



The influence of skepticism on cause-related marketing campaigns on behavioral intention of muslim millennials in Indonesia: The role of satisfaction as mediators and religiosity as moderators

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ABSTRACT

Background: In today's competitive business, companies cannot rely solely on functional excellence to maintain competitiveness. Therefore, more creative marketing strategies, such as cause-related marketing (CRM), are increasingly being implemented, especially to address the social consciousness of consumers, especially the millennial generation. However, a major challenge for marketers is consumer skepticism, which can reduce the effectiveness of CRM campaigns. This study aims to explore the factors that influence consumer perceptions of marketing claims that generate skepticism and their impact on consumer behavior, especially among Indonesian millennial Muslims. **Methods:** This study employs a quantitative approach using a survey method to collect data from Indonesian millennial Muslims who have engaged with CRM promotions in the past year. The data will be analyzed using Covariance-based Structural Equation Modeling (CB-SEM) with IBM AMOS 26 to examine the relationships between variables, as well as the mediating role of satisfaction and the moderating effect of religiosity on the skepticism-behavior intention relationship. **Findings:** The study is expected to reveal key factors that influence skepticism in CRM campaigns and their subsequent effect on consumer behavior. Additionally, it will investigate how satisfaction mediates the skepticism-behavior intention link and the role of religiosity in moderating these relationships. **Conclusion:** The findings will contribute to a deeper understanding of consumer skepticism in CRM campaigns, particularly in the context of millennial Muslims in Indonesia. The study will also provide insights into the influence of religiosity and satisfaction in shaping consumer responses to marketing claims. **Novelty/Originality of this article:** This research is original in its focus on the millennial Muslim demographic in Indonesia, exploring the unique factors that drive skepticism in CRM campaigns. The study also introduces the moderating role of religiosity, a variable often overlooked in marketing studies. Furthermore, it provides valuable insights into the mediating effect of satisfaction on consumer behavior in the context of CRM.

KEYWORDS: behavioral intention; cause-related marketing; consumer skepticism; religiosity; satisfaction.

1. Introduction

In the face of increasingly fierce competition, marketers continue to look for ways to attract consumer attention by utilizing various marketing strategies, especially those based

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on creative communication (Deb et al., 2020). This makes consumers exposed to various advertisements that come every day, thus creating the phenomenon of advertising overload or advertising clutter (Srivastava & Dorsch, 2020). The increase in the number of advertisements received by consumers tends to make it difficult for them to focus their attention on each message conveyed. In fact, even the functional elements of the products offered become less prominent and begin to be taken for granted by consumers (Amawate & Deb, 2021). This condition creates a big challenge for marketers to keep attracting consumer interest. Therefore, it is important for marketers to design effective marketing communications and differentiate themselves from competitors (Laadhar & Romdhane, 2013). One way to achieve this is by creating unique and relevant messages that can reduce the effect of consumer saturation of advertisements. In addition, a more personalized communication approach focused on consumer needs can help increase the appeal of marketing messages. By utilizing creativity and a deep understanding of the audience, marketers can create more meaningful and differentiated experiences. As a result, the right communication can create stronger relationships with consumers and drive better purchasing behavior.

One approach marketers can use to capture consumers' attention is to implement social initiatives that engage them in marketing communications, known as Cause-related Marketing (CRM). CRM is a marketing strategy that allows consumers to participate in the company's social goals by purchasing the products or services offered, thus creating added value for both parties (Kotler & Lee, 2005). However, in its implementation, marketers often do not consider the potential negative reactions from consumers to the claims made in the CRM promotion. Although it is difficult to predict consumer reactions precisely (Mabrouk & Najjar, 2019), marketers should understand the factors that can influence these reactions to avoid the emergence of consumer skepticism or distrust of these advertisements (Bae, 2018; Chang & Cheng, 2015; Deb et al., 2020; Minton, 2019). Consumer skepticism arising from CRM promotions that are perceived to be dishonest or inconsistent with company values can be detrimental to the effectiveness of marketing campaigns. In fact, this negative impact can reduce consumer purchase intention in the short term, which ultimately affects the ultimate goal of the CRM strategy (Elving, 2012; Mabrouk, 2019). For this reason, it is important for marketers to design strategies that can reduce potential skepticism and increase consumer engagement in the social programs offered.

