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# Consumer skepticism toward cause-related marketing: an analysis on product quality and satisfaction of muslim consumers in Indonesia

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## ABSTRACT

**Background**: This study aims to explore the influence of consumer skepticism on behavioral intentions among millennial Muslim consumers in Indonesia in the context of Cause-Related Marketing (CRM) programs. Skepticism towards corporate social initiatives may influence purchase decisions and consumer participation. **Methods**: This study uses a descriptive and cross-sectional approach by collecting data through a survey to 300 respondents who are millennial Muslim consumers. Data analysis was conducted using the regression analysis method to test the relationship between the variables of consumer skepticism and behavioral intention, as well as the moderating effect of religiosity. **Findings**: The results of the analysis show that 68% of respondents are skeptical of corporate social initiatives, and the resulting regression coefficient of -0.45 indicates that increased skepticism is negatively related to behavioral intention. In addition, situational factors such as corporate social motives and the image of non-profit organizations significantly contribute to the level of consumer skepticism. Product quality and satisfaction serve as mediators, while religiosity strengthens the impact of skepticism on behavioral intention. **Conclusion**: This research confirms that companies need to address consumer skepticism by increasing transparency and clarity of communication, and building a positive image through tangible commitments to social causes. Understanding religious values in marketing strategies can help increase positive behavioral intentions among millennial Muslim consumers. **Novelty/Originality of this article**: This article offers new insights into the relationship between consumer skepticism and behavioral intentions in the context of CRM, with a focus on millennial Muslim consumers in Indonesia, which has not been widely discussed in previous literature. This research also emphasizes the role of religiosity and product quality in shaping consumer attitudes and behaviors.

**KEYWORDS**: behavioral intention; cause-related marketing; consumer skepticism; muslim consumers; product quality.

## 1. Introduction

Along with increasing business competition, marketers continue to strive to get consumer attention by using a variety of marketing strategies, especially through creative marketing communications (Deb et al., 2020). In the realm of marketing, this phenomenon encourages advertising clutter or can be referred to as advertising clutter (Srivastava & Dorsch, 2020). Consumers who are exposed to this large number of advertisements tend to be unable to pay attention or pay little attention to the advertisements they see, even the functional attributes of a product have become commonplace (Amawate & Deb, 2021).

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Therefore, to get consumers' attention amid these conditions, marketers must concentrate on communication in marketing strategies that can differentiate their companies from other companies (Laadhar & Romdhane, 2013).

Cause-Related Marketing (CRM) has become an increasingly popular marketing strategy among modern companies, mainly because of its potential to strengthen customer loyalty while making a positive social impact. In this concept, companies link the products or services they offer to a specific social cause, so that participating consumers feel that their purchases are supporting an important social action (Kotler & Lee, 2009). With this strategy, companies hope to not only increase sales, but also build a positive image in the eyes of consumers who care about social issues. However, the effectiveness of CRM in increasing customer loyalty depends largely on how consumers understand and interpret the intentions behind such initiatives. In Indonesia, consumers are increasingly critical of companies implementing CRM, as there are concerns that companies are simply utilizing social causes as a marketing tool without any real commitment to the promised positive impact.

Despite CRM's great potential, various studies have shown that skepticism towards these initiatives often arises among consumers, especially those with high levels of religiosity (Deb et al., 2020). For Muslim consumers, who tend to uphold moral and ethical values, CRM initiatives often cast doubt on the authenticity of the company's intentions (Kumar et al., 2021). Muslim consumers generally have higher expectations of corporate honesty and transparency, so CRM programs that are perceived as mere promotional tools may generate negative reactions. This skepticism arises because consumers see a mismatch between the company's claims and the reality on the ground, leading to the perception that social goals are just a front for business profits. As a result, companies that fail to demonstrate a genuine commitment to social causes risk losing the trust of consumers, which in turn has a negative impact on their loyalty and purchase intentions.

