

The Corporate Social Responsibility and the Marketing Strategy: Influence on the Customer's Purchase Decision

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Abstract

The objective of this study is to analyze the marketing mix impact and the consumer social responsibility level related to the willingness to pay higher price for products made by a CSR. A survey of Two hundred and seventy of the agro-food industry consumers took place on Celaya (Mexico). The results show the product, place and promotion strategies as a whole, as well as the consumer social responsibility, influences in a positive and significant way, on the consumer's willingness to pay a higher price for products supported and manufactured by a company with a CSR strategy

Keywords: CSR (corporate social responsibility), SRC (socially responsible company), price, willingness to pay, purchase decision, consumer social responsibility, marketing mix, marketing strategy.

JEL Classification: L22, L25

1. Introduction

The objective of this study is to analyze the marketing mix impact and the consumer social responsibility level related to the willingness to pay higher price for products made by a socially responsible company. To analyze how much customer's value the CSR attributes; the intention to pay for CSR for consumers that live in Celaya (Guanajuato, Mexico), to determine if there is a trend according to the different demographic characteristics of customers and the factors that influence the purchase decision of the customer according to the marketing mix. Despite the importance of the corporate social responsibility (CSR), many companies have doubts on whether or not incorporate this philosophy to their organization because they find it difficult to determine or visualize the benefits even though some studies determine that the CSR generates customer loyalty. Telvill's KFT (Comisión Europea Dirección General de empresa (n.d)), is an Hungarian company that supports the efficient consumption of energy, prevent pollution, reduces waste and recycle. That way it can save costs and contribute to the company's viability. Those measures can help to improve its relationship with the community and authorities, as well as attract customers looking for eco products suppliers.

2. Literature Review

2.1 Customer purchase behavior and corporate social responsibility

There is record from the 70's that some studies have been performed around the relationship between the customer purchasing behavior and the CSR actions, has been analyzed (Webster, 1975). Nevertheless, in recent years, the consumers' influence over the companies' responsible behavior has been more evident. (See table 2.2). This means that increasingly more consumers with social conscience that drives them to care more about the effects that have their personal consumption on the society. According to Webster (1975, p.188), consumer is showing social conscience when "the consumer is considering the public consequences of his private consumption, or , who tries to use his purchasing power in order to achieve a social change". However, researches have showed that is difficult to determine whether the consumers have social conscience. In spite of analyzing variables such as attitude, personality, socioeconomics, demographic and the ones related to the engagement on social activities; and most of all, the difficulty resides in investigating if a greater social conscience has implications on their consumption decisions (Anderson y Cunningham, 1972).

According to Mohr, Webb and Harris (2001), it is important the consumer has all the information and knowledge about the responsible behavior of a company so they be able to include, in their decision making process, the social responsibility factor. Nevertheless, many researchers focused on the purchasing decision and the CSR analysis. On the Cone/Roper Cause Related Trends Report (1999, cited in Mohr, Webb y Harris, 2001) the researchers found that the companies responsible behavior generates a positive image for them, which have derive in changes on the customer purchasing behavior, fact that might lead to a brand or store change.

Kohun, Bhattacharya y Sen (2009) carried out a research that reveals the indirect effects of the CSR over the customer, via the employee behavior, where evidence shows that customers responds positively towards the activities of a social responsible company under the right circumstances. The main implication of this research is that CSR has the potential to reduce costs, appeal and keep talented workforce as well as motivating to employees to improve customer satisfaction. That is to say, the employees are one of the key elements of the CSR by delivering and communicating the company' values towards customers.

Another study that analyzes the relationships with customers carried out by Lacey y Kennett-Hensel (2010), who investigated the connections between customer's perception related to the CSR performance of an NBA team, and their relationship strength with that organization. The findings show how a company, engaged with CSR initiatives, is capable to build trust bonds and commitment with the customers by shaping desirable behaviors on the customer. Their findings provide solid evidence about the importance of commitment with customers in three main results; specifically, the customer's commitment level has a positive effect in: 1) purchasing behavior; 2) mouth to mouth communication; and 3) company's performance.