Consumer skepticism can arise when they doubt the effectiveness of the marketing strategy implemented by a particular company or brand (Chaabane & Parguel, 2016). Previous research has shown that there are a number of factors that can influence consumer response to advertising, especially those involving social initiatives. Barone et al. (2000); Cui et al. (2003); and Elving (2012) suggest that consumer skepticism is not always influenced by psychographic factors, but rather by situational factors relating to the context or circumstances in which the promotion is run. This shows that certain situations can influence the way consumers assess and respond to promotions carried out by companies. In addition, according to Deb et al. (2020); Mabrouk & Najjar (2019); Minton (2019), these factors also influence consumer behavioral intentions, such as the intention to buy or avoid the promoted product. The success of a promotion involving a social cause depends largely on how marketers understand and manage the situational factors that influence consumers' perceptions of the message. If consumers feel that the promotion is irrelevant or inconsistent with their values, skepticism will more easily arise. Therefore, it is important for marketers to consider the social and situational context that can increase or decrease the negative impact of the promotion.

The relationship between situational factors that influence consumer responses in evaluating Cause-Related Marketing (CRM) promotions and their behavioral intentions can be explained through attribution theory (Amawate et al., 2019; Pracejus et al., 2020; Deb et al., 2020). Research conducted by Deb et al. (2020) identified several factors that can trigger consumer skepticism, especially those related to the emotional aspects that arise in the CRM promotion evaluation process. Among these factors, one of them is consumer perceptions of the image of companies carrying out social activities, which can affect the level of

consumer confidence in the social goals promoted by the company (Fischer et al., 2016; Deb et al., 2020). In addition, consumers' knowledge of the non-profit organizations involved in the social program also plays a role in shaping consumer perceptions of the credibility and authenticity of the promotions being carried out (Lafferty et al., 2004; Deb et al., 2020). The compatibility between the brand and the social program being promoted is also an important factor that influences consumers' views on the usefulness of the promotion (Fischer et al., 2012; Deb et al., 2020). In addition, the way CRM promotions are communicated also determines how the message is received by consumers, with inappropriate approaches triggering suspicion or distrust (Amawate et al., 2019; Pracejus et al., 2020; Deb et al., 2020). Therefore, it is important for marketers to understand the situational factors that can influence consumers' negative responses, in order to design more effective strategies to reduce skepticism. A good understanding of these factors will help marketers create more relevant and engaging promotions, which can positively influence consumers' behavioral intentions. Such positive behaviors may include repeat purchases, product recommendations to others, and spreading positive reviews or words about the product through social media or word of mouth (Bae, 2018; Deb et al., 2020; Gupta, 2019; Patel et al., 2017). By understanding and carefully managing these factors, marketers can optimize the positive impact of CRM promotions and strengthen relationships with consumers.

In addition to the situational factors previously described, Deb et al. (2020) also suggested that the relationship between consumer skepticism and consumer behavior intentions can be influenced by the influence of individual religious teachings. Some previous studies, such as those conducted by Cosgrave & O'Dwyer (2020); Mabrouk & Najjar (2019); Minton (2019); Sarofim & Cabano (2018); and Skarmeeas & Shabbir (2011), show that the subculture of religiosity has an important role in shaping consumer attitudes, behaviors, and intentions, especially in the context of marketing involving social initiatives. Religiosity refers to an individual's drive to follow the teachings and commandments of their religion, which can influence how they interact with promotions that focus on social causes (Sari et al., 2017). The study of the link between religious teachings and responses to advertising has received increasing attention in recent years, as there is growing evidence that religious values can influence consumers' purchasing decisions (Purnama & Safira, 2017). Thus, marketers need to consider religiosity as one of the variables that can influence the success or failure of a promotion involving social activities. This is important because more religious consumers may have a more critical view of promotions that are not in line with their religious principles. Conversely, promotions that are in line with consumers' religious values can increase engagement and support the formation of positive behaviors such as repeat purchases or recommendations. Therefore, understanding consumer religiosity can be a key element in designing more effective social initiative-based marketing strategies.

Various studies have shown that Muslims have different views on advertising compared to other religious adherents, making them an interesting consumer group for marketers to analyze. Indonesia, as a country with the largest Muslim population, is also known as a country with a high level of religiosity, as reported in the Pew Research Center survey "The Global God Divide (2020)". One of the main characteristics that indicate a Muslim's religious behavior is their tendency to help others, which reflects the values of solidarity and empathy in Islam (Sari et al., 2017). This is evidenced by research conducted by the Charities Aid Foundation (CAF), recorded in the 2018 World Giving Index (WGI) report, which mentions Indonesia as one of the most generous countries in the world. This social behavior is an important indicator in understanding Muslim consumers' attitudes towards various forms of marketing, including social initiative-based marketing. Thus, marketers need to consider strong religious values in designing communications and promotions that are relevant to Muslim consumers in Indonesia.