In Indonesia, the millennial Muslim population is a significant segment in the market, not only because of its large numbers but also because of its characteristics that reflect a strong concern for social and religious values (Yuswohady et al., 2017). As value-oriented consumers, this group not only considers product quality but also pays attention to the ethical and moral aspects of the actions of companies that promote Cause-Related Marketing (CRM). CRM is considered by many companies as a way to demonstrate social responsibility, but millennial Muslims in Indonesia are often critical of such initiatives, especially if it appears that the social cause is merely a promotional tool. This is in line with value theory, which states that individuals with a strong value system will judge an initiative based on its social importance and sustainability (Schwartz, 1992). They tend to question the honesty and commitment of companies to social causes, so companies need to be more transparent in conveying the intentions behind their CRM programs in order to gain the trust of consumers who have strong ethical values.

Previous research shows that consumer skepticism towards CRM often arises when they feel that these initiatives are only used to improve the company's image without any real commitment to the promised social goals (Deb et al., 2020). Research shows that skepticism can be triggered by various factors, such as brand image, information transparency, as well as consumers' perceptions of the social intentions of the brand and the non-profit organizations involved (Shahzadi et al., 2018; Chang & Liu, 2012). This skepticism is especially strong among millennial Muslims who have a critical awareness of ethical and sustainability issues. In the context of Muslim consumers, religious values and beliefs also play an important role in influencing their response to CRM strategies (Patel et al., 2017). When they suspect that social initiatives are merely a marketing strategy, they tend to reduce their participation in such programs or even reject related products. Therefore, a deeper understanding of millennial Muslim consumers' skepticism is important in analyzing how this factor affects their behavioral intention towards CRM. By further examining the relationship between skepticism and behavioral intentions, companies can develop a more honest and effective approach in crafting more meaningful CRM strategies for this important market segment.

Skeptical consumers often doubt the motives behind a company's social initiatives, which can lead to a decrease in their intention to support or purchase products from that company (Webb et al., 1998). For consumers, skepticism can arise when they see an imbalance between a company's claims about social contributions and its actual actions on the ground. When a company's social efforts seem more geared towards personal gain or image enhancement rather than tangible positive impact, consumers tend to see them as insincere (Foreh & Grier, 2003). Among consumers with strong moral and ethical values, such as millennial Muslims in Indonesia, this perception can be a significant factor in determining whether or not they support CRM programs. For companies, it is important to understand that when social programs are inconsistent or appear inauthentic, this can lead to negative perceptions that reduce consumers' positive behavioral intentions towards the product.

In Indonesia, millennial Muslim consumers tend to have high expectations of transparency and integrity in corporate social activities. They are more critical of a company's intentions and often look for tangible evidence that its social initiatives are really done in good faith and not just a marketing strategy. Research by Kumar et al. (2021) shows that a high level of skepticism significantly affects consumers' intention to participate in CRM programs, and can even reduce their overall level of trust in the company. This suggests that if companies fail to demonstrate a clear social commitment, they could lose the support of consumers who care deeply about ethical values and honesty. Therefore, in the context of millennial Muslim consumers in Indonesia, it is important for companies to evaluate the impact of skepticism and work towards building consumer trust with transparency and consistent commitment in their CRM programs.

In addition to providing direct benefits to marketing practice, this research also contributes to the literature on values-based and ethical marketing in Indonesia, which is still limited. This knowledge is important to identify steps that companies need to take to overcome consumer skepticism through increased transparency and consistency in their social causes. As a group known to care about the values of fairness and integrity, millennial Muslim consumers will more easily connect with social programs that are seen as genuine and bring real impact to society. This research is also expected to enrich academic understanding of consumer behavior in the context of a market that is highly sensitive to religious and ethical values. As such, this research not only supports more effective marketing strategies in the millennial Muslim market but also makes an important contribution to building a strong theoretical foundation regarding the relationship between consumer skepticism and behavioral intentions in CRM programs in Indonesia.

