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# MANAGING THE EMPLOYEE LIFE CYCLE THROUGH THE INTEGRATION OF MINDFULNESS, PSYCHOLOGICAL SAFETY, AND WORK-LIFE BALANCE PRACTICES

**Elizabeth McBride, Middle Tennessee State University**

## ABSTRACT

*To combat the active disengagement experienced by employees, managers need to relearn what it means to manage the employee life cycle. Implementing mindfulness, psychological safety, and work-life balance practices are all activities that improve employee engagement thus maintaining or increasing employee performance. This literature review aims to connect the historical research regarding employee life cycle management and the practices around mindfulness, psychological safety, and work-life balance. This review will then be interpreted into a practical guide for managers to review and implement strategic changes within their activities. Mindfulness, psychological safety, and work-life balance practices were found to impact employee performance within the employee life cycle positively. Each concept can be integrated within each of the phases of the employee life cycle: inflow, internal flow, and outflow. Some best practices include, but are not limited to: mindful meeting management, one-on-one meetings, and flexible work schedules.*

**Key Words**: *Employee Life Cycle, Mindfulness, Psychological Safety, Work-life Balance, Employee Performance*

## INTRODUCTION

It is not news to anyone that the pandemic thrust managers into a whole new world of managing excessive employee burnout and maintaining high productivity, all while the country faces a once-in-a-lifetime scenario every other week. Even for the most level-headed employees, it is still a lot to process. No matter what the world is up against, we still have to show up for our employees.

This study seeks to understand three key concepts concerning the management of the employee life cycle so that managers can continue to successfully support their employees. First, this review seeks to show that manager mindfulness has a positive impact on employee performance in each phase of the employee life cycle. The second concept in review is psychological safety and its positive impact on employee performance within each phase of the employee life cycle. Finally, confirmation that work-life balance has a positive impact on employee performance within the phases of the employee life cycle is also sought after.

## Purpose of the Research

This will be a guide to help managers, who have the leading impact on employee experience, by giving them an understanding of how employees differ in each stage of their employment cycle and how to ensure they have an engaging experience within each phase. There are a few new, but impactful, concepts that not all managers have integrated into their management philosophy yet; mindfulness, psychological safety, and work-life balance. Introducing these important concepts and giving a real-life application guide to managers may be the last piece of the puzzle that they were looking for regarding employee experience, worker retention, and productivity.

# LITERATURE REVIEW

## Employee Life Cycle

Beer, Spector, Lawrence, Mills, and Walton (1984) reviewed the flow of human resources and how to effectively manage each phase, this is the employee life cycle. The authors found that the management of the employee life cycle impacts employee commitment, employee competence, organizational adaptation, culture, and interdependence. This impact shows the importance of intentional decision-making on how each phase of the employment life cycle will be managed. This intentionality is what makes for strategic management of the employee life cycle.

Inamdar and Abhi (2020) explored human resources analytics within the employee life cycle to measure the impact on business performance. The authors found that human resources analytics are crucial to measuring and improving company performance through analysis of key indicators of successful company performance. The authors recognized these company performance areas impacted by strategic human resources practices as: productivity, profitability, and organizational effectiveness. The key indicators for these strategic areas focus on achieving business goals that contribute to financial outcomes such as reducing turnover cost, maximizing revenue, and avoiding the cost of penalties, according to the authors. Inamdar and Abhi recognized the significant quantifiable activities in the employee life cycle as: recruitment; learning and development; performance management; and employee engagement.

The third phase listed, performance management, is where tracking performance metrics is the key to understanding how an employee is performing, stated the authors. Inamdar and Abhi specified the three measurements for performance are quality, quantity, and efficiency. These areas translate into direct measurements of the number of errors, net promoter score, revenue per employee, absenteeism rate, and overtime per employee. Inamdar and Abhi identified that a highly engaged employee base has the potential to increase productivity, innovation, performance, and retention. In their review, the authors found that a five-point increase in employee attitude will increase customer satisfaction by 1.3 points thus improving revenue by .5%. The review Inamdar and Abhi conducted concluded that work-life balance, benefits, work environment, and colleague relationships are a few factors that impact employee attitudes.

Heinänen (2022) reviewed the five different elements of the employee value proposition along each of the phases of the employee life cycle in conjunction with the employee life cycle activities. Supervisors should invest time in the engagement phase to clarify responsibilities, guide employees, and lift team morale, shared the author. They should also work to facilitate good colleague relationships, team environment, flexibility, and understanding of personal and professional lives of their employees. This in turn facilitates a psychologically safe climate which is shared to increase employee engagement. Heinänen specified that having a bad supervisor, unclear priorities, and organizational pressure all harm an employee's level of engagement. Heinänen concluded that the engagement activity is the most critical point in the employee life cycle.

Gladka, Ferdorova, and Dohadailo (2022) explained the crucial challenge that organizations face is the cost of turnover, much of which is preventable. Employee life cycle management is a crucial piece to overcoming much of this preventable turnover, according to the authors. Gladka, Ferdorova and Dohadailo concluded that the employee life cycle begins at the point in which the interaction originates, which is as early as employee attraction. It is for this reason that the authors enforced the idea that activities that promote employer attractiveness, or the employee value proposition, are essential in recruiting and retaining talent throughout the employee life cycle.

**Mindfulness**

Reb, Chaturvedi, Narayanan, and Kudesia (2019) looked to determine that leadership mindfulness is positively associated with employee performance through the increased quality of leader-member exchanges, the reduction in stress levels, and an increase of the employee's interpersonal justice perceptions. The authors found that the higher level of mindfulness in the leader resulted in the perception of a higher quality relationship from the employee's perspective. This in turn generated higher levels of employee performance. The authors found that interventions, such as meditation, do increase the mindfulness of leaders, even in the context of the workplace. They concluded that this would result in a wide range of employee benefits for both physical and mental well-being, better colleague relationships, and higher levels of employee performance.

With a positive impact coming from leadership and employees, there is then the question of what the impact of mindfulness activities has on the multiple levels in an organization. Shabaz and Parker (2022) reviewed a comprehensive list of research regarding mindfulness in the workplace and the outcomes that were found as a result of mindfulness behaviors and activities. In this review the authors explained the impact of mindfulness in three different dimensions - interventions, state, and trait. Each type of mindfulness has its own explanation, as outlined in Table 1.

**Table 1**
*Dimensions of Mindfulness*

| Dimension | Definition |
|---|---|
| State Mindfulness | The level of mindfulness one experiences internally |
| Trait Mindfulness | The interpersonal level of mindfulness experienced by others |
| Mindfulness as an Intervention | The practice of mindfulness through specific activities |

*Note.* Adapted from "Workplace mindfulness: An integrative review of antecedents, mediators, and moderators," by W. Shabaz, & J. Parker, 2022, *Human Resources Management Review,* p. 1-14. Copyright 2021 by Elsevier Inc.

They shared that mindfulness impacts work-life balance, job satisfaction, employee well-being, and team member exchanges on the individual level. This level is also impacted by a decrease in turnover intention, work-related stress, and burnout. Shabaz and Parker also identified that mindfulness can impact the organization at large in the areas of job performance, employee work engagement, task performance, subordinate performance, and the quality of leader and employee relationships. The authors found positive results in the team mindfulness activities as the mutual understanding and practice of mindfulness positively support the relationship between each team member's ability to be mindful and their work engagement. With Shabaz and Parker's introduction to organization mindfulness the aim is to now further explore these broader initiatives and their impact on employee performance.

This led to findings from Bonde, Mikkelsen, Fjorback, and Juul (2023), who worked to investigate the impact of organization-level mindfulness-based interventions on the workplace. The study used a series of interventions: a mandatory two-hour introduction training regarding mental health and mindfulness for all levels of employees; a self-elected 10-week remote mindfulness-based stress reduction program; a training on expanding mindfulness practices for select employees and managers. The authors found that company-wide involvement in organizational-level mindfulness-based interventions may positively impact colleague relationships in the workplace, specifically by connecting social capital and psychological safety between colleagues. Psychological safety between colleagues increased after the implementation of mindfulness interventions, even within the management level of the organization. Bonde, Mikkelsen, Fjorback, and Juul found that mindfulness practices within the workplace can expand beyond individual improvement and allow for an improved work climate as a whole.