Cause-Related Marketing (CRM) promotions are closely related to social initiatives that involve active participation from consumers (Kotler, 2005). Deb et al. (2020) suggested that millennials, particularly those aged between 18 to 24 years old, show greater interest in

social-based promotions compared to other age groups. This is in line with the findings of Bucic et al. (2012), who stated that Indonesian millennials in this age range tend to be more responsive to products that support social issues. The determination of respondents in the age group of 20 to 39 years is also based on the opinion of Webb & Mohr (1998), which states that the productive age group is the most appropriate audience to target CRM campaigns. This age group is considered to have the potential to respond positively to promotions that include social causes, given their characteristics that are more open to ideas and products that relate to human values. The research noticed that the productive age group is not only active in the workforce, but also has a high social awareness, making it a relevant segment for social cause marketing.

In relation to CRM and millennial promotion, several previous studies have proven that the application of CRM strategies is suitable for daily necessities products. Daily necessities products or fast moving consumer goods (FMCG) are considered to be a suitable industry for CRM implementation because consumers do not need a long time to make their choices. However, it is known that the FMCG industry is an industry that has rapid development and also a fairly intense level of competition (Deloitte, 2018). Therefore, in designing CRM promotions, marketers must also pay attention to the product quality of the products to be offered in order to keep their consumers to always buy their products. Previous research has also proven the significant influence of consumer perceptions of product quality on their purchase intentions (Shahzadi et al., 2018; Diaz et al., 2019; Gok et al., Susanti et al., 2020). Therefore, in this study, in addition to examining the factors that trigger consumer skepticism, researchers also examine the effect of perceived product quality on satisfaction extension which leads to behavioral intentions.

1.1 Behavior

There are several components that explain how consumers refer to their behavior, which has implications for consumer decision making. Consumer decision making can be influenced by several components in the stages of consumer behavior. Many factors, both internal and external, influence this. The same thing was also stated by Peter & Olson (2010) who stated that consumer behavior is a behavior that a person does, and is also related to the consumer's environment, namely something outside of him that can influence his behavior. In this study, the authors will try to analyze consumer behavior examined through attribution theory.

Attribution Theory is a theory that focuses on how people assign causality to events and form or change their attitudes after assessing their own or others' behavior (Schiffman & Wisenblit, 2019). In Schiffman & Wisenblit (2019), it is stated that consumers tend to be willing to reward companies that go the extra mile, the reward being that they will pay more for and/or rate products higher if they believe the company has gone the extra mile to develop better products or provide better customer service. In this study, attribution theory will be explained in three forms, namely value which is measured by looking at consumers' cognitive perceptions; attitude, and behavior. The variables used to look at consumer cognitive perceptions through skepticism consist of corporate social motivation, corporate image, non-profit corporate image, company compatibility with CRM, communication in CRM. Meanwhile, to see consumer attitudes (attitude) seen from the mediating variable, namely the satisfaction variable. Then to see the pattern of consumer behavior (behavior model) seen through the variable behavior intention.

1.2 Marketing

In the realm of marketing, companies try to find the most efficient way to convey their messages so that their target consumers can understand the benefits that can be obtained by consuming or using the products or services they offer (Clow, 2010). High dynamics and intense competition in the global market seem to be a requirement for marketers to offer their products in a creative way that can differentiate themselves from other companies. As

a result, marketing communication has become a fundamental aspect of marketing, in order to meet financial or non-profit targets (Shimp, 2003). When it comes to CRM promotion strategies, marketing communication also has an important role in the success of the program (Deb et al., 2020; Elving, 2013; Kureshi & Thomas, 2020; Westberg & Pope, 2014). In Schmeltz (2012), it is stated that marketing communication in promotional activities related to social initiatives requires more attention and thoroughness in designing these promotions.

Basically, product marketing is intended to answer consumer unrest over a problem that producers are trying to solve through their products and provide information regarding the advantages of these products. However, in practice, consumers often think that promotion is just a tactic of producers in order to get the maximum profit (Toriquuddin, 2010). Therefore, as an effort to minimize this stigma, a marketer is advised to market products by paying attention to ethics in marketing that have been listed in the source of Islamic teaching guidelines, namely the Qur'an and hadith. Bari & Abbas (2011) have identified that the absence of deception and excessive promotion, the presence of fairness, the limitation of sexual appeal are important elements that marketers should consider when creating advertisements that are in line with the Islamic ethical system. Saeed & Baig (2013) also noted the importance of honesty in advertising and selling products. When it comes to CRM promotion, Islamic marketers are advised to refer to religious injunctions in order to be ethical marketers and not cause prejudice from consumers. In this study, what is meant by consumer skepticism towards CRM promotions is in line with the definition in Chaabane & Parguel (2016), namely consumer doubts about the effectiveness of a brand's CRM program.