## 2. Methods

This study uses a quantitative approach with a descriptive and cross-sectional design to analyze the influence of consumer skepticism on behavior intention among millennial Muslim consumers in Indonesia, especially in the context of Cause-Related Marketing (CRM) programs. The descriptive approach was chosen so that the research can provide an in-depth picture of the level of skepticism of millennial Muslim consumers and their behavioral intention tendencies towards CRM programs. Meanwhile, the cross-sectional design allows data collection at one specific time, which is effective for understanding the relationship between variables in the population under study without requiring long-term observation. Data was obtained through a structured questionnaire survey distributed online, which was an ideal choice given the wide reach and ease of access for respondents in various parts of Indonesia. This approach is in line with previous research analyzing consumer responses to CSR and CRM programs, which also used quantitative surveys to obtain empirical data (Malhotra, 2010).

The research population consists of millennial Muslim consumers in Indonesia who have experience or awareness of CRM programs, which is an important market segment due to their involvement in social and religious values. The research sample was drawn using a purposive sampling method, which allows the selection of respondents based on certain

criteria, namely millennial Muslims who have been exposed to or interacted with CRM programs. This purposive sampling technique allows the research to specifically focus on segments relevant to the research objectives, namely consumers who have an understanding or awareness of CRM, so that the data obtained can be more accurate and representative (Hair et al., 2010). The targeted sample size is 300 respondents, which is considered sufficient to provide statistically significant and representative analysis results of a larger population. With this method, the research is expected to present relevant findings in understanding the factors that influence millennial Muslim consumers' skepticism as well as their intention to participate in CRM programs.

This research instrument was designed in the form of a questionnaire consisting of several sections to collect comprehensive data regarding the influence of consumer skepticism on millennial Muslim consumers' behavioral intentions. The first part of the questionnaire includes demographic questions that aim to identify respondents' characteristics, such as age, gender, education level, and income. Furthermore, the second part consists of measurement scales covering key variables, namely consumer skepticism, religiosity, perceived product quality, and behavioral intention. The skepticism variable is measured using a 5-point Likert scale, which measures the respondent's level of distrust or doubt towards the CRM program implemented by the company. This approach is in line with the method used by Mohr et al. (1998) and ensures that the data collected can provide accurate insights into consumer perceptions of socially responsible marketing initiatives.

Data processing was carried out using Structural Equation Modeling (SEM), which is an appropriate analytical method to test the causal relationship between variables in this study. The first step in SEM analysis is to conduct Confirmatory Factor Analysis (CFA), which aims to ensure the construct validity of the measured variables (Schreiber et al., 2006). By using CFA, researchers can assess the extent to which the data obtained supports the established theoretical model, as well as determine the strength of the relationship between the variables involved. This analysis is very important to understand how much influence consumer skepticism, religiosity, and perceived product quality have on behavioral intentions, especially among millennial Muslim consumers. Through this approach, the research is expected to make a significant contribution in the development of more effective marketing strategies, in accordance with the values and expectations of target consumers.

## 3. Results and Discussion

The results showed a significant influence between consumer skepticism and behavior intention of millennial Muslim consumers in Indonesia in the context of Cause-Related Marketing (CRM). Based on the analysis conducted, around 68% of respondents showed a high level of skepticism towards CRM programs implemented by the company. This finding is in line with the proposed hypothesis, namely H1: “Consumer skepticism negatively affects the behavioral intention of millennial Muslim consumers.” The results of the analysis using Structural Equation Modeling (SEM) show that the regression coefficient between consumer skepticism and behavioral intention is -0.45 with a significance value of $p < 0.01$. This indicates that every one unit increase in consumer skepticism will reduce consumer behavioral intention by 0.45 units, confirming the role of skepticism as a significant inhibiting factor.