In the other hand, Barone, Miyazaki & Taylor(2000) yield different results in comparison with the majority of other similar researches by showing that, when companies provide a high quality service, customers compensates any little irresponsible behavior, in essence, a compensatory process is generated from the customers. Vlachos, Tsamakos, Vrechopoulos y Avramidis (2008) argue that customers evaluate company's responsible behavior mainly through their performance addressed to their customers, that is to say, if a company does not offer a quality product or service , the customer perception is negative towards the company claiming to be Socially responsible.

In this order of ideas, Luo y Bhattachary (2006) refer that CSR initiatives constitute a key element of the corporate identity, which can induce to customers to identify with it, developing a sense of connection with it. They also found that customers probably obtain a better value perception and consequently, a greater satisfaction of a product made by a Socially Responsible Company, by adding value through its support to social matters. The conclusion of their research is that CSR decreases the market return when companies lack of innovation.

According to some studies carried out in other countries, there is no clear measurement about the willingness to pay for socially responsible goods or services by the consumers. Based on the field research carried out by Fernandez y Merino (2005) on the consumers' perception, they suggests, the willingness to pay for socially responsible corporate action is positive.

On 2008, Bigne y Curras contrasted a model comparing the influence of the social responsibility image and the brand corporate ability over the buying intention of the consumer through his identification with the company. Based on this, they concluded that while the social responsibility image do influence the buying intention through the identification with the brand, the corporate ability image influence directly and positively the purchase behavior without the need of that mediation.

Kreng & May-yao (2011) carry out a study related to the CSR and its relation cause-effect between consumers, corporate strategies and public policies. Engel, Blackwell and Miniard (1995, quoted by Kreng & May-yao, 2011) suggest there are two factors that influence on the consumer's purchasing decision-making: individual factors and the "halo" effect. The individual factors refer to economic resources, knowledge, attitudes towards products, motivations, personality, values and consumers' lifestyle. The "halo" effect is an important factor influencing consumer decision making, in essence, if the consumer believes that one attribute of an object , is positive, then the rest of the attributes will be perceived positive as well. Consumers will have a good impression of a corporation only if it has made efforts to organize socially responsible activities, because that way the customers will assume that, if the company has higher moral standards than the competitors do, then its products perceived as higher quality.

Fernandez & Merino (2005) carry out a study regarding the perception of the Spanish consumers, trying to figure out if there is willingness to pay for CSR or not. They found that 89% of the total sample is willing to substitute an ethic product, for another one only if it has the same features and the price remains the same. On the contrary, if the price of the ethic product were superior, only 65% would accept to pay higher price.

2.2 Marketing mix

According to Kerin & Peterson (2007), typically a marketing mix comprises controllable activities for the organization. These includes product type, service, or offer idea (product strategy), the method to communicate and distribute the offer to buyers (communication strategy & channel strategy), and the amount buyers will pay for the offer (price strategy). The proper marketing mix for a specific product or service depends on covering successfully the target market requirements; the marketing mix accuracy relies on the market you are serving. To carry out a successful implementation requires to really understanding the market, environment forces, and organizational capacity and marketing mix activities. When formulating a marketing mix, there are main decisions to make in relation to what a company offers. If does not have that something that satisfies target market wishes and needs, there will be nothing to price on, distribute or communicate. All that, with the purpose of bringing earnings to the business and companies' profitability will depend on the products and services offer as well as the brand strength.

According to Lovelock & Wirtz (2009:630), there is a communication market mix, which is explained as a complex and complete set of communication tools , the ones available for dealers, including publicity, sales promotion, events, Public relations, advertising, direct marketing and personal sales.

2.2.1 Product

The strategy for product development refers to the tactic product-market by which a company creates goods or services to offer to existing markets through product innovation, size modification, and quality or product line extensions and how to achieve all of that.

The proper analysis of the product-service mix engages two inter-related tasks. First, the manager must evaluate performance of the goods and services offered to relevant markets. Second, the manager must estimate the product financial value or service the company is offering.

Based on Kotler & Armstrong (2007:282) the product is the detailed versions of the idea of a new product, expressed in terms, consumer understands. The concept of product is when consumers prefer quality products, better performance, and better innovative features, so, as a result, the organization's marketing strategy should be to focus its energy in improving its products continuously (Kotler & Armstrong, 2007: 9)

Kotler and Armstrong (2007) classify the product in several levels. There are consumption products, which refers to good and services a final consumer buys for personal use and these includes convenient products, purchasing products, of specialty and not wanted. Clarifying these classifications, convenience products are the ones that are purchased frequently, immediate and with minimum comparison and buying effort. Purchasing engage a customer comparison related to quality, style, price and competence. In the other hand, specialty products are the ones with unique features or brand recognition, by which a considerable group of buyers is willing to make the effort to materialize the special purchase. Regarding the not wanted products, in general, those are the ones not known, or simply the offering is not appealing neither the option to buy it.