1.3 Consumer perception

In this study, what is meant by consumer perceptions of the company's social drive to implement CRM is in line with the definition put forward by Amawate & Deb (2021), namely consumers are able to see the company's main motive for implementing CRM as a form of social responsibility not only to achieve personal gain. Foreh & Grier (2003), consumer skepticism can be minimized if the brand is able to provide information about CRM activities transparently and is able to explain the brand's main motivation for doing CRM, namely as a social responsibility, not just a promotional tool that can benefit the brand. The existence of consumer doubts regarding the brand's social motives can lead to reactions that are not expected by marketers which can lead to behavioral intentions towards the brand (Bae, 2018). If consumers find that the brand is only oriented to itself (profit oriented), consumers will tend to have a negative perception (skepticism).

H1. Consumer perceptions of brand social motivation have a negative influence on millennial Muslim consumers' skepticism of CRM.

Researchers define consumer perceptions of corporate image as the level of consumers' psychological fit with the company based on the substantial completeness between individuals' perceptions and their perceptions of the company adapted from Lee et al. (2012). Consumer perceptions of brand image can be formed from knowledge and the identification process carried out by consumers based on the main identity of a brand. If associated with skepticism, the brand image created from consumer perceptions can affect consumer attitudes towards promotional activities carried out by the brand (Elving, 2012). Several previous studies have found a relationship between consumer perceptions of brand image and their response/attitude towards CRM promotions (Bhattacharya & Sen, 2003; Elving, 2013). If the brand has a good image in the minds of consumers, then the brand can more easily promote CRM programs, so that consumer skepticism can be minimized and have an impact on increasing consumer loyalty (Bhattacharya & Sen, 2003; Elving, 2012). With the explanation above, the researcher has the following hypothesis:

H2. Consumer perception of brand image has a negative influence on millennial Muslim consumers' skepticism of CRM.

In this study, the variable of consumer perception of the image of a non-profit organization is defined as consumer perceptions of NPO programs and consumer expectations of whether or not the organization is prestigious (Cornwell & Coote, 2005). Consumer skepticism can be influenced by consumer perceptions of the image of a non-profit organization (NPO) that has a role as a distributor of consumer funds (which come from involvement in CRM promotions) for a social cause (Deb et al., 2020). Liston-Heyes & Liu (2010) in their research found that consumer perceptions of the NPO image in CRM promotions can influence their response/action to the CRM promotion. Mael & Ashforth (1992) in their research found that if consumers have a positive perception of the NPO, the level of consumer skepticism towards CRM promotions is low. Thus, the hypotheses in this study are:

H3. Consumer perceptions of the image of non-profit organizations have a negative influence on millennial Muslim consumers' skepticism of CRM.

In this study, what is meant by consumer perceptions of the suitability of the company and social issues in CRM is in line with the definition in Menon & Khan (2003), namely that consumers are able to see that the social issue in the CRM campaign (cause) matches the self-identity and attributes of the company. In order to build the expected consumer response to CRM programs, it is necessary to match the brand's capabilities with the social responsibility they choose. In addition to generating the expected response, brand compatibility with social causes can also improve consumer attitudes and intentions (Barone et al., 2000; Bhattacharya & Sen, 2003; Gupta & Pirsch, 2006; Menon & Kahn, 2003). Several previous studies (Bloom et al., 2006; Kuo & Rice, 2015) have also proven that there is a negative influence between consumer perceptions of company-cause fit and skepticism about claims in CRM promotions. The more consumers feel the fit between the brand and the issue/cause is high, the level of consumer skepticism about CRM programs will decrease (Kuo & Rice, 2015).

H4. Consumer perceptions of brand-cause fit have a negative influence on millennial Muslim consumers' skepticism of CRM.

In this study, consumer perception of CRM communication is defined as consumers' views regarding companies' manipulative intentions in CRM campaigns. Consumer skepticism towards CRM programs can be controlled if the brand conveys the program message clearly and is supported by previous claims regarding the success of the program. That way brands can minimize consumer skepticism towards CRM programs (Brønn & Vrioni, 2001; Singh et al., 2009; Friestad & Wright, 1994). Simmons & Becker-Olsen (2006) state that the content and source of messages used for CRM have an influence on consumer skepticism, especially if the brand has a low reputation in the eyes of consumers. There are several message criteria that can increase consumer skepticism about CRM programs, including CRM messages that are too bold and flashy (Morsing et al., 2008) and the disclosure of vague donation figures can make consumers tend to overestimate (Deb & Amawate, 2019). In this study, the CRM communication variable is defined as consumers' perceptions of a brand's manipulative intentions in implementing CRM. Therefore, the hypothesis in this study is:

H5. Consumer perception of CRM communication has a positive influence on millennial Muslim consumers' skepticism of CRM.