**Psychological Safety**

Carmeli, Brueller, and Dutton (2009) defined psychological safety as the feeling of being able to "show and employ oneself without fear of negative consequences to self-image, status, or career" (p. 82). The authors specified that this is an important factor within relationships that encourage learning behaviors within organizational settings. The authors detailed that these relationships contain the element of tensility, where conflict doesn't break the relationship, thus creating secure attachments in the workplace. In addition to tensility, the authors explained that high-quality relationships have connectivity, which measures the degree of openness of the parties to be open to new ways, thoughts, or ideas without fear of personal impact. Carmeli, Brueller, and Dutton concluded that connectivity within a relationship is an element that drives psychological safety.

The authors determined that the following consequences are a result of psychological safety within high-quality relationships: positive regard, the belief that others know or are respected by the person or people no matter the duration of their relationship; mutuality, the mutual level of full engagement and participation in the relationship resulting in greater mutual empathy. The authors also found that psychological safety is positively associated with learning behaviors in the workplace as it is developed through the lack of fear surrounding judgment when receiving feedback from others. The authors encouraged managers to implement structures that create high-quality relationships. To effectively implement these structures, the authors explained the five practices to facilitate and reinforce these high-quality relationships: selecting employees on the basis of relational skills; participatory selection processes; relational socialization practices; rewarding the use of relational skills; and using relational meeting practices (p.93). Carmeli, Brueller, and Dutton emphasized the importance that leaders model these behaviors for others as well, given leadership behaviors can directly and indirectly impact learning behaviors within an organization.

Edmondson and Lei (2014) deepened the understanding of psychological safety by examining the history and future of the concept. The authors shared that psychological safety explains the awareness of potential results in taking interpersonal risks in certain environments, such as one's place of employment. Edmondson and Lei identified three levels of psychological safety research: individual, organizational, and group. In their review, the authors found three key results. First, psychological safety consistently plays a role in aiding high performance, especially in uncertain, creative, or collaborative environments. Second, they found that psychological safety is vital to enhancing learning within organizations as a psychologically safe climate can alleviate the interpersonal threats present in learning structures. Finally, they found that employees who perceive greater levels of psychological safety are more likely to communicate upwards.

In her book, *The Fearless Organization*, Edmondson (2019) emphasized that psychological safety is important in facilitating an environment conducive to learning, as psychological safety is in part the absence of fear. The author made it very clear that psychological safety is not being nice, a personal trait, trust, or lowering one's expectations of others; instead, it is the experience of feeling able to communicate candidly in an environment rooted in respect. Edmondson clarified that high psychological safety paired with a high-performance standard drives learning and performance. Edmondson offered a straightforward process to create an environment that encourages the necessary candor to develop psychological safety: setting the stage; inviting participation; and responding productively.

**Table 2**
*The Leader's Tool Kit for Building Psychological Safety*

| Category | Setting the Stage | Inviting Participation | Responding Productively |
|---|---|---|---|
| **Leadership tasks** | **Frame the Work**<br>▪ Set Expectations about failure, uncertainty, and interdependence to clarify the need for voice<br>**Emphasize Purpose**<br>▪ Identify what's at stake, why it matters, and for whom | **Demonstrate Situational Humility**<br>▪ Acknowledge gaps<br>**Practice Inquiry**<br>▪ Ask good questions<br>▪ Model intense listening<br>**Set up Structures and Processes**<br>▪ Create forums for input<br>▪ Provide guidelines for discussion | **Express Appreciation**<br>▪ Listen<br>▪ Acknowledge and thank<br>**Destigmatize Failure**<br>▪ Look forward<br>▪ Offer help<br>▪ Discuss, consider, and brainstorm next steps<br>**Sanction Clear Violations** |
| **Accomplishes** | Shared expectations and meaning | Confidence that voice is welcome | Orientation toward continuous learning |

*Note.* From "The fearless organization: creating psychological safety in the workplace for learning, innovation, and growth," by A. C. Edmondson, 2019. Copyright 2019 by John Wiley & Sons, Inc.

Psychological safety creates an environment where employees feel safe to speak up for what they need, often times they speak up for their personal needs to balance the responsibilities between their professional and personal lives. This drives the exploration of work-life balance and its impact on employee performance.

## Work Life Balance

Haider, Jabeen, and Ahmad (2018) evaluated the relationship between work-life balance and psychological well-being and its impact on employee job performance. The authors found that psychological well-being is a facilitator of work-life balance and job performance. Their findings suggested that company leaders must recognize the significant impact of work-life balance on employee performance, and should implement psychological well-being initiatives to do so. Haider, Jabeen, and Ahmad shared that managers should support interactions that generate a culture of respect, fairness, and trust. On the executive level, the authors explained that leaders must invest time and effort into building this culture of support. In summary, the entire organization must be in support of work-life balance initiatives for them to have the greatest level of impact on employee job performance. Interactions of respect, fairness, and trust create a foundation for work-life balance to exist, however, these interactions may not fully prevent an imbalance from occurring unless an organization implements structured benefits to systemically support work-life balance.

With Bataineh's (2019) definition of work-life balance as the amount of available time for an employee to split between their personal and professional lives, the author quickly emphasized that an imbalance between these two priorities creates stress and negative work attitudes, even leading to burnout. Similar to the other studies, this author found that failure to support work-life balance resulted in absenteeism, low employee performance, and turnover. Bataineh concluded that work-life balance has a positive impact on employee performance. To drive employee performance, the author suggested that organizations must offer viable support to their employees to effectively manage their personal and professional roles. If organizations fail to do this, they risk increasing turnover, especially with high-potential employees, explained the author. Bataineh advised that the organization address these work-life balance needs of the employee proactively through medical and parental leaves, flexible working hours, and training programs. The author shared this works by empowering employees with the autonomy to decide for themselves what is most suitable for their given situation. This enablement must be institutional and genuine or else the organization risks the underuse of these important benefits.

Wolor, Kurnianti, Zahra, and Martono (2020) expounded that employees tend to refuse to apply work-life balance practices if it is not supported by the company itself. As a result of working long hours, employees deal with life conflicts due to an imbalanced allocation of time towards work. Wolor, Kurnianti, Zahra, and Martono highlighted that this disparity between work and personal life can cause depression and poor performance within the organization. By implementing work-life balance policies, the authors concluded that the organization can expect higher rates of retention, greater job satisfaction, sense of belonging, organizational commitment, employee performance, and organizational productivity. Wolor, Kurnianti, Zahra, and Martono advised the following formal strategic implementation for work-life balance policy: flexible working time; telecommuting; reduction in work week; implementing shift work structures; leave programs; self-management systems. To further support these formal organization-implemented strategies, managers need to have the authority to reduce or deprioritize an employee's workload to decrease work-related stress that is unnecessary for the success of the employee and the organization.

Tamunomiebi and Oyibo (2020) defined their understanding of work-life balance as the boundary between work and family functions. In their paper, they mirrored Wolor, Kurnianti, Zahra, and Martono in their three dimensions of work-life balance: flexible schedules, work leave initiatives, and informal support from the manager. The authors shared that flexible work schedules, childcare, parental leave, and supervisor support are less likely to cause conflicts between work and personal life, create higher levels of job satisfaction, allow lower levels of stress, and increase higher potential for retention. Regarding employee performance, Tamunomiebi and Oyibo identified that work-life balance has been an impactful factor in the improvement of productivity in employees and overall organizational performance. The authors regarded the reluctance of managers to implement flexible arrangements due to the risk of abuse as unfortunate given these proven impacts. They countered this hesitation by sharing that heavy workloads often result in low levels of balance and thus potentially lower organizational commitment and job performance. In addition to these two results, the authors emphasized that employee stress also increases, which is proven to negatively impact employee life quality. Tamunomiebi and Oyibo recommended that organizations engrain flexibility into their culture through the implementation of policies and practices that support work-life balance.

Worlor, Solikhah, Fidhyallah, and Lestari (2020) sought to understand the effectiveness of e-training, e-leadership, and work-life balance on employee performance. The authors explain the four key measurements of employee performance as quality, quantity, reliability in the implementation of tasks, and attitude. Worlor, Solikhah, Fidhyallah, and Lestari summarized work-life balance as the distribution of time an individual spends between work and personal life and measured by achievement and happiness. The authors found in their study that there is sufficient evidence that work-life balance has a positive effect on employee performance through the reduction of stress and also results in higher job satisfaction. The authors warned of the negative effects of imbalance such as high absenteeism, decreased productivity, and decreased performance.