An in-depth analysis of the factors influencing skepticism shows that communication and corporate image play a crucial role. About 75% of respondents felt that companies often lacked a real commitment to the social causes they promoted, thus increasing the level of skepticism. In addition, the results also revealed that 65% of respondents felt that the information conveyed by companies through CRM programs lacked clarity and conviction. This condition strengthens the assumption of hypothesis H2: “Consumer perception of CRM communication negatively affects consumer skepticism.” Thus, to reduce skepticism, companies need to increase transparency and clarity in their communications, as well as demonstrate a real commitment to the social values they promote.

The impact of consumer skepticism on behavioral intention not only shows a direct relationship but also provides deeper insight into how perceptions of product quality can serve as a mediator. In this study, it was found that despite high consumer skepticism, 58% of respondents who were satisfied with the quality of the products offered showed more positive behavioral intentions. This supports hypothesis H3: "Product quality acts as a mediator in the relationship between consumer skepticism and behavioral intention." This suggests that good product quality can help mitigate the negative impact of skepticism, ultimately contributing to increased behavioral intentions of millennial Muslim consumers towards CRM programs. Therefore, companies should not only focus on social initiatives but also ensure that the products they offer meet consumer expectations and standards.

An analysis of the situational perceptions that influence consumer skepticism in this study shows that corporate social motives and the image of non-profit organizations have the greatest contribution to the level of skepticism. About 75% of respondents felt that companies often do not show a real commitment to the social causes they promote, which causes consumers to feel skeptical about the authenticity of the initiatives. This finding supports hypothesis H4: "Corporate social motives have a positive effect on perceived consumer skepticism." A mismatch between the claims made by companies and their actual actions can lower the level of consumer trust, which is crucial in the context of value-based marketing. Therefore, it is important for companies to ensure that their social purpose is not just a claim, but is accompanied by consistent and verifiable actions.

Consumer perceptions of the image of non-profit organizations also contribute significantly to skepticism. The results show that a poor image of a non-profit organization can increase consumer skepticism towards CRM programs promoted by companies. About 70% of respondents stated that they are more likely to be skeptical of programs supported by non-profit organizations that are unknown or have a dubious reputation. This shows that hypothesis H5: "Non-profit organization image negatively affects consumer skepticism" is proven in this study. To overcome this problem, companies need to collaborate with non-profit organizations that have a good reputation and are known by the community, so that consumers can have more confidence in the initiatives undertaken.

The effect of unclear and unconvincing CRM communication is also an important factor in fostering skepticism among consumers. When 65% of respondents felt that the information conveyed by the company through the CRM program was unclear, this led to distrust of the company's intentions in running the program. This finding supports hypothesis H6: "Ineffective CRM communication has a positive effect on consumer skepticism." Thus, companies need to pay attention to how they communicate their CRM initiatives, by increasing transparency and honesty in the information conveyed. Better communication can not only reduce consumer skepticism, but also increase their behavioral intention to participate in such programs.

The mediation analysis in this study shows that overall satisfaction acts as a significant mediator in the relationship between consumer skepticism and millennial Muslim consumers' behavioral intention. From the results obtained, around 58% of respondents who were satisfied with the quality of the products offered showed higher behavioral intentions, even though they remained skeptical of the Cause-Related Marketing (CRM) program. This finding supports hypothesis H3: "Overall satisfaction acts as a mediator between consumer skepticism and behavioral intention." In other words, despite high levels of skepticism, if consumers are satisfied with the quality of the products they receive, they are likely to have positive behavioral intentions to support the company's CRM programs.

The resulting mediation coefficient indicates that consumer skepticism can reduce the overall level of satisfaction. The results of the analysis show that there is a significant negative relationship between skepticism and satisfaction, with a significance value of $p < 0.05$. This confirms that when consumers doubt the authenticity or social commitment of the company, their level of satisfaction with the product offered is also likely to decrease. In this context, companies need to be aware that high skepticism can have a direct impact on

consumers' perception of product quality, which in turn reduces their intention to engage in social marketing initiatives. This points to the need for companies to proactively manage skepticism so that it does not affect the perceived quality of the products offered.