The focus of this study is to examine the mediating role of customer satisfaction in the relationship between consumer skepticism and behavior intention, so researchers treat

overall customer satisfaction in a cumulative dimension (Amawate & Deb, 2021). Deb et al. (2020) found the effect of consumer attitudes on CRM promotion on overall customer satisfaction. Overall customer satisfaction is a comprehensive consumer evaluation based on previous purchasing experiences (Chan et al., 2010). On the other hand, previous studies have found that there is a relationship between satisfaction and consumer repurchase intentions (Anderson et al., 1994; de Wulf et al., 2001; Rubio et al., 2017). This relationship is explained in research conducted by Wiertz et al. (2004) which states that there is a relationship between a favorable attitude towards brand activities (social and economic) and consumer satisfaction. However, consumers' evaluation of products/services in CRM promotions can be influenced by their perception of the CRM promotion (Ladero et al., 2012). In other words, there is a relationship between consumer satisfaction formed from evaluations based on their purchase experience and feelings (skepticism) about related CRM activities. On the other hand, if consumers feel skeptical, it will reduce perceptions of the brand (Brown & Dacin, 1997), which will have a negative effect on overall satisfaction. Based on this explanation, the hypotheses in this study are:

H6. Consumer skepticism about CRM has a negative influence on the overall satisfaction of Indonesian millennial Muslim consumers.

H7. Overall satisfaction positively mediates the relationship between skepticism and behavioral intention of Indonesian millennial Muslim consumers.

Perceived quality can be defined as a consumer's subjective assessment of a brand, product, or both against its performance Rosillo-Díaz et al. (2019). Based on the definitions put forward in previous studies, in this study product quality is defined as consumers' assessment of the overall superiority of the product based on the overall evaluation of a product. individual perception of product quality as the level of satisfaction with the purchase experience based on the magnitude of the discount (Baker & Crompton, 2000; Barnes et al., 2004; Chang et al., 2009). Several previous studies have proven a significant positive relationship between perceived quality and customer satisfaction (Gök et al., 2019; Muafa et al., 2020; Shahzadi et al., 2018).

H7a. Perceived product quality has a positive influence on overall satisfaction.

Ajzen & Fishbein (1980) in Shahzadi et al. (2018) define behavioral intentions as the extent to which individuals intend to do or not do certain activities in the near future. in this study, the intended behavioral intention is the intention / intention of consumers to provide support which can be in the form of positive WOM or repeat purchases to an organization / company that supports social causes. Skard et al. (2014) trust is very effective in reducing consumer uncertainty or doubt about an advertisement's claims. If consumers are not sure to support a CRM campaign, which may be caused by the ambiguity of the program's results, then consumers may not be interested in contributing to the CRM program. Consumer interactions with brands that implement CRM promotions in the form of word of mouth (WOM), future product purchases, providing recommendations, and so on can be defined as behavioral intentions (Bhattacharya & Sen, 2003; Ellen et al., 2006; Shahzadi et al., 2018). Meanwhile, consumers tend to show skepticism towards brands that lack social responsibility and care (Deb et al., 2020). Several previous empirical studies have proven that there is a negative influence between consumer responses (skepticism) and consumer intentions which may affect the undesirable results of CRM (unfavorable attitude) by brands (Ellen et al., 2006; Elving, 2012; Foreh & Grier, 2003; Simmons & Becker-Olsen, 2006; Westberg et al., 2014).

H8. Consumer skepticism on CRM has a negative influence on the behavioral intention of Indonesian millennial Muslim consumers.

So in this study, the effect of religiosity is a person's belief in God and commitment to act in accordance with God's principles (Bakar et al., 2013) which relates to how religious standards can guide or dictate consumer perceptions. This variable also plays a role in reducing the tendency of Muslim millennial consumers to have no intention of brands that do CRM and reduce the likelihood of consumers being skeptical. In addition, religiosity is also thought to be able to strengthen consumer intentions towards socially oriented companies, which in this study use brands that apply CRM promotions. Someone who has high religiosity is thought to have a tendency to choose producers who are oriented towards ethics and social issues (Minton, 2019; Deb et al., 2020).