## DISCUSSION

### Employee Life Cycle

The management of each phase within the employee life cycle was found to have a significant impact on the performance of an employee (Beer, Spector, Lawrence, Mills, & Walton, 1984). The goal of strategic management of the employee life cycle is to maintain a workforce that performs highly. Managing the employee life cycle has quantifiable business impacts on employee retention and tenure. The cost of turnover plays an impactful role in an organization’s bottom and top lines. The employee life cycle plays a significant role in the turnover rates that an organization faces. Mismanagement can increase employee turnover, negatively impacting the organization through reduced productivity and profitability (Gladka, Fedorova, & Dohadailo, 2022). It is a company-wide initiative to create an organization that effectively manages the employee life cycle (Beer, Spector, Lawrence, Mills, & Walton, 1984). Effective strategic management of the employee life cycle can increase employee engagement, which in turn can result in higher customer satisfaction (Inamdar & Abhi, 2020). Key ways to strategically manage the employee life cycle are to implement work-life balance structures, better benefits, improve the work environment, and strengthen colleague relationships across the organization as each impacts an employee’s attitude (Inamdar & Abhi, 2020). To improve colleague relationships the implementation of mindfulness and psychological safety are each found to result in net positive increases in these relationships thus increasing employee performance. A high-performing work environment is created through the implementation of psychological safety. Finally, employee performance can be improved through the introduction of work-life balance practices to allow for the proper management of professional and personal priorities for every employee.

## Mindfulness

Mindfulness is seen in three different dimensions: trait, state, and intervention (Shahbaz & Parker, 2022). Mindfulness can positively impact employee performance in all three dimensions (Shahbaz & Parker, 2022). In addition to the different dimensions, mindfulness can impact multiple levels of an organization: individual, team, and organization-wide (Shahbaz & Parker, 2022). On the individual level, mindfulness can increase work-life balance, job satisfaction, employee well-being, and team member exchanges while decreasing turnover intention, work-related stress, and burnout. Organizationally, mindfulness can positively impact job performance, employee work engagement, task performance, subordinate performance, and the quality of leader and employee relationships (Shahbaz & Parker, 2022).

Trait mindfulness resulting in manager presence has a positive impact on an employee's perception of interpersonal justice (Zaliz, Prochazka, & Vaculik, 2019). This increases employee engagement, job satisfaction, organizational commitment, and job performance (Zaliz, Prochazka, & Vaculik, 2019). Leadership mindfulness is also positively associated with employee performance through the increased employee perception of a higher-quality relationship with their manager (Reb, Chaturvedi, Narayanan, & Kudesia, 2019). When looking for future managers and leaders, organizations should seek out those who express early signs of mindfulness qualities and reactions to get the organization a step ahead in improving employee performance, even before implementing mindfulness interventions.

Mindfulness practices as an intervention improve task effectiveness, productivity, and efficiency (Bernárdez, Durán, Parejo, Juristo, & Ruiz-Cortés, 2022). Short mindfulness workshops paired with additional mindfulness resources to continue the practices are the most effective path to increasing the impact of one's mindfulness on one's work product (Bernárdez, Durán, Parejo, Juristo, & Ruiz-Cortés, 2022). Organizations will benefit from both organized training and continuous mindfulness practice for their managers (Reb, Chaturvedi, Narayanan, & Kudesia, 2019). Organization-level mindfulness interventions positively impact interpersonal relationships at work between peers. This is done through the enhancement of social capital and psychological safety in the workplace (Bonde, Mikkelsen, Fjorback, & Juul, 2023). Introducing company-wide mindfulness training and regular continuous education in mindfulness practices can improve both the individual employee and the organizational climate as a whole (Bonde, Mikkelsen, Fjorback, & Juul, 2023). Improving employee performance through interpersonal relationships and the organizational climate is not only done through the application of mindfulness interventions but also the intentional creation of a psychologically safe work environment.

## Psychological Safety

Psychological safety aids high performance, especially in uncertain, creative, and/or collaborative organizations and teams (Edmondson & Lei, 2014). This high performance is accomplished as psychological safety facilitates an environment that supports learning behaviors, especially when paired with performance standards (Edmondson, 2019). Psychological safety plays a mediating role in increasing learning in organizations as it alleviates the fear of failure or interpersonal risk within the learning process (Carmeli, Brueller, & Dutton, 2009; Edmondson & Lei, 2014).

Psychological safety also acts as a mediator in relationship quality (Carmeli, Brueller, & Dutton, 2009). This strengthened relationship is built on a deeper understanding of one another due to the ability to open up without interpersonal consequences (Carmeli, Brueller, & Dutton, 2009). With psychological safety, conflict doesn't break the relationship through the creation of tensility. In addition to tensility, it increases the degree of openness of the individual who experiences this safety (Carmeli, Brueller, & Dutton, 2009). This results in higher quality relationships within an organization from an increase in positive regard and mutuality (Carmeli, Brueller, & Dutton, 2009). This degree of openness also increases the likelihood of upward communication that generates organization-wide improvements such as innovation (Edmondson, 2019; Edmondson & Lei, 2014). High levels of psychological safety produce higher levels of productive communication and increased safety. (Edmondson, 2019).

There are three key steps to creating a climate of psychological safety: setting up the foundation, requesting participation in candor, and productive responses to candor (Edmondson, 2019). To set the foundation for psychological safety, managers need to not fear or punish failure, but instead celebrate it (Edmondson, 2019). This allows employees the freedom to make healthy mistakes, which they learn from rather than are shamed for (Edmondson, 2019). Another pre-requisite for a psychologically safe environment is the growth mindset; this is a foundational skill that allows for true candor to safely occur throughout the entire organization (Edmondson, 2019). A growth mindset should be identified in new candidates and trained in existing employees (Edmondson, 2019).

Once the foundation is set, managers need to ask key questions that empower and invite new perspectives (Edmondson, 2019). By allowing diverse perspectives, organizations benefit from new solutions that they have yet to discover (Edmondson, 2019). These new ideas need to be celebrated, not just through verbal recognition, but through internal structures that facilitate this type of communication (Edmondson, 2019).

Finally, managers need to continuously reinforce psychological safety by giving productive responses that drive momentum toward an objective or solution (Edmondson, 2019). Managers must model the behaviors that lead to high-quality relationships and psychological safety as this does impact the employee's behavior significantly (Carmeli, Brueller, & Dutton, 2009). Managers need to proactively cultivate a climate of psychological safety through intentional consistent communication company-wide (Edmondson & Lei, 2014).

The entire organization must be on the same page to intentionally communicate across all departments and teams in a way that promotes psychological safety (Edmondson & Lei, 2014). Managers need to show employees that they truly value speaking up and receiving feedback, especially upward feedback (Edmondson & Lei, 2014). They should achieve this through rewarding it and being transparent with their teams (Edmondson & Lei, 2014). From an organizational lens, the business vision, strategy, and goals must all align with a psychologically safe environment to not create a paradoxical environment where leaders verbally support psychological safety, but the vision, strategy, and goals rely on a psychologically unsafe environment to succeed (Edmondson & Lei, 2014). As a psychologically safe work climate is created and reinforced, requests from employees to improve the balance between their professional and personal priorities may increase. Fortunately, the fulfillment of these requests for balance also improves employee performance.

**Work-Life Balance**

Work-life balance has a positive impact on employee behavior, attitudes, and performance (Wolor, Kurnianti, Zahra, & Martono, 2020). This results in higher retention rates, increased job satisfaction (Tamunomiebi & Oyibo, 2020; Wolor, Kurnianti, Zahra & Martono, 2020), as well as a greater sense of belonging, higher levels of organizational commitment (Wolor, Kurnianti, Zahra, & Martono, 2020). Work-life balance also leads to lower levels of stress (Tamunomiebi & Oyibo, 2020). These results all have a significant impact on employee productivity and overall organizational performance (Tamunomiebi & Oyibo, 2020; Wolor, Kurnianti, Zahra & Martono, 2020). Work-life balance improves employee performance through the reduction in stress levels and through the resulting increase in job satisfaction (Tamunomiebi & Oyibo, 2020; Wolor, Solikhah, Fidhyallah, & Lestari, 2020). While a lot of research focuses on the Millennial generation, both younger and older workers desire flexibility in the way they work (Bataineh, 2019).