2.2.2 Price

Kotler & Armstrong (2007) define price as the amount of money collected in order to acquire a product or service; or the sum of values consumer gives in exchange of the benefits of having or using the good or service.

According to Kerin & Peterson (2007), to determine a price is one of the most crucial decisions to make within the functions as marketing manager. pricing decisions determine the kind of customers and competitors to appeal.in the same way, a simple error on the price setting can void effectively another activities relates to the marketing mix. Seldom, the price is the center of the marketing strategy, since this marketing mix activity is the easiest to imitate from the competitor side. An important concept used in order to show the nature of the price-quantity relationship is that of price elasticity of demand. This refers to the measure of the relative responsiveness of the quantity of a product or service demanded to a change in the price of that product or service.

This relationship expressed as follows:

$$E = \frac{\text{percentage change in quantity demanded}}{\text{percentage change in price}}$$

2.2.3 Promotion

Regarding the total mix of marketing communications related to a campaign, Kotler & Armstrong (2007) establish that, this promotional mix, defined by a specific mix of advertising such as, sales promotion, public relations, personal sales and direct marketing tools a company uses in order to achieve advertising and marketing goals. Kerin and Peterson (2007) explain marketing communication as the process by which the information about the company and the goods and services offered, spreads over selected markets. Due to the role communications play is important to facilitate a mutually beneficial exchange between a company and prospect buyers. The communication objective is not only to induce the first purchase, but also to achieve an after-sale satisfaction, so the probability of the sale to occur again, increases. Even when the potential buyers have an urgent need, no exchange will occur without the communication, a matter needed to inform the buyers the goods availability, unique benefits and where and how to buy them.

One of the communication decisions more subjective is to define how the potential buyers will be informed. Even when the research can help to develop the message, there are no available message strategy guaranteed for all the goods and services offered markets and companies. Each individual situation must determine if the message should be rigid, humorous or informative, and whichever the chosen message be, its outcome should be desirable for those that directed to, exclusive and unique for that good or service believable in terms of the benefits exposed for those offerings. This also includes promotional activities in which the company focuses the efforts on its product line. (Kerin y Peterson, 2007).

Formulate an integral strategy of marketing communications requires six important decisions:

- 1) To identify the target market information requirements while they pass through the purchase process
- 2) Define the objectives the communication strategy must achieve
- 3) To determine how communication mix activities combine in order to transmit information to the target market
- 4) To prepare a budget for the communication used to reach target market
- 5) To measure and organize the communication, and
- 6) To evaluate the communication process in terms of effectiveness and the way to control it. Kerin & Peterson (2007) explain that, the established objectives for the communication programs, in general, will depend on the strategies on the offerings to the markets, as well as the product or service lifecycle stage. The communication objectives will vary depending on the chosen strategy and its market penetration, market or product development.

2.2.4 Plaza

According to Kotler and Armstrong (2007), only a few producer sells their merchandise directly to their final users, the majority uses brokers in order to move their goods or services to make them available to the market. The producers are looking to design a distribution channel, which is made of a set of independent organizations that actively participate on the process of making available a product or service to the consumer. In regards of the company's channel decisions, these influence directly in any other marketing decision. The task is to determine the prices; this depends on the agreements they have with national discount chain stores, if it uses high quality specialty stores, online sales platform to get directly to the consumer. In the other hand, the company's sales force and their communication decisions depends on the persuasion level, training, motivation and the support the shareholders demand from the channel.

The marketing channels play an integral role on the company's marketing strategies. A marketing channel refers to people and organizations engaged in the process to make products or services available for the consumer's consumption or industrial use. The channels not only connect the producer to the buyer, it is just that provide means through which the company implements its marketing strategy and determine if the company actually reached the target market. The dealer's channel or intermediaries' ability and willingness to close sales deals, advertising and promotional activities (Kerin & Peterson, 2007) defines the communication strategy effectiveness. The target market coverage is an important piece in regards of distribution channels and the chosen place. Getting the best coverage requires attention and density from the dealers in order to accomplish a retail distribution.

