Fit (3.674)			Non-Fit (5.195)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	2.945	3.904	3.424	5.054	5.860	5.457	4.441
Non User	3.991	3.856	3.923	4.387	5.479	4.933	4.428
Total (Sex*Fit)	3.468	3.880		4.720	5.669		

Categories	Fit (3.572)			Non-Fit (4.583)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	3.433	3.303	3.368	3.633	4.632	4.132	3.816
Non User	0	3.980	3.980	5.008	5.061	5.034	3.872
Total (Sex*Fit)	3.433	3.642		4.320	4.843		

Categories	Fit (3.088)			Non-Fit (4.600)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	3.408	2.633	3.021	4.705	4.519	4.612	3.750
Non User	3.412	2.899	3.156	4.634	4.542	4.588	3.872
Total (Sex*Fit)	3.410	2.766		4.670	4.530		

Note:

4. Scores show mean M (values).
5. A lower number means higher perceived congruence and a higher number means more lower perceived congruence.
6. Significant difference observed between fit conditions and between product categories. However, only the difference between tobacco and other product categories was significant. Difference between alcohol and casino not significant.

Table 8
Variable: Altruism (Company Motive)

Categories	Fit (5.145)			Non-Fit (5.056)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.556	4.700	4.628	5.208	5.167	5.187	4.908
Non User	5.708	5.615	5.662	4.611	5.240	4.925	5.294
Total (Sex*Fit)	5.132	5.158		4.910	5.203		

Categories	Fit (4.032)			Non-Fit (4.272)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.750	3.595	3.672	4.194	3.693	3.944	3.808
Non User	0	4.750	4.750	5.000	4.200	4.600	4.650
Total (Sex*Fit)	3.750	4.172		4.597	3.947		

Categories	Fit (4.360)			Non-Fit (4.175)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.917	4.375	4.646	4.278	4.667	4.472	4.559
Non User	3.944	4.204	4.075	3.444	4.310	3.877	3.976
Total (Sex*Fit)	4.431	4.290		3.861	4.488		

Note:

1. Scores show mean M (values).
2. A lower number means higher perceived altruism, and a higher number means more lower perceived altruism.
3. Significant difference was observed between product categories. Tobacco was significantly different from Alcohol and Casino. The difference between alcohol and casino not so significant.

Table 9**Variable: Altruism (Company Motive), Adjusted Means**

Categories	Fit (4.713)			Non-Fit (4.744)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	5.547	4.558	4.552	4.922	5.033	4.978	4.765
Non User	5.846	4.901	4.874	4.412	4.610	4.511	4.692
Total (Sex*Fit)	4.696	4.730		4.667	4.822		

Categories	Fit (4.400)			Non-Fit (4.566)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.107	4.125	4.116	4.619	4.093	4.356	4.236
Non User	0	4.967	4.967	5.186	4.368	4.777	4.840
Total (Sex*Fit)	4.107	4.546		4.902	4.231		

Categories	Fit (4.587)			Non-Fit (4.361)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	5.454	4.756	5.105	4.753	4.790	4.771	4.938
Non User	3.837	4.302	4.070	3.557	4.645	3.951	4.010
Total (Sex*Fit)	4.646	4.529		4.155	4.567		

Note:

4. Scores show mean M (values).
5. A lower number means higher perceived altruism, and a higher number means more lower perceived altruism.
6. Significant difference was observed between product categories. Tobacco was significantly different from Alcohol and Casino. The difference between alcohol and casino not so significant.

Table 10
Variable: Self Serve (Company Motive)

Categories	Fit (2.474)			Non-Fit (1.908)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.500	2.000	2.750	2.063	1.083	1.573	2.161
Non User	2.125	2.269	2.197	2.250	2.234	2.242	2.220
Total (Sex*Fit)	2.812	2.135		2.156	1.659		

Categories	Fit (2.741)			Non-Fit (2.775)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	2.125	2.973	2.549	2.792	2.460	2.626	2.587
Non User	0	3.125	3.125	2.750	3.100	2.925	2.992
Total (Sex*Fit)	2.125	3.049		2.771	2.780		

Categories	Fit (3.084)			Non-Fit (2.632)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.250	2.688	2.969	2.417	3.071	2.744	2.856
Non User	3.833	2.565	3.199	2.417	2.625	2.521	2.860
Total (Sex*Fit)	3.542	2.626		2.417	2.848		

Note:

1. Scores show mean M (values).
2. A lower score means consumers perceive self-serving motive, and a higher score means otherwise.
3. Significant difference was observed between product categories. Tobacco was significantly different from Alcohol and Casino. The difference between alcohol and casino not so significant.