There are several impactful ways to implement work-life balance benefits for your employees (Wolor, Kurnianti, Zahra, & Martono, 2020). Each one falls under one of the three dimensions of developing work-life balance: flexible schedules, leave programs, and informal manager support (Tamunomiebi & Oyibo, 2020). The first dimension to develop work-life balance is to create flexible work times. Allowing your employees to work when they are the most productive allows them to give their full effort during the time in which they are online. It also allows them the flexibility to effectively manage their non-work-related responsibilities in the time it is necessary. It may not be conducive to allow any and all hours of work, but working to create a range of acceptable work hours allows appropriate boundaries for your employee to work within to ensure that they maximize their productivity. This also maximizes their impact on the organization while still being able to effectively manage their non-work responsibilities. Similar to flexible work times, managers can offer reductions in work hours as a whole (Wolor, Kurnianti, Zahra, & Martono, 2020). Reduced schedules in the form of part-time or hourly work may allow employees to still obtain the necessary benefits, such as insurance, while allowing for the time flexibility they need to effectively balance their responsibilities outside of the workplace. With this often comes a reduction in pay, equal to the specific reduction in work time. To avoid the need to shorten work hours, employers can offer telecommuting or remote work to allow for a naturally time-saving work structure that removes commute time and cost burden from the employee (Wolor, Kurnianti, Zahra, & Martono, 2020). In time alone, this gives employees more flexibility to show up for their personal responsibilities without the worry of commute time.

The second method to integrate work-life balance focuses on larger or longer-term personal responsibilities. Employers should offer leave programs that allow employees to take adequate time to responsibly show up for their personal lives, such as parental leave, bereavement leave, religious leave, and sabbaticals (Wolor, Kurnianti, Zahra, & Martono, 2020). Employers should work to engrain leave programs into the organizational structure to create an environment conducive to employees' ability to establish work-life balance (Tamunomiebi & Oyibo, 2020). Once these structures are in place, it is important that managers continue to uphold them and the necessary supportive interactions between employees.

Finally, managers should continuously reinforce this environment by supporting and upholding these work-life balance structures (Tamunomiebi & Oyibo, 2020). They should actively embolden their employees to participate and model appropriate behavior that uplifts work-life balance (Tamunomiebi & Oyibo, 2020). Managers do this effectively by supporting interactions that create respect, fairness, and trust within the organization when implementing work-life balance solutions (Haider, Jabeen, & Ahmad, 2018). The organization as a whole and each team should mutually respect each other's boundaries for work-life balance for these solutions to have the highest level of impact on job performance (Haider, Jabeen, & Ahmad, 2018).

With each of these opportunities for flexibility within the workplace, employers should create guidelines and regulations to reduce the misuse of these benefits (Wolor, Kurnianti, Zahra, & Martono, 2020). Clearly communicating the boundaries in which employees have control over their work is an important way to reinforce the value offered by the employer (Wolor, Kurnianti, Zahra, & Martono, 2020). Ultimately, offering autonomy for employees to make the best decisions for what works best for themselves gives the employee the greatest sense of work-life balance (Bataineh, 2019).

### Integration of Concepts

Mindfulness practices, psychological safety, and work-life balance all have positive impacts on employee performance. In all three phases of the employee life cycle, one can look to these three concepts as foundational points of performance improvement. With this integration of the three concepts into the employee life cycle, there were key areas of incorporation observed for the inflow, internal flow, and outflow phases.

## INFLOW PHASE

The inflow phase of the employee life cycle consists of recruiting, hiring, and onboarding (Heinänen, 2022). To effectively manage the inflow stage of the employee life cycle, managers need to be adequately trained to hire effectively, as recruiting effectiveness has a significant impact on the organization's success as a whole (Beer, Spector, Lawrence, Mills, & Walton, 1984). This inflow phase is what shapes the organization into its workforce and culture. If recruiting fails, it could cause the organization to fail. To obtain better candidates in the recruiting activity, organizations need to offer effective external communication channels to familiarize the candidate with the organization (Gladka, Fedorova, & Dohadailo, 2022). Starting off the candidate experience with transparent communication sets the foundation for a psychologically safe recruiting experience, allowing the candidates to take more interpersonal risks through self-exposure. This allows the potential employer to better understand the candidate and make stronger selection decisions.

To manage this part of the inflow phase, employers should strategize from the perspective of the candidate experience from first touch to application as it is vital to attracting top talent who are going to be more selective in their application decisions. Correspondingly, employers also need to invest in IT tools that allow candidates to easily apply to their open positions (Gladka, Fedorova, & Dohadailo, 2022). A progressive, but valuable, intervention would be to add a mentorship program and coaching sessions for potential employees. These most often show up as partnerships with local universities. Mentors should be selected for their qualities and ability to be mindful towards others as this will create a positive experience for the candidate, as the mentor has higher levels of presence in their interpersonal communications than those who do not express mindfulness traits. This mentorship program also sets the stage for the candidate as they get a glimpse of the psychologically safe environment that the organization works to reinforce throughout every interaction.

As the organization focuses on the external candidate experience, they should also look inward to help managers identify appropriate assessment criteria for their organization as a whole and then into each job or position type (Gladka, Fedorova, & Dohadailo, 2022). To reinforce a climate of psychological safety, hiring managers should assess candidates for growth mindset traits and behaviors. As for mindfulness, they should look to ask behavioral questions that diagnose one's mindfulness ability. Finally, it is imperative that candidates show high levels of respect and trust for the work-life balance institutions, as well as their future colleagues, to ensure work-life balance is further perpetuated as the workforce adjusts over time. Congruent to the internal focus on assessment criteria, hiring managers should also be clear on their particular value proposition and how that stands out from the competition (Heinänen, 2022). Once it is determined, it should be effectively communicated, not just in the inflow phase, but throughout all phases.

Effective onboarding is the first major step to producing engaged employees. Onboarding is a very impactful impression on a new employee and sets them up for either disengagement or engagement depending on how it is managed (Heinänen, 2022). Implementing mindfulness, psychological safety, and work-life balance can all improve the onboarding experience for a new employee to create a foundation for high performance from the beginning of the employee life cycle. Manager mindfulness sets interpersonal relationships up for higher levels of communication, leading to better job performance and employee work engagement (Zaliz, Prochazka, & Vaculik, 2019). Mindfulness in managers also reinforces the climate of psychological safety that is foundational to creating high-performing employees. Ensuring that new employees feel psychologically safe during onboarding is crucial as this activity is filled with learning behaviors where new hires will inevitably make mistakes (Carmeli, Brueller, & Dutton, 2009). Psychologically safe work climates allow them the freedom to make these inevitable mistakes without fear of consequences. Finally, work-life balance structures should be communicated and implemented early in the onboarding activity to ensure new employees understand how to operate within these structures. Reinforcing work-life balance early also sets up new employees to have higher levels of respect for their colleagues as they utilize work-life balance structures as well (Haider, Jabeen, & Ahmad, 2018). As new employees move into the internal flow phase, there is an ever-increasing need to maintain mindfulness practices, a psychologically safe climate, and work-life balance structures.

**Table 3**
**RECRUITING AND SELECTION IMPROVEMENTS**
**Attraction (Inflow)**

| Practice | Concept Reinforced | Outcome |
|---|---|---|
| Effective external communication channels to familiarize candidates with the organization | Psychological Safety | Transparent communication is more common, creating a stronger connection between candidates and the employer |
| Hiring manager training on effective interviewing practices | Mindfulness | Hiring manager establishes a foundational awareness of the candidate experience and how that impacts the quality of their workforce |
| Identify appropriate assessment criteria | Mindfulness | Interviewers are more present as they are assessing specific criteria for new hires |
| Mentorship programs and coaching sessions for potential employees | Psychological Safety | Psychological safety is demonstrated with candidates to further attract them to the organization |
| Seek out growth mindset and high levels of respect in potential candidates | Psychological Safety | Higher levels of psychological safety are reinforced as new employees enter the workforce |

*Note.* Practices and outcomes adapted from “Development of Conceptual Bases of the Employee Life Cycle within an Organization,” by O. Gladka, V. Fedorova, Y. Dohadailo, 2022, *Business: Theory and Practice, 23*(1), p. 39-52 (https://doi.org/10.3846/btp.2022.13510). Copyright 2022 by the Author(s). Employee life cycle phase adapted from “Managing Human Assets,” by M. Beer, B. Spector, P. R. Lawrence, D. Q. Mills, R. E. Walton, 1984. Copyright 1984 by The Free Press.

## INTERNAL FLOW PHASE

In the internal flow phase of the employee life cycle there are the following activities: engagement, development, and retention. Mindfulness, psychological safety, and work-life balance each impact the success of all three of these activities (Edmondson & Lei, 2014; Shahbaz & Parker, 2022; Tamunomiebi & Oyibo, 2020; Wolor, Kurnianti, Zahra & Martono, 2020). Each of these concepts works to benefit employee engagement, as it is the most critical activity in an employee’s life cycle as it impacts whether they will decide to stay or to leave (Heinänen, 2022). Several discoveries were uncovered that would allow for the successful application of the three concepts in question to the internal flow phase of the employee life cycle.