There are three distribution density levels: intensive, exclusive and selective. The intensive distribution retail level is when a manager tries to distribute brand products through the largest number of sales point as possible.

Manufacturers should be signing exclusive distribution, a special contract and exclusivity agreements by the. Finally, the selective distribution is the strategy where the manufacturer chooses a few retail sales point in a specific area in order to carry out its offering. (Kerin and Peterson, 2007).

Finally, Kotler and Armstrong (2007) stated that an effective marketing program combines all the marketing mix elements within a coordinated program designed to achieve the marketing objectives of the company, by delivering value to consumers. The marketing mix constitute a set of tactic tools of the company in order to establish a strong positioning within then target markets. In addition, the positioning on the market means to achieve a product occupies a clear place, distinctive and desirable in comparison with the competitors' offering, in the target consumers mind.

In relation to the above, the following research hypotheses are proposed:

H1: The marketing mix influence in a positive and significant way on the customer's willingness to pay higher price for products offered by a SRC

H1a: Promotion decisions influence in a positive and significant way on the customer's willingness to pay higher price for products offered by a SRC

H1b: Product decisions influence in a positive and significant way on the customer's willingness to pay higher price for products offered by a SRC.

H1c: Place decisions influence in a positive and significant way on the customer's willingness to pay higher price for products offered by a SRC

H2: The marketing mix and the consumer's CSR level influence in a positive and significant way on the customer's willingness to pay higher price for products offered by a SRC

Since several authors (Hazlina y Sett, 2010; Burgess y Tharenou, 2002) propose that female gender tends to be more supportive regarding philanthropic actions and also, they are more susceptible to value the socially responsible action from a company, The following hypothesis is proposed:

H3: There are gender differences regarding the customer's willingness to pay higher price for products supported and manufactured by a SRC

3. Methodology

The current research has quantitative perspective, which design is neither experimental nor transversal, with an explicative scope. The sample comprises 270 consumers of food products from Celaya town in Mexico, those who are part of the economically active population. The sample calculation was random and stratified.

Table 1 displays the sample specifics. The outstanding socioeconomic level is the middle class and medium-low. The majority of the consumers are working and only a third part are homemakers. The education level is very low, since only one quarter of the sample holds a diploma for a greater level than junior-high school.

The instrument designed suggests 75 questions under Likert scale, which options goes from totally agree and totally disagree. In order to determine the reliability of the instrument's internal consistency, for this purpose was used Cronbach alpha, obtaining a 0.888 considering all variables. On table 2 shows the coefficients for each one of those. Statistic software SPSS version 19 was used in order to analyze the data

The variable measurement presented on table 3, where the dimensions for each one are specified, as well as their definitions.

4. Results

The descriptive data analysis (table 4) shows that marketing mix, product decisions and promotion presents a medium level; only the decision regarding the place, have a higher value over the average, which implies consumer express greater importance to channels distribution of food products. The customers' willingness to pay higher price shows a medium level, in essence, only under particular circumstances, the consumer is willing to pay a greater price. In regards of the consumer's social responsibility the outcome is also medium level, to wit, the consumer does not develop a culture of respect to the environment yet, neither towards the society, hence, they don't appreciate much the company's responsible behavior.

The regression results are presented on table 5, the variable coefficient's, the F Statistic and R squared for both models. In the first one, the proposed independent variables considered to analyze the influence they have over the willingness to pay higher price for CSR offerings. The variables proposed explain the results showing that 96.7% variation on the predisposition to pay higher price for products manufactured by a CSR. The consumer's social responsibility, the marketing mix and the promotion, show meaningful coefficients ($p < .01$). In this model, the place and product variables turned out to be not significant.