Table 11
Variable: Self-Serve (Company Motive), Adjusted Means

Categories	Fit (2.437)			Non-Fit (2.022)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	3.281	1.915	2.598	2.148	1.271	1.170	2.154
Non User	2180	2.373	2.276	2.244	2.424	2.334	2.305
Total (Sex*Fit)	2.730	2.144		2.196	1.848		

Categories	Fit (2.695)			Non-Fit (2.679)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	2.054	2.924	2.489	2.598	2.417	2.507	2.498
Non User	0	3.106	3.106	2.639	3.061	2.850	2.935
Total (Sex*Fit)	2.054	3.015		2.619	2.739		

Categories	Fit (3.007)			Non-Fit (2.613)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	3.093	2.590	2.841	2.281	3.043	2.662	2.751
Non User	3.867	2.480	3.173	2.476	2.651	2.564	2.869
Total (Sex*Fit)	3.480	2.535		2.379	2.847		

Note:

4. Scores show mean M (values).
5. A lower score means consumers perceive self-serving motive, and a higher score means otherwise.
6. Significant difference was observed between product categories. Tobacco was significantly different from Alcohol and Casino. The difference between alcohol and casino not so significant

Table 12**Variable: Persuade to Buy (Company Motive)**

Categories	Fit (3.585)			Non-Fit (3.404)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	5.000	3.600	4.300	3.375	2.833	3.164	3.702
Non User	2.625	3.115	2.870	4.000	3.406	3.703	3.287
Total (Sex*Fit)	3.813	3.358		3.687	3.120		

Categories	Fit (4.831)			Non-Fit (2.921)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.500	4.243	4.372	3.583	3.000	3.292	3.832
Non User	0	5.750	5.750	2.500	2.600	2.550	3.617
Total (Sex*Fit)	4.500	4.997		3.042	2.800		

Categories	Fit (3.440)			Non-Fit (3.512)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	2.750	3.250	3.000	3.333	3.857	3.595	3.298
Non User	4.500	3.258	3.879	3.500	3.357	3.429	3.654
Total (Sex*Fit)	3.625	3.254		3.417	3.607		

Note:

1. Scores show mean M (values).
2. A lower score is in agreement with the statement that the company is 'persuading to buy,' and a higher score is in disagreement to the statement.
3. Significant difference was observed between conditions of fit and some interaction effects were also observed.

Table 13**Variable: Persuade to Buy (Company Motive), Adjusted Means**

Categories	Fit (3.735)			Non-Fit (3.560)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.933	3.626	4.280	3.510	2.943	3.227	3.753
Non User	2.966	3.416	3.191	4.073	3.715	3.894	3.542
Total (Sex*Fit)	3.950	3.521		3.791	3.329		

Categories	Fit (4.678)			Non-Fit (2.780)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.344	4.029	4.186	3.362	2.836	3.099	3.646
Non User	0	5.663	5.663	2.395	2.525	2.460	3.527
Total (Sex*Fit)	4.344	4.846		2.879	2.680		

Categories	Fit (3.330)			Non-Fit (3.436)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	2.498	3.076	2.787	3.112	3.802	3.457	3.122
Non User	4.551	3.194	3.873	3.477	3.352	3.415	3.644
Total (Sex*Fit)	3.524	3.135		3.294	3.577		

Note:

4. Scores show mean M (values).
5. A lower score is in agreement with the statement that the company is 'persuading to buy,' and a higher score is in disagreement to the statement.
6. Significant difference was observed between conditions of fit and some interaction effects were also observed.

Table 14
Variable: Company Credibility

Categories	Fit (3.517)			Non-Fit (3.706)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.833	4.050	3.942	3.719	3.458	3.589	3.765
Non User	2.906	3.279	3.093	4.083	3.563	3.823	3.458
Total (Sex*Fit)	3.370	3.664		3.901	3.510		

Categories	Fit (4.594)			Non-Fit (4.333)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.844	4.689	4.766	4.042	4.890	4.466	4.616
Non User	0	4.250	4.250	3.750	4.650	4.200	4.217
Total (Sex*Fit)	4.844	4.470		3.896	4.770		

Categories	Fit (4.354)			Non-Fit (4.300)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.812	4.250	4.531	4.375	3.929	4.152	4.342
Non User	4.250	4.105	4.177	4.708	4.187	4.448	4.313
Total (Sex*Fit)	4.531	4.177		4.542	4.058		

Note:

1. Scores show mean M (values).
2. A higher number means higher perceived credibility, and a lower number means a lower perceived credibility.
3. Significant differences were observed between all the three product categories.