First and foremost, employers should supply comfortable work conditions that allow employees to do their best work. This will require some flexibility on the employer's part to ensure their employees feel this comfort (Gladka, Fedorova, & Dohadailo, 2022). These environmental conditions allow the employee to show up without hesitation to do their best work. Oftentimes this manifests itself in flexible work schedules or remote working arrangements. Each of these successfully reap organizational benefits, such as increased employee engagement and work performance. Next, they should implement as many opportunities for feedback from employees as possible; these can range from upward performance reviews to software that conducts anonymous surveys. Surveys offer a simple solution to generating and supporting candid employee input. Surveys alone do not create the complete sense of participation that employees are seeking. In addition to feedback tools, the employer should provide effective internal communication channels that allow for effective company-wide updates (Gladka, Fedorova, & Dohadailo, 2022). Surveys paired with effective company-wide communications create the necessary input and response process to reinforce psychological safety in an organization. This creates an undeniable safe space for employees to provide their candid feedback.

**Table 4**
**EMPLOYEE ENGAGEMENT IMPROVEMENTS**
**Retention (Internal Flow)**

| Practice | Concept(s) | Outcome |
|---|---|---|
| Comfortable work environment through flexible scheduling and remote work | Work-Life Balance | Creates a work-structure that is conducive to high employee performance |
| Provide feedback tools | Psychological Safety | Candid feedback from employees is received |
| Effective internal communication channels | Psychological Safety | Candid feedback from employees is responded to in a reinforcing manner |
| Online anonymous surveys | Psychological Safety | An environment of safety is created to allow for fully transparent input from employees |
| Offer psychological counseling and support | Mindfulness; Psychological Safety | Reduce the risk for work-related psychological issues such as burnout |
| Conflict resolution training | Psychological Safety | Reduces the fear of social consequences from interpersonal conflict |
| Offer autonomy for employee career development | Work-life Balance | Employees are able to grow at a pace that is particularly comfortable for them, increasing their engagement in the process |

*Note.* Practices and outcomes adapted from "Development of Conceptual Bases of the Employee Life Cycle within an Organization," by O. Gladka, V. Fedorova, Y. Dohadailo, 2022, *Business: Theory and Practice, 23*(1), p. 39-52 (https://doi.org/10.3846/btp.2022.13510). Copyright 2022 by the Author(s). Employee life cycle phase adapted from "Managing Human Assets," by M. Beer, B. Spector, P. R. Lawrence, D. Q. Mills, R. E. Walton, 1984. Copyright 1984 by The Free Press.

Understanding that engagement, development, and retention can be hindered by a poor mental state, such as burnout, organizations should also offer psychological support to their employees. This can be done in a variety of ways, such as extending an Employee Assistance Program to offer counseling and coaching, creating work guidelines that support the prevention of work-related psychological health issues, and training employees on how to avoid the risk of burnout and mental health issues (Gladka, Fedorova, & Dohadailo, 2022). Employee relationships are impactful on one's psychological health, so creating guidelines and training on how to manage conflict, when it inevitably arises, helps further support an employee's mental well-being, through the strengthening of their negotiation skills and relaxation practices (Gladka, Fedorova, & Dohadailo, 2022). The employees' psychological health is improved through the creation of tensility within their colleague relationships.

There are several tools for employee development within the employee life cycle that drive performance (Beer, Spector, Lawrence, Mills, & Walton, 1984). Three key tools to improve employee performance through the implementation of mindfulness, psychological safety, and work-life balance from this list were coaching and counseling, education and training, and supervisory-subordinate relations. Mindfulness creates a stronger interpersonal relationship between the manager and employees, creating higher levels of job satisfaction, engagement in the development process, and job performance. These results further drive the climate of psychological safety, on an interpersonal and group level, as the mindfulness expressed by a manager reinforces a climate that celebrates learning behaviors such as risk-taking, transparent candor, and upward communication. Regarding work-life balance, managers should seek to give autonomy to their employees to drive their development at the pace of their preference (Bataineh, 2019). Personal priorities can hinder an employee's ability to further develop their professional goals, so managers should support them by coaching employees on how to balance their continuous development efforts while maintaining balance in their differing responsibilities.

## OUTFLOW PHASE

The movement of employees out of the organization, whether voluntary or involuntary, should be managed in accordance with the overall company strategy (Beer, Spector, Lawrence, Mills, & Walton, 1984). Organizations that prioritize mindfulness, psychological safety, and work-life balance should include them in their offboarding conduct as well to ensure a consistent and desirable experience even after termination.

Employee exit interviews should be conducted to strengthen the employee value proposition, not for those leaving, but for the employees who stay with the organization (Heinänen, 2022). Exit interviews should integrate the three concepts of mindfulness, psychological safety, and work-life balance. Mindfulness of the manager who conducts the exit interview is crucial as the exiting employee needs to experience presence to create an environment conducive to psychological safety. Psychological safety is the most important concept to integrate into exit interviews, as it allows the exiting employee the social capacity to share their transparent feedback regarding their experience with an employer. Finally, work-life balance concepts should continue to be applied throughout the outflow phase. Continued flexibility in work hours as the exiting employee is wrapping up their work is essential. Respecting their time through their last day reflects the value of work-life balance not only to the exiting employee but the remaining employees.

## CONCLUSION

Management of the employee life cycle phases can make or break an employee's performance. Therefore, employers must take care to be intentional in their practices within each of the three phases of the employee life cycle: inflow, internal flow, and outflow. Manager mindfulness has a proven positive impact on employee performance in each phase of the employee life cycle as it builds strong levels of interpersonal relationships that set the stage for the creation of a psychologically safe environment. A climate of psychological safety is key in driving positive improvements to employee performance, as well as organizational performance, as it removes the interpersonal fears that hinder learning behaviors. Each phase of the employee life cycle can be positively impacted by the effects of a psychologically safe work environment. Finally, work-life balance improves an employee's ability to show up as their best in each phase of the employee life cycle as personal priorities remain respected in all three phases. This respect in turn allows higher levels of engagement from candidates, employees, and even exiting employees.

Strategically managing the employee life cycle by implementing practices of mindfulness, a psychologically safe climate, and work-life balance systems, improves employee performance and engagement. Each of these concepts has supported the increase of employee retention through the reduction of turnover intention. By ignoring these three management concepts, employers risk facing the continuous issues of employee turnover and decreased productivity. Managers should seek ways to implement them on both an interpersonal and enterprise level to ensure maximum positive impact across their team and organization.

This study reviewed historical literature to gain a better understanding of employee life cycle management and its impact on employee performance. The aim to understand the potential influence of mindfulness, psychological safety, and work-life balance on employee performance was also evaluated. First, the study seeks to define each of the main concepts: the employee life cycle, mindfulness, psychological safety, and work-life balance. Next is understanding the implications, if any, each of these have on employee performance. Understanding the outcomes of these three concepts then leads to the examination of the application of these concepts in forms that promote or improve employee performance. From there the study manages to extend the suggested application for managers and employers so that their organizations may reap the benefits of implementing mindfulness, psychological safety, and work-life balance.