H9a. The effect between skepticism and overall satisfaction of millennial Muslim consumers is negatively moderated by religiosity.

H9b. The effect between skepticism and behavior intention of millennial Muslim consumers is negatively moderated by religiosity.

H9c. The effect between overall satisfaction and behavior intention of millennial Muslim consumers is positively moderated by religiosity.

2. Methods

This study used a descriptive and conclusive approach with a cross-sectional research design. Samples were taken in the form of primary data from Muslim individuals in Indonesia who are between 20 to 39 years old and have purchased FMCG products that implement CRM promotions in the past year. Data collection was carried out through distributing questionnaires to respondents who met these criteria. The sampling method used was convenience sampling, which is the selection of respondents who are easily accessible and willing to participate in the study. With this approach, the research aims to get a clear picture of consumer behavior in the context of CRM promotions in Indonesia.

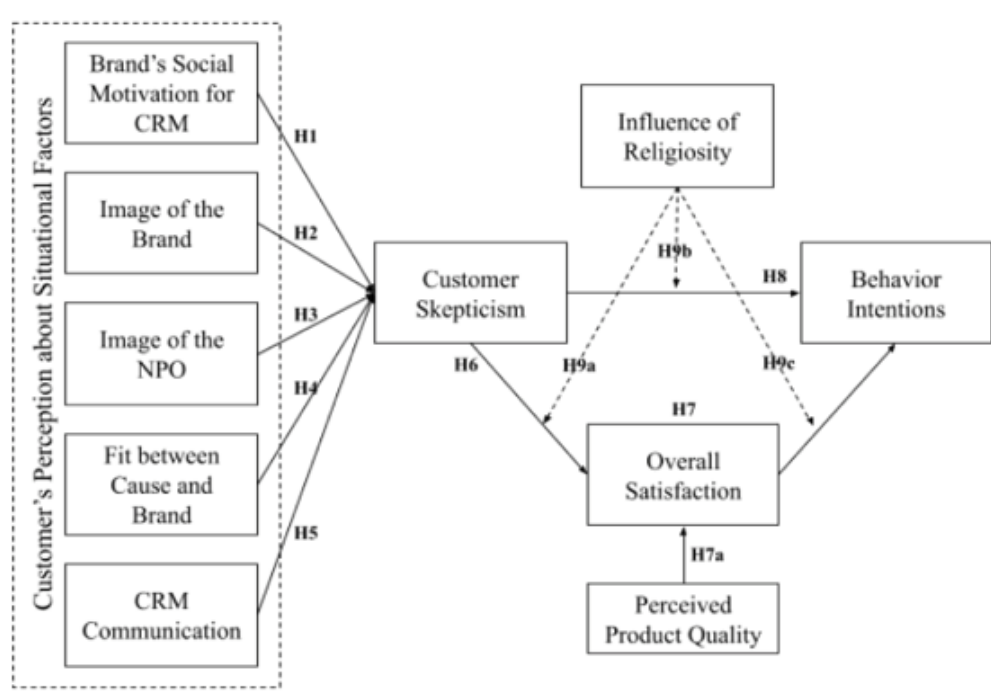


Fig. 1. Research model

First, respondents were given a questionnaire and selected CRM promotions that they had purchased. Second, respondents responded to a five-point Likert scale, which consisted

of 60 items. The 9 items regarding perceived brand social motives were adapted from Ellen et al. (2006), 6 brand image items adapted from Lee et al. (2012), 5 NPO image items adapted from Cornwell & Coote (2005), 5 brand-cause fit items adapted from Menon & Kahn (2003); Bigne et al. (2011), 4 CRM communication items adapted from Skard & Thorbjørnsen (2014), 4 skepticism items adapted from (Brønn & Vrioni, 2001), 9 religiosity items adapted from (Worthington et al., 2003), 4 product quality items adapted from Gök et al. (2019; Susanti et al. (2020), 5 overall product items adapted from Anderson et al. (1994); Smith & Barclay (1997); Chan (2010), and 9 behavior intention items adapted from Westberg & Pope (2014). Data were tested using a structural equation model (SEM) with IBM AMOS 24 to test the hypotheses. Research model can be seen in Figure 1.

3. Results and Discussion

This study collected primary data from 317 respondents who met the established criteria. Most of the respondents were female, reaching 71%, with the dominant age group being in the 20-24 years range, which accounted for 87% of the total respondents. In terms of occupation and education level, around 66% of respondents were university students, while 53% had their last educational background at the high school level. The location of this research was in Indonesia, with the majority of respondents living in the Jabodetabek area (67%). In terms of monthly expenditure, 34% of respondents allocate between Rp 500,000 to Rp 1,000,000 each month. The data collected provides a fairly representative demographic picture to understand the characteristics of the consumers involved in this study.