In addition, it is important for companies to not only focus on social initiatives, but also ensure that product quality matches consumer expectations. When product quality can meet or exceed consumer expectations, it can contribute to increased overall satisfaction despite skepticism towards CRM programs. In this context, companies that can create high-quality products and affirm their social commitments in a clear and transparent way, will be more successful in reducing skepticism and increasing positive behavioral intentions among consumers. Therefore, integrating marketing strategies based on consumer values and high product quality is key to achieving better consumer engagement in social marketing programs.

This study found that religiosity acts as a significant moderator in the relationship between consumer skepticism and millennial Muslim consumers' behavioral intentions. The data showed that respondents with high levels of religiosity tended to show a stronger influence of skepticism on their behavioral intentions. About 70% of the respondents with high religiosity indicated lower intention to behave positively towards Cause-Related Marketing (CRM) programs offered by companies. This finding supports hypothesis H4: "Religiosity acts as a moderator in the relationship between consumer skepticism and behavioral intention." In other words, the higher the level of religiosity of consumers, the greater the negative impact of skepticism on their intention to engage in social initiatives promoted by the company.

Further analysis shows that the interaction coefficient between religiosity and consumer skepticism is -0.30 with a significance value of $p < 0.01$. This indicates that religiosity not only serves as a moderating factor, but also strengthens the negative impact of skepticism on behavioral intention. When consumers with high religious values doubt the authenticity of a company's social program, it becomes more likely to reduce their intention to participate. In the context of strong religious values, skepticism may become a greater barrier to engagement in CRM programs. Therefore, it is important for companies to realize that ignoring religious values can exacerbate skepticism among more religious consumers.

The solution to this challenge is that marketing strategies aimed at millennial Muslim consumers should consider and integrate religious values in their messages and approaches. Companies need to communicate their commitment to social responsibility in a way that aligns with the religious beliefs of their target market. This approach can not only help reduce existing skepticism, but also increase positive behavioral intentions towards the CRM initiatives offered. By embracing and respecting religious values in marketing, companies can create stronger relationships with consumers and increase the success of social marketing programs. This research confirms that understanding and considering the social and religious context of consumers is key to achieving success in marketing in an increasingly complex marketplace.

## 4. Conclusions

This study shows that there is a significant influence between consumer skepticism and behavior intention among millennial Muslim consumers in Indonesia, particularly in the context of Cause-Related Marketing (CRM) programs. The analysis shows that a high level of skepticism among respondents, where 68% of them are skeptical of social initiatives promoted by companies, may hinder their intention to participate in CRM programs. The resulting regression coefficient (-0.45) indicates that any increase in consumer skepticism will reduce behavioral intention. This suggests that companies need to pay attention to the perceptions of skeptical consumers and respond to them with transparency and clarity in communication. Thus, companies should design marketing strategies that are able to build trust and reduce skepticism among millennial Muslim consumers.

In addition, the study also revealed that situational factors, such as corporate social motives and the image of non-profit organizations, have a significant contribution to the level of consumer skepticism. About 75% of respondents felt that companies lacked a real commitment to social causes, which contributed to their skepticism. Unclear communication is also one of the factors that add to the distrust of CRM programs, with 65% of respondents feeling a lack of clarity in the information delivered. Therefore, companies need to improve the quality of their communication to ensure the message is well understood by consumers, as well as build a positive image through concrete actions in supporting social causes.

This research confirms the importance of product quality and overall satisfaction in mediating the relationship between consumer skepticism and behavioral intention. The analysis shows that despite respondents' skepticism, those who are satisfied with product quality still have higher behavioral intentions. In addition, religiosity also acts as a moderator that strengthens the impact of skepticism on behavioral intention. These findings suggest that companies looking to reach millennial Muslim consumers need to understand and respect religious values in their marketing strategies. Overall, this study provides important insights for marketers in designing CRM programs that are effective and in line with consumer expectations, so as to increase positive behavioral intentions among millennial Muslim consumers.

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