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# AN EXPLORATORY STUDY INVESTIGATING WHETHER EMPLOYEES TRUST MANAGEMENT OR THEIR RELIGIOUS LEADERS

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## ABSTRACT

*The purpose of this qualitative exploratory study was to offer organizational leadership recommendations on how to regenerate trust with the workforce. The underpinnings of this study were centered around a single research question: Do individuals who self-proclaim to live by a religious convention place more trust in their workplace manager or religious leader? Workplace trust took a hit during and after the COVID-19 pandemic, as evidenced by the Great Resignation in the Spring of 2021, and continued with the Department of Government Efficiency (DOGE) initiative that was introduced in January 2025, as thousands of employees and federal contractors were laid off because of governmental cutbacks. To gain the insights needed to answer the above research question, this researcher used the online platform SurveyMonkey® Audience to locate and recruit study subjects who met the following criteria: 18 years of age or older, employed full-time for 12 consecutive months, residing in the United States, and having a religious affiliation. Participants were asked to answer a single question about whether they trusted their manager at work or their religious leader and were provided an opportunity to comment on why they felt the way they did. The responses were split down the middle, with 27 indicating their manager and 27 selecting their religious leader. The central theme dealt with ambiguity in trusting workplace leadership in some situations and religious leaders in others, but a less prominent theme regarding transparency was generated. With this study being exploratory, further investigation is encouraged.*

**Keywords**: *Employee spirituality, management, religion, trust, workplace spirituality*

## INTRODUCTION

Workplace trust has taken a hit in the wake of the Great Resignation that began in the Spring of 2021 in response to the COVID-19 pandemic and the Department of Government Efficiency (DOGE) program that took flight in January 2025. Likewise, individuals have historically placed great trust in their religious leaders and spiritual walks. However, the number of people regularly attending church has steadily declined (Jones, 2024; Smith et al., 2025). Previous studies have focused on employee trust and other factors like job satisfaction (e.g., Dahleez & Aboramadan, 2025; Huang et al., 2024) and employee performance (e.g., Keefer & Vlaicu, 2024; Liu et al., 2025). With other studies exploring trust in religious leaders (e.g., Valente & Okulicz-Kozaryn, 2021; Wuthnow, 2022 ), no study has assessed these two areas together. Based on this, the current qualitative exploratory study was centered on a single research question: Do individuals who self-proclaim to live by a religious convention place more trust in their workplace manager or religious leader? By exploring trust from two different aspects of people's lives, the purpose of this study was to offer organizational leadership a more precise direction on reestablishing trust with their workforce to generate a more positive and productive workplace.

In November 2021, a record high of 4.53 million U.S. workers voluntarily left their jobs (Richter, 2022). With the pandemic, many Americans were no longer willing to tolerate unpleasant working conditions, low pay, and an irregular work-life balance as they had during pre-pandemic times (Varshney, 2024). A large sum (63%) of employees who voluntarily left their positions during 2021 indicated low pay and no advancement opportunities as the reasons why (Parker & Horowitz, 2022). Fifty-seven percent resigned because they felt disrespected at work. An additional 18% left due to their employer mandating a COVID-19 vaccine (Parker & Horowitz, 2022).

According to consultant firm Challenger, Gray, and Christmas, Inc., the recent DOGE initiative has resulted in layoffs skyrocketing 205% in March 2025 compared to a year earlier (Challenger Report, 2025). This surge resulted from over 216,000 federal employees and contractors being involuntarily laid off in March of this year. These abovementioned reasons point back to trust. Employees do not trust their employer to provide a more desirable working environment, trust them to be more respectful, trust their employer to increase their pay, or feel like they have job security. Maurer (2025) contends that workplace trust influences an organization's bottom line more than any other factor.

In the United States, 4% of adults identified as atheists in a 2023 survey (Lipka et al., 2024). This number has steadily increased, with 3% being atheists in 2014 and 2% in 2007 (Lipka et al., 2024). Twenty-eight percent of American adults do not affiliate themselves with a particular religion, according to a 2023 Pew Research study (Smith et al., 2024). Out of this group, 47% reported they dislike religious organizations, and 30% stated that a lousy experience with religious people turned them away from religion. An article in the popular faith-based publication Faith Activist explained that trust in religious leaders has been cut in half, with 60% of Christians trusting their church in polls generated in the 1970s and 1980s compared to the more recent figure of 31% (Faith Activist, 2024).

The sections below offer a review of workplace and employee spirituality, and an introduction to trust in a general sense. Followed by describing trust specific to employees and management and then discussing individual trust with religious leaders. The sample population, survey instrument, research methodology, and analysis sections come next. The results of the study are then presented with practice recommendations, the study's limitations, future research recommendations, and a conclusion end the paper.

## Workplace and Employee Spirituality

Although a few papers on spirituality and organizational behavior appeared in the 1970s, it was not until the 1990s that workplace spirituality began to be widely studied (Dik et al., 2024). Because of an increasingly diverse workforce, organizations cannot ignore the connection between spirituality and work (Smudde, 2021). Workplace spirituality is described as "an endeavor to uncover the ultimate purpose of one's work life, to communicate with one's employees and other people who support one's career progress, and to develop a sense of community or harmony among those who share one's company's idealistic values" (Astakoni et al., 2022, p. 622). Workplace spirituality has become a central topic, with increased importance on a healthy work-life balance and a growing concern about insecure environments because of organizational and societal changes (Indradevi, 2020; Syahir et al., 2025).

From an organizational perspective, increased workplace spirituality positively affects employee innovation, which can help organizations be more competitive in a pressurized market (Hunsaker, 2020). Concerning employees, greater workplace spirituality can increase motivation (Wu, 2024), task performance (Zada et al., 2024), job satisfaction (Kumar et al., 2025), and overall happiness (Moghe et al., 2024). Likewise, employees' work lives improve, motivation increases, and staff feel more accepted in the workplace when spirituality is present (Marques et al., 2007; Salem et al., 2023). Pulungan and Martdianty (2023) and Milliman et al. (2003) believe a direct relationship exists between workplace spirituality and staff experiencing higher self-esteem and well-being through serving others.

Although sometimes present, Roof (2015) contends that a religious component does not define employee spirituality. Instead, the desire to find meaning can be considered universal (Salem et al., 2023). Wnuk (2022) explains employee spirituality as believing in a higher power that provides guidance and helps to find meaning in the work being completed. A higher power is explained as a source of encouragement during troublesome or stressful times at work (Wnuk, 2024), which can include God. When employees introduce their spirituality into the workplace, they find their work more purposeful, engaging, and satisfying (Kolodinsky et al., 2008; Kumar et al., 2025; Salem et al., 2023).

Koburtay et al. (2022) found that employees' spiritual values and beliefs in the workplace were important elements for improving their psychological well-being. Nehra (2023) maintains that spiritual employees have an easier time fulfilling their purpose in life, translating to their work being more meaningful creating happiness and intrinsically motivating them. An employee's performance has been found to increase when spiritual values are applied (Jiang et al., 2023; Shifa & Harto, 2024). Likewise, Heller et al. (2025) found that religious employees exhibited more compassion towards their coworkers than non-religious staff across private and non-profit sectors.

## Trust

For trust to occur, an individual must be willing to be vulnerable to another person or entity (Mayer et al., 1995; Schilke et al., 2021). Rousseau et al. (1998) define trust as being willing to "accept risk and vulnerability based upon positive expectations of the intentions or behaviors of another" (p.395). Trust can also be explained as "the extent to which one is willing to ascribe good intentions to and have confidence in the words and actions of other people" (Cook & Wall, 1980, p.39). People place trust in other individuals, businesses, and professional/personal associations or groups. Meagher and Wait (2020) contend that when an individual trusts another person/party, “a belief with an associated probability that the other party will do as they promise” is formed (p.496 ). The concept of trust is a widely studied topic and has been examined by the social sciences (e.g., Viskupič et al., 2022), economics (e.g., Kara & Dheer, 2023), and leadership (e.g., Le & Nguyen, 2023) fields.

Trust can be broken down and examined in many different positions, with generalized trust being one of them. Generalized trust has been viewed as a psychological personality trait, with researchers from sociology and political sciences stating that generalized trust stems from one’s culture (Schilke et al., 2021; Zheng et al., 2023). Uslaner (2018) explains that a person best learns generalized trust from socializing or watching others, as most individuals do not rely on past experiences when deciding if someone is generally trustworthy. A study conducted by Weiss et al. (2021) surveyed 425 participants about various aspects of trust and found that people generally demonstrated high and low levels of trust in their daily interactions. Generalized trust is associated with trusting strangers (Robbins, 2022; Torpe & Lolle, 2011).

The opposite of generalized trust lies particularized trust. With this form of trust, people are familiar with or already have a relationship formed with the individual or situation they are interacting with (Alesina & La Ferrara, 2002; Schilke et al., 2021). This trust can be extended to members of the same ethnic group (Lenard & Miller, 2018). However, particularized trust has been linked to general trust (Glanville & Shi, 2020). Newton et al. (2018) found in their study that “particular trust lays the foundation of an imaginary pyramid of social trust, with trust in the general other at the top” (p.51). Likewise, particularized trust is a strong predictor of generalized trust. As particularized trust increases, so does the probability of trusting a stranger (i.e., generalized trust) (Glanville & Shi, 2020; Zheng et al., 2023).

Trust can also be viewed based on age. Realo and Allik (2026) found a positive relationship between age and trust. In their study, generalized trust increased with age. Brown (2024) found that generalized trust has been steadily declining over the past decade, particularly among younger individuals. Similarly, the study found that older adults rated individuals as more generally trustworthy than younger participants (Brown, 2024). When investigating older adults and exploitation, it was found that older adults have a more difficult time distinguishing between trustworthy and untrustworthy individuals based on facial expressions (Horta et al., 2024). This can lead to older adults being taken advantage of more compared to their younger counterparts when purchasing a service like car maintenance.