To ensure the validity of the model, this study used a measurement model test or Confirmatory Factor Analysis (CFA) to check the unidimensionality of the scale (Hair et al., 2018). The initial results of CFA show that the model does not meet the criteria for adequate fit, so it is necessary to modify the model through the iteration method (Awang, 2012). After iteration, the test results show a Normed Chi-square value of 1.547, GFI 0.76, IFI 0.893, TLI 0.883, CFI 0.901, RMSEA 0.046, and SRMR 0.082, all of which indicate an adequate fit model (Wijanto, 2007). In addition, a reliability test was conducted by measuring the composite reliability value greater than 0.70, and the results showed that the data met the reliability requirements (Hair et al., 2018; Malhotra, 2010). To ensure validity, convergent and discriminant validity tests were conducted, and the results, as listed in Table 1, showed that the data met both types of validity with an AVE value of more than 0.50 and the square root of the AVE higher than the correlation between variables (Hair et al., 2018; Malhotra, 2010). CFA Validity and Reliability Test can be seen in Table 1.

Table 1. CFA validity and reliability test

	CR	AVE	MS	CP	NP	CC	KM	SK	RL	PQ	KP	IB
MS	0.839	0.369	0.608									
CP	0.898	0.595		0.772								
NP	0.754	0.387			0.622							
CC	0.845	0.525				0.724						
KM	0.861	0.614					0.783					
SK	0.898	0.688						0.805				
RL	0.837	0.38							0.829			
PQ	0.881	0.649								0.617		
KP	0.859	0.55									0.742	
IB	0.887	0.47										0.685

Structural analysis was conducted to test the hypotheses proposed in this study, focusing on the fit of the model to the data. After iterating on the model, the test results showed that the structural model provided a good fit to the data used. Several model fit

indices, including Normed Chi-square of 1.599, GFI of 0.78, IFI of 0.902, TLI of 0.893, CFI of 0.901, RMSEA of 0.048, and SRMR of 0.096, indicate that the model meets the criteria for a good fit. These figures indicate that the tested model is acceptable and fits the expected standard. Therefore, the results of this analysis support the validity of the structural model that has been proposed in this study (Wijanto, 2007). The results of the tested causal relationships can be seen in Table 2, which provides a clear picture of the strength and direction of the relationship between variables in the model.

Table 2. Causal and mediation relationship test (without moderation)

Hypothesis	Path	SLF	T-value	Description	Conclusion
H1	MS → SK	-0.175	-1.680	Significant	H1 accepted
H2	CP → SK	0.343	4.331	Significant	H2 rejected
H3	NP → SK	-0.213	-2.491	Significant	H3 accepted
H4	CC → SK	0.058	0.604	Not Significant	H4 rejected
H5	KM → SK	0.435	6.135	Significant	H5 accepted
H6	SK → KP	0.08	1.539	Not Significant	H6 rejected
H7a	PQ → KP	0.781	9.730	Significant	H7a accepted
H7	SK → KP → IB	0.121		Not Significant	H7 rejected
H8	SK → IB	0.183	3.035	Significant	H8 rejected

Based on the results of the structural model significance test presented in Table 2, there are four hypotheses that show significant effects, namely H1, H3, H5, and H7a, with T-statistics $\geq \pm 1.645$ which is in accordance with the direction proposed in the hypothesis. Meanwhile, for H2 and H8, although the t-value obtained is significant, the direction of the effect is contrary to what is expected, so the results do not support the hypothesis. Similarly, hypotheses H4 and H6 are rejected because the t-values obtained are lower than the limit values set. Furthermore, to test the mediating role of overall satisfaction, a bootstrap test was conducted using AMOS with a sample size of 2,000 at a 95% confidence interval. The results obtained showed that overall satisfaction did not serve as a significant mediating variable in the relationship between skepticism and behavior intention, with a p-value for the indirect effect of 0.121 (bootstrap 95%). Thus, hypothesis 7 proposing an overall mediating role of satisfaction is not supported by these findings, suggesting that the mediating variable has no significant effect on the relationship between skepticism and consumer behavior intention.