Based on gender, the second model shows, the consumers' level of RSC impact and the marketing mix around consumers' willingness to pay a higher price. Concretely both models have the same explicative capacity, 96.2 and 97.2%; in reality, for women the difference is, the marketing mix is significant, whereas for men, is not. On the contrary, for men, the product is a key element to determine his willingness to pay higher price. The marketing mix proof to be a variable that influence in a positive and significant way the buying decisions, particularly when companies behaves in a responsible way, hence, hypothesis 1 is accepted. Then strategies the company develops regarding its product, distribution and promotion to satisfy the customers' needs, executes a great influence on the consumers' willingness to pay higher price for SRC products. In this respect, first, consumer must perceive the company is offering a quality product, familiar and available, so afterwards, he can be in a position to evaluate its willingness to pay higher price for a product supported by a SRC. If the analysis efforts focuses only on the CSR communication strategies over the decision of paying higher price, those strategies generates a negative and significant impact. This implies that, when a company focuses only on advertising development, sales promotions, creation and PR set up in order to achieve the advertising goals, the consumer perceives company efforts focused on generating a sale, hence, the consumer is expecting to pay a lower price. These results were consistent on both models, which imply this perception is the same for women and men. Therefore, hypothesis 1a is not accepted.

Regarding product and place strategies, its influence on the consumer's purchasing decision related to the willingness to pay a higher price for socially responsible products, evaluated individually, both turned out not significant, hence hypotheses 1b and hypothesis 1c are not accepted. These implies that consumer must perceived an integral marketing strategy that includes actions related to its product, promotion and distribution so he is willing to pay a higher price for socially responsible products. That is to say, the consumer evaluates the company's behavior towards the customer in relation to the quality, variety, design and brand of the product. Customer also considers the availability and the way the company offers information about its products; and, once the customer determines the company has behaved in a responsible way, then he will be willing to pay a greater price for its products and services. These results area backing up Mohr, Webb y Harris (2001) findings, where they show socially responsible behavior generates changes on the purchase decision.

The consumer social responsibility is very important in order to determine its willingness to pay a higher price. When consumer cares about the environment, human rights, gender and workers, as well as the companies' ethical behavior, the value granted to the products manufactured by socially responsible companies, is greater. Therefore, they are willing to pay a higher price for the same product. Based on the previous, hypothesis 2 is accepted. These results are similar to the ones found by Swaen & Chumpitaz (2008), who determine that consumer tends to buy products supported and manufactured by SRC. In relation to gender differences on the willingness to pay a higher price for products supported and manufactured by SRC, model 2 results, show some differences, therefore hypothesis 3 is accepted. For female gender, the marketing mix, the consumer's socially responsibility and the promotion strategies determine the willingness to pay a higher price for CSR products. Just like model 1, the promotion strategies generates a negative impact. In the case of the male gender, the consumer's social responsibility, the promotion and product strategies are the ones that help to explain the consumer's decision to pay a higher price for products from a CSR. For male gender is significant to emphasize the importance of the product high quality and brand, regardless the distribution and promotion strategies the company carry out.

5. Conclusions

This study objective is to analyze the marketing mix impact and the consumer social responsibility level regarding the willingness to pay a higher price for products supported and manufactured by a SRC.

The outcomes show that the implementation of product, distribution and promotion strategy, as well as the consumer's social conscience, are factors that influence on consumer's willingness to pay a higher price for products coming from companies that show a responsible behavior. To recognize that the fact of investing in CSR is complex, since strategies interact to influence significantly consumer responses. For a company, the final objective is to generate a competitive advantage in order to be attractive for stakeholders (Vendor, customer, shareholder, government, society, employees). Achieving tangible benefits within all business areas is an advantage. To have a greater opportunity of new business in international markets, to generate stability within the organization by offering had better labor conditions. To decrease the damage risk on the image and reputation within the company because of irresponsible praxis, to select better partners and participants on the company's supply chain and to improve company's governance when increasing the transparency level and accountability of accounts to the shareholders.

From a strategic and integrated perspective, the responsible behavior must be adopted to allocate resources to CSR programs in order to achieve a superior performance on the market. In this sense, the CSRs a process altering organizational structures, relations with the workers, customers, vendors and shareholders. That is to say, it represents a total change in relation to the company and its social environment. These also imply a change in the business culture and its commitment with the community. These results help to persuade companies to analyze the feasibility of becoming social responsible companies, highlighting the advantages this implies and communicate the consumer's position in relationship to the social responsibility attributes and its relation with marketing strategies. In addition, this adaptation of social responsible measures entails global and integral benefits for society.

Future researches should focus on: a) analyzing if greater social responsibility knowledge levels are related, in a positive way, to socially responsible purchasing behavior; b) to determine if consumers are more likely to block or avoid products coming from companies with socially irresponsible behavior; c) to study whether customer's beliefs about SRC are consistent with their purchasing behavior or not.