## Employee Trust in Management

The amount of trust an employee places in management has been linked to several factors such as commitment (e.g., Wang et al., 2018), employee performance (e.g., Jalali et al., 2023), creativity in the workplace (e.g., Lee et al., 2019), and turnover intentions (e.g., Haridas et al., 2022). Searle and Dietz (2012) believe employee trust in management is required for organizational growth. From an employee standpoint, collective trust in management assumes that management will be honest and predictable (Wang et al., 2018). McCauley and Kuhnert (1992), and Seok et al. (2015) believe management gains employees’ trust when job security, professional growth, fairness, and competency are perceived. When management becomes untrustworthy, employees become skeptical and apprehensive of management's future decision-making (Wang et al., 2018). Similarly, Meagher and Wait (2020) contend that there is a positive relationship between delegation and trust in management. As management provides an employee with additional decision-making rights, the employee's trust in management increases.

In their study, Wang et al. (2018) explained that collective trust in management will only occur when managers are honest and consistently treat employees fairly. It has been stated that employees who are well-informed, motivated, and properly trained should trust management and show creativity and innovation when completing assigned tasks (Jalali et al., 2023). Likewise, Lee et al. (2019) found a positive relationship between employee trust and creativity. When employees trusted their management more, their vulnerability to being more creative in the workplace rose. The opportunity for career development similarly leads to increased management trust (Harida et al., 2022; Kong et al., 2025).

### Individual Trust in Religious Leaders

Although human and capable of making mistakes, religious leaders are looked upon by their communities as an example. Jones and Menon (2022), and West et al. (2018) believe religious leaders are positive role models that can influence individuals regarding social issues, set ethical behavior standards, and help hold individuals responsible for their actions. However, lapses in judgment, like fraud, child abuse, and purchasing sex, have led some individuals to question religious leaders and the churches they embody (O'Brien, 2020; Wuthnow, 2022). Research suggests that trust in religious organizations has drastically dropped over the past decades with some polls showing trust declining by 50% (Faith Activist, 2024; Valente & Okulicz-Kozaryn, 2021; Wuthnow, 2022). In their study, Mardiana et al. (2021) reported that 34% of their participants had low trust in religious leaders.

A 2021 Pew Research Center survey revealed that 55% of Americans have a fair amount of confidence in religious leaders acting in the public's best interest (Kennedy et al., 2022). This percentage represented a lower level of trust compared to Americans believing that medical scientists (78%), scientists (77%), the U.S. military (74%), police officers (69%), and public-school principals (64%) would act in their best interests (Kennedy et al., 2022). In extreme cases, when religious leaders do not establish trust, their followers may attempt to murder them, as seen in Indonesia (Mardiana et al., 2021).

## METHODOLOGY

This study used a qualitative exploratory design based on grounded theory with the purpose of uncovering new information related to trust. Qualitative research strives to explain a phenomenon based on the individual experiences of participants using written words as data (Avis, 2006; Braun & Clarke, 2006). At the same time, qualitative research is used to get closer to the topic being studied and to enhance the current understanding (Aspers & Corte, 2019). An exploratory study investigates experiences under a different lens, hoping to obtain new insights

(Saunders et al., 2009). Exploratory research offers flexibility and is adaptable to change (Olawale et al., 2023), allowing researchers to redirect their study as new data emerges (Lelissa, 2018). Grounded theory introduces new ideas for preconceived topics (Makri & Neely, 2021). Charmaz (2006) and Mwita (2022) explain that grounded theory does not have a single approach, instead allowing flexibility in how data is gathered and analyzed to create theories anchored in the data.

**Sample Population**

With qualitative research, participant selection is purposeful, meaning that researchers create criteria that will produce a sample population who can best advance the understanding of the topic being studied (Sargeant, 2012). The target sample population for this study was individuals 18 years or older with a full-time job for at least twelve consecutive months, who resided in the United States and conformed to a religious faith. No other criteria were required to participate in this study. The number of participants needed for a qualitative study varies, with some sources stating that nine to 17 participants are needed (Hennink & Kaiser, 2022), while other researchers note that 11-12 participants are ideal (Guest et al., 2020). Specific to research based on grounded theory, Ahmed (2025) suggests 20 to 30 participants are needed, or until saturation occurs. The minimum number of participants that SurveyMonkey® allows is 50, and because of this, the sample size goal was set at 50 participants. After reviewing the collected data, it was determined that saturation had been achieved and that further data collection would not yield new themes or patterns. With exploratory studies, researchers typically use surveys due to their ease of use, flexibility, and lower costs compared to expensive and time-consuming interviews (Jain, 2021; Stantcheva, 2023). The online platform SurveyMonkey® Audience was utilized for participant recruitment as this service locates individuals who meet the stated participant criteria, expediting the data-gathering phase. Individuals who met the criteria and agreed to participate in the study were compensated for their time by SurveyMonkey®. Therefore, the researcher was required to pay a fee to utilize SurveyMonkey® Audience.

No identifying information, including IP addresses, was collected. Participants were free to exit the study at any time without repercussion. Before gaining access to the survey, participants were required to answer a skip logic question indicating they were 18 years or older, had a full-time job for at least twelve consecutive months, and conformed to a religious faith. Participants who answered no to the qualifying question were thanked for their time and automatically removed from the study. Once participants appropriately answered the qualifying question, they acknowledged their consent to participate (Appendix C).

**Research Instrument**

For this qualitative exploratory study, participants were asked to answer a single question, “Who do you trust more, your manager at work or your religious leader?” (Appendix A). To help gain further insights into this phenomenon, participants were asked to elaborate on their answers via a comments section in the survey. Elicit text, consisting of participants writing their responses, has been shown to produce honest responses compared to interviews because subjects have less fear of being judged (Charmaz, 2006). Glaser (1998) and Stern (1994) contend that limited data collection (i.e., a small number of instrument questions) is not a weakness when using grounded theory because the goal is to develop conceptual categories (as cited in Charmaz, 2006, p. 18). Participants were also invited to complete a demographic questionnaire (Appendix B).

## Data Analysis

Peel (2020) explains that thematic analysis helps organize complex data into usable categories and then into themes. The author goes on to explain that data gathering and initial analyzing typically happen concurrently. Thematic analysis is a widely used method when dealing with qualitative data and is used in various fields of study like human resources, psychology, medicine, education, tourism, and health services (Lester et al., 2020). This method is also known for its flexibility (Braun & Clarke, 2022). For these reasons, this researcher used thematic analysis when analyzing participants' responses.

Some researchers utilize computer-assisted qualitative data analysis software (CAQDAS), like Nvivo or Quirkos, when employing thematic analysis; however, this researcher chose to manually code the responses to immerse themselves into the data. Manually coding qualitative data can be a daunting task. However, Maher et al. (2018) contend that this process allows "great freedom in terms of constant comparison, trialing arrangements, viewing perspectives, reflection, and ultimately, developing interpretative insights" (p. 11). The authors also mentioned that manual coding allows for further discussion and reflection. Likewise, Isangula et al. (2024) support manually coding data because it helps the researcher become more engaged with the data, creating a keen understanding.

# RESULTS

SurveyMonkey® Audience was used to recruit participants for this study. Participants had to be 18 years or older, had a full-time job for 12 consecutive months, conformed to a religious faith, and lived in the United States. The sample size goal for this study was 50. However, a total of 59 responses were gathered while the survey was open. This goal was achieved in less than 12 hours. Out of the 59 responses, one participant did not fully complete the survey, while another four participants answered no to the skip logic question, automatically disqualifying themselves. The researcher was left with 54 usable responses. Much to this researcher's surprise, the results were split down the middle, with 27 participants stating that they trusted their managers more than their religious leader. In comparison, the other 27 participants placed more trust in their religious leaders.

Participants were invited to answer a demographic questionnaire (Table 1). Out of the 54 qualifying responses, 30 identified as male, 22 as female, and two chose not to answer. The average age ranges were 35-44 years old, and 65+ years old, both consisting of 11 out of the 54 respondents with the age range of 45-54 years old having 10 participants. The most prominent religious affiliation was Catholic, with 15 participants, while Protestant was a close second at 12. The remaining religious affiliations were in the single digits, with Buddhist and Hindu each having a single participant. One affiliation, Jehovah's Witness, did not have any representation.