Table 3. Interaction moderation test

H	Path	Estimate	t-value	p-value	Hypothesis Results
H9a	SKRL → Overall Satisfaction (KP)	0.038	0.587	0.557	Not Significant
H9b	SKRL → Behavior Intention (IB)	0.02	0.374	0.709	Not Significant
H9c	KPRL → Behavior Intention	0.124	2.484	0.01	Significant

Moderation tests were conducted by applying the interaction method to examine the role of religiosity variables in moderating the relationships between skepticism and overall satisfaction, skepticism and behavior intention, and overall satisfaction and behavior intention. The test results show that the moderating effect is only seen in the relationship between overall satisfaction and behavior intention, as evidenced by the t-value $\geq \pm 1.645$, so hypothesis H9c is accepted. In contrast, for H9a and H9b, the test results show that the t-value obtained is lower than the set limit, which is $\leq \pm 1.645$, which causes both hypotheses to be rejected. This finding indicates that religiosity has a significant moderating impact on only one relationship, namely between overall satisfaction and behavioral intention. Thus, the role of religiosity in moderating the relationship between variables does not appear consistent across all paths tested in this structural model. This indicates that religiosity

factors play a more dominant role in influencing consumers' behavioral intentions through their satisfaction with the product or service. The test results can be seen in Table 3.

This research is in line with previous findings that show a negative influence of consumer perceptions of corporate social motives, the image of non-profit organizations (NPOs), and communication in Cause-Related Marketing (CRM) promotions on consumer skepticism (Deb et al., 2020). However, this study also found different results from previous research, namely the positive effect of consumer perceptions of brand image on the level of skepticism that arises. Sebastian & Orth (2012) explain that consumers' emotional or psychological relationships with brands can create biased and more complex perceptions. Attachments based on these emotional/psychological aspects tend to cause consumer perceptions of brands to be more subjective and potentially biased. In the context of consumers' negative responses to advertising, this relationship between consumers and brands can exacerbate the tendency for bias in their judgments. This suggests that psychological factors associated with brand image should be further considered in designing marketing communication strategies, especially in the context of social initiative-based promotions. This is because, although a strong brand image can have a positive impact, deep emotional factors can influence the way consumers respond to an advertisement or promotion. Therefore, it is important for marketers to understand the depth of consumers' emotional connection with brands in designing more effective marketing campaigns and reducing potential skepticism. By approaching these emotional factors more carefully, it is hoped to create a more positive response and reduce the negative effects of biased perceptions.

4. Conclusions

The results of this study contribute both theoretically and practically, providing valuable insights for marketers, particularly those targeting Indonesian Muslim millennials. This research enhances the understanding of factors influencing consumer skepticism toward cause-related marketing (CRM) promotions and their impact on behavioral intentions. The inclusion of product quality as a variable has proven to be an important consideration for consumers when evaluating CRM products, as it is reflected in their overall satisfaction.

In addition, this research addresses a gap in the literature regarding Muslim consumer behavior in Indonesia, a country with one of the largest Muslim populations globally. Despite its significant potential, this demographic has been underrepresented in past research. Therefore, this study offers fresh perspectives in the field of marketing, particularly in exploring consumer behavioral intentions within the sub-cultural context of religiosity and CRM promotions.

The findings also offer practical guidance for marketers in developing effective CRM strategies aimed at reducing consumer skepticism and encouraging purchase behavior. One approach marketers can take is to demonstrate genuine intent in their social initiatives by being honest, transparent, and avoiding exaggerated claims. Collaborating with credible and trustworthy nonprofit partners is also recommended. Additionally, communication has been identified as a critical factor in CRM promotion success. Clear, unambiguous promotional messages are essential to influence consumer responses effectively. Maintaining high product quality is equally important in ensuring consumer satisfaction, which in turn supports their intention to purchase.

Despite its contributions, this study has certain limitations. The respondents were primarily from the Greater Jakarta area, which may not fully represent Indonesian consumers nationwide. Future research should aim for broader geographic coverage to improve generalizability. Moreover, the absence of a pilot study to identify the most recognized CRM promotions may have introduced bias in the promotional examples used. It is suggested that future research conduct a pilot study to better capture consumer

behavior toward familiar CRM promotions, and to identify brands and social causes that consumers perceive as well-matched.

Finally, the study shows that a high level of consumer skepticism does not necessarily prevent consumers from purchasing or supporting brands with CRM promotions. This outcome may be influenced by the nature of the products studied—fast-moving consumer goods (FMCG), which are considered daily necessities. Future research could explore consumer skepticism toward CRM in high-involvement or luxury product categories. Additionally, this study finds that Indonesian Muslim millennial consumers tend to exhibit relatively low skepticism toward CRM promotions in FMCG. It is recommended that future research compare different generational groups to determine whether factors influencing skepticism vary across age cohorts and to assess how skepticism levels differ between them.

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