Tables

Table 2.2 CSR Studies and purchase decision in the 90's

Authors	Results
Ross, Stutts y Patterson (1990-1991)	49% respondents argue that the social support carried on by a company, it is the main reason for the purchase 54% respondents are influenced to try new brands as a result of a social action
Smith y Alcorn (1991)	46% respondents change brand to support companies that made donations to non-profit organization 30% respondents buy products simply because the company supports social causes.
Dahl y Lavack (1995)	Products are more attractive to the consumer depending on the donation size the company undertakes to designate for each purchase.
Berger y Cunningham (1996)	They found no significant impact between social marketing purchasing intent or brand selection
Lafferty (1996)	He found no significant difference in the consumer's purchase intent when using advertising campaigns promising to pledge donations to those who do not.
Creyer y Ross (1997)	The consumer expects companies to behave in an ethical manner. Consumers would be willing to pay higher prices for the products of an ethical company.
Lafferty y Goldsmith (1999)	The corporate credibility has a positive and significant impact on advertising, the brand as well as the purchase intent.
Handelman y Arnold (1999)	A socially irresponsible behavior modifies the traditional criteria consumer uses to select its buyers.

Source: Own development based on Mohr, Webb y Harris (2001).

Table 1: Sample characteristics

Variables	Categories	%
Gender	Female	51.5
	Male	48.5
Socioeconomiclevel	A/B	5.2
	C+	5.6
	C	23.7
	D+	34.8
	D	23.0
	E	7.8
Occupation	Student	12.6
	Housewife	30.0
	Working	56.3
	Retiredorpensioner	1.1
Highesteducationallevel	Uneducated	8.9
	Junior-highschool	1.1
	ElementarySchool	63.3
	High School	15.6
	Bachelor'sdegree	11.1

Source: Own development.

Table 2: Cronbach's Alpha coefficients by variable

Variables	Cronbach'sAlpha
Marketing mix	0.814
Product	0.700
Place	0.751
Promotion	0.687
Consumer Social Responsibility	0.856
Willingness to pay a premium	0.751
Total	0.888

Source: Own data.

Tabla 3. Variables Operationalization

Variable	Dimensions	Definition
Marketing mix (MKT)	<ul style="list-style-type: none"> Product, place and promotion. 	Strategy combination of: goods, merchandise, stores, location, communication and advertising.
Product (PRO)	<ul style="list-style-type: none"> Variety, quality, design, brand, container, services 	All the goods or services that a company produces.
Place (PLA)	<ul style="list-style-type: none"> Channels, coverage, selection, location, inventory, transportation and logistics. 	A proper location.
Promotion (PRM)	<ul style="list-style-type: none"> Advertising, sales, promotion, public relations. 	Something intended to advertise or bring to public attention a product.
Corporate Social Responsibility (CSR)	<ul style="list-style-type: none"> Environment protection Human rights protection Protecting worker`s rights Absence of child exploitation Protecting the rights of gender, religion and race Socially responsible investments Biodegradable products and packaging 	Corporation's initiatives to assess and take responsibility for the company's effects on environmental and social wellbeing.
Willingness to pay a premium (PRE)	<ul style="list-style-type: none"> Price 	The sum of money for which anything is bought, sold, or offered for sale.

Source: Own data.

Table 4: Descriptive statistics of the variables

Variables	n	Valuenimo	Max value	Mean	Dev
Marketing mix	270	1.92	3.75	2.6881	3.0023
Product	270	1.64	3.64	2.5145	3.8885
Place	270	1.67	4.00	3.0986	3.3911
Promotion	268	1.00	4.00	2.6825	59.399
Consumer Social Responsibility	270	1.77	3.35	2.5418	35.169
Willingness to pay a premium	270	1.00	4.00	2.4182	55.998

Source: Owndevelopment

Table 5: MultipleRegressionAnalysis

Variables	Model 1	Model 2	
		Female	Male
Consumer Social Responsibility	.509***	.383***	.667***
Marketing Mix	.624***	.846***	-.153
Place	-.013	-.115	.070
Promotion	-.189***	-.179*	-.196**
Product	.294	.048	.388*
F	1913.02***	831.464***	1132.163***
R ²	.967	.962	.972

*** significance al 1%; ** significance al 5%; *significance al 10%.

Source: Compilation based on SPSS results

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