Table 15
Variable: Company Credibility, Adjusted Means

Categories	Fit (4.086)			Non-Fit (4.009)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.028	4.299	4.163	4.003	3.467	3.735	3.949
Non User	3.935	4.082	4.009	4.337	4.229	4.283	4.146
Total (Sex*Fit)	3.982	4.190		4.170	3.848		

Categories	Fit (4.174)			Non-Fit (4.047)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.458	4.069	4.264	3.675	4.428	4.051	4.158
Non User	0	3.996	3.996	3.612	4.474	4.043	4.027
Total (Sex*Fit)	4.458	4.033		3.643	4.451		

Categories	Fit (4.135)			Non-Fit (4.084)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.275	3.858	4.066	3.867	3.799	3.848	3.957
Non User	4.355	4.054	4.205	4.519	4.121	4.320	4.262
Total (Sex*Fit)	4.315	3.956		4.208	3.960		

Note:

4. Scores show mean M (values).
5. A higher number means higher perceived credibility, and a lower number means a lower perceived credibility.
6. Significant differences were observed between all the three product categories.

Table 16
Variable: Attitude Toward Company

Categories	Fit (3.928)			Non-Fit (4.118)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	3.000	4.167	3.583	4.292	3.611	3.951	3.767
Non User	4.083	4.462	4.272	3.944	4.625	4.285	4.673
Total (Sex*Fit)	3.542	4.314		4.118	4.118		

Categories	Fit (2.803)			Non-Fit (3.403)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	2.833	2.910	2.872	3.444	2.533	2.989	3.274
Non User	0	2.667	2.667	4.500	3.133	3.817	4.285
Total (Sex*Fit)	2.833	2.788		3.972	2.833		

Categories	Fit (3.894)			Non-Fit (3.308)			
	Male	Female	Fit*User	Male	Female	Fit*User	
User	4.167	3.458	3.813	3.444	3.333	3.389	4.143
Non User	4.444	3.505	3.975	2.833	3.619	3.226	4.016
Total (Sex*Fit)	4.306	3.482		3.139	3.472		

Note:

1. Scores show mean M (values).
2. A lower number means higher attitude toward the company and a higher number means more lower attitude toward the company
3. Significant difference across all product categories observed.

Table 17**Variable: Attitude Toward Company, Adjusted Means**

Categories	Fit (3.284)			Non-Fit (3.905)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	2.588	3.821	3.205	4.066	3.776	3.921	3.563
Non User	3.030	3.695	3.362	3.666	4.113	3.889	3.626
Total (Sex*Fit)	2.809	3.758		3.866	3.945		

Categories	Fit (3.211)			Non-Fit (3.620)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	3.182	3.530	3.356	3.659	2.989	3.324	3.340
Non User	0	2.922	2.922	4.546	3.286	3.916	3.585
Total (Sex*Fit)	3.182	3.226		4.103	3.138		

Categories	Fit (4.058)			Non-Fit (3.521)			
	Male	Female	Fit *User	Male	Female	Fit *User	
User	4.598	3.789	4.193	3.833	3.446	3.639	3.916
Non User	4.363	3.481	3.922	3.092	3.715	3.403	3.663
Total (Sex*Fit)	4.481	3.635		3.462	3.580		

Note:

4. Scores show mean M (values).
5. A lower number means higher attitude toward the company and a higher number means more lower attitude toward the company
6. Significant difference across all product categories observed.

Table 18: Significant Effects

H1 Congruence - Altruism			
H2 Congruence - Credibility		Partially	
H3 Congruence - Att Company			
H4 User - Altruism			Accepted
H5 User - Credibility			
H6 User - Att Company			
Effects of Attitude toward Industry			
Att Ind * User			Y
Att Ind * Fit	Y		
Att Ind * Sex	Y		
Att Ind * Altruism	Y	Y	Y
Att Ind * Self serving motive			
Att Ind * Persuade to buy			Y
Att Ind * Credibility	Y	Y	Y
Att Ind * Att Company	Y	Y	Y
Effects of Attitude toward Cause			
Att Cause * User			
Att Cause * Fit	Y		
Att Cause * Sex	Y		
Att Cause * Altruism			
Att Cause * Self serving motive		Y	
Att Cause * Persuade to buy			
Att Cause * Credibility			Y
Att Cause * Att Company	Y	Y	
Dependent Variables			
Att Ind			
Att Cause	Fit*User		
Altruism			Users
Self serving motive	User*Sex		Fit*Sex
Persuade to buy		Fit	
Credibility		Fit*Sex	
Att Company			

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