**Table 1**
***Demographic Characteristics of Participants***

| Characteristics | n |
|---|---|
| Age (years) | |
| 18-24 | 5 |
| 25-34 | 9 |
| 35-44 | 11 |
| 45-54 | 10 |
| 55-64 | 8 |
| 65+ | 11 |
| Gender | |
| Male | 30 |
| Female | 22 |
| Preferred Not to Answer | 2 |
| Education | |
| Some high school, no diploma | 1 |
| High school diploma or equivalent | 6 |
| Some college credit, no degree | 16 |
| Trade/vocational | 3 |
| Associate's degree | 6 |
| Bachelor's degree | 5 |
| Master's degree | 11 |
| Doctorate degree | 4 |
| Preferred Not to Answer | 2 |
| Industry | |
| Agricultural | 3 |
| Business | 6 |
| Construction | 6 |
| Education | 6 |
| Financial/Banking | 5 |
| Food/Restaurant | 7 |
| Healthcare | 13 |
| Hospitality | 3 |
| Manufacturing | 6 |
| Retail | 8 |
| Technology | 14 |
| Other | 7 |
| Preferred Not to Answer | 2 |
| Religious Affiliation | |
| Baptist | 6 |
| Buddhist | 1 |
| Catholic | 15 |
| Hindu | 1 |
| Jehovah's Witness | 0 |
| Jewish | 2 |
| Morman | 4 |
| Muslim | 5 |
| Protestant | 12 |
| Other | 7 |
| Preferred Not to Answer | 1 |

### Higher Trust in Management

No themes were uncovered when reviewing the comments for participants who placed more trust in their managers. The participants' reasoning for feeling this way varied greatly. As an example, participant (P) 30 simply stated, "I don't care much for religious leaders," while P42 explained, "Religion is not that important." Participant 46 places more trust in their manager because, as they affirmed, "What my manager says is based on fact," with P8 saying, "Manager doesn't have an agenda." A close relationship with their manager was meaningful for P45, with them commenting, "Because I know her on a personal level." Participant 22 summed up their thoughts by revealing, "He's smarter and better."

### Higher Trust in Religious Leader

While assessing the comments associated with participants who said they trust their religious leader more, ambiguity in their reasoning for feeling this way appeared to be the most prominent theme. For example, P23 explained:

> *To me, this is really a tossup. They both really have an agenda, but my manager has one that's based on profitability for the company as opposed to the religious leader who is the gender is your beliefs and your personal feelings about God. So I am going with the religious leader as the lesser of the two. As long as I know that profitability is not part of the equation I'll go with religious leader.*

Participant 5 replied, "To be honest I would choose both, the survey does not allow me to choose both! I look into the person's ethical behavior! Being religious or not does not matter! In other words, them as human." Participant 14 believed it was situational by stating:

> *It depends on what the issue is. Do I trust my [religious] leader to be less corrupt than my manager? Yes. Do I trust my manager to know best how to do my job and the knowledge related to it? Yes.*

The second theme dealt with a religious leader's role or position in society. Participant 51 declared, "He speaks for God" as P49 explained, "He introduces God's word and the God is more important." Participant 39 stated, "He's man of god."

### Religious Affiliation

In hopes of revealing more robust information, the researcher further broke the results down according to religious affiliations. The top two represented religious affiliations were Catholic and Protestant. When reviewing the 15 responses provided by Catholic participants, 10 placed more trust in their manager versus their religious leader. Participant 15's reasoning for feeling this way was that "Religious leaders have failed due to the scandals. Sexual abuse of children and at times they are money grubbers." The other five participants selected their religious leader as more trustworthy. Participant 50 responded bluntly, "My manager is an idiot."

The results specific to Protestant participants were identical to the overall results. Out of the 12 Protestants, six placed more trust in their manager, while the other six trusted their religious leader more. Participant 32 selected their religious leader, stating, “The church is a much tightly knitted community built in trust.” “Because I know him better and know where he stands” was the reasoning behind P25 choosing their religious leader. The third religious affiliation with the most representation was Baptist, with six responses. Like the overall results and the results associated with the Protestant participants, Baptists were split down the middle, with three placing their trust in management and three committing to their religious leader.

The Muslim representatives were the first group to choose their religious leader as more trustworthy than management. One out of the five Muslim respondents selected management, but the remaining four chose their religious leader. Continuing with the earlier theme, the four Mormon participants were equally split, with two selecting their manager and the other two choosing their religious leader. Although, like the Muslim category, the two participants representing the Jewish faith both noted they trusted their religious leader over their manager. A single participant represented the remaining religions.

### Age Groups

The results were then categorized based on age. Participants were asked to complete a demographic questionnaire that consisted of six age brackets: 18-24 years old, 25-34, 35-44, 45-54, and 65+ years old. All 54 study subjects responded to the age-specific demographic question. While the age brackets were not generation specific (e.g., Baby Boomers, Millennials, etc.), it was interesting to see the more experienced respondents, 65+ placed additional trust in their religious leader with nine out of 11 compared to the youngest respondents, 18-24 trusting their manager more at a similar rate of four out of five. Unlike the overall results, a higher amount of trust was placed in managers, with three out of the six age brackets(18-24, 25-34, and 45-54) selecting this option, while two age groups (35-44 & 65+) chose their religious leader, and one cohort (55-64) was equally split between trusting their manager or religious leader more.

## DISCUSSION

The point of this study was to offer organizational leadership a more precise direction on reestablishing trust with their workforce. When analyzing participant responses, three themes emerged (Table 2). While not a significant theme, the theme that arguably produced the most actionable suggestions for workplace leaders was transparency. Respondents mentioned that their manager did not have an agenda, based what they said on facts (theologians may strongly argue the point that religion is not based on facts), and did not try to hide unethical behavior such as sexual scandals. Leadership trust and transparency have been studied since the early 1950s (Bavelas & Barrett, 1951), with positive relationships being consistently found across situations and industry types. Erickson (2021) noted the importance of leaders communicating openly and transparently during a crisis like the COVID-19 pandemic. In the hospitality sector, Baquero (2023) noted that leaders must admit when they are wrong (transparency) and speak the truth, and by doing so, employees would feel higher levels of empowerment. This ties into findings from O'Brien (2020) where congregations demanded transparency from their church leaders. When dealing with a work environment that is constantly changing because of technological advances, Gilli et al. (2024) stress that deliberate and transparent communication is necessary for lessening resistance to change and fear. As alluded to above, the importance of transparent communication is not a new idea, but it is an important concept to employees when forming trust.

The most prominent theme that emerged was ambiguity. The respondents trusted their religious leader more in certain situations and would place higher trust in their manager during other circumstances. This theme could be expected because it would be unlikely for an employee to go to their manager with an issue related to their religious leader. However, it would be likely that an individual would approach their religious leader when having troubles with their manager, seeking spiritual guidance and support. This theme loosely ties to previous studies where religious employees and extrinsic work values, like work conditions and job security, were found to have a positive relationship (Fatima et al., 2017; Parboteeah et al., 2009; Swami et al., 2024).

An additional theme was participants placing trust in their religious leader because of their religious leader's position in society. It did not necessarily have anything to do with the religious leader as a person. Social status, which includes dimensions such as job titles (Dahlhaus & Schlösser, 2021), has long been studied compared to trust, showing a positive relationship (Brandt et al., 2015; Lount & Pettit, 2012). This means that an individual does not have to know another person on an intimate level to trust them if the other person has a more prestigious title, like pastor, preacher, or father.

**Table 2**
***Descriptive Themes Summarized***

| Transparency | Ambiguity | Position in Society |
|---|---|---|
| "Manager doesn't have an agenda." (P8)<br>"What my manage says is based on fact." (P46)<br>"Because the manager [provides] follow up instructions." (P37)<br>"Religious leaders have failed due to the scandals." (P15) | "It depends on what the issue is. Do I trust my leader to be less corrupt than my manager? Yes. Do I trust my manager to know best how to do my job and the knowledge related to it? Yes." (P14)<br>"To me, this is really a tossup. They both really have an agenda, but my manager has one that's based on profitability for the company as opposed to the religious leader who is the gender is your beliefs and your personal feelings about God. So I am going with the religious leader as the lesser of the two. As long as I know that profitability is not part of the equation I'll go with religious leader." (P23)<br>"To be honest I don't trust either because they both got good and bad." (P24) | "He [religious leader] speaks for God." (P51)<br>"He [religious leader] introduces God's word and God is more important." (P49)<br>"You couldn't be a Christian and believe otherwise." (P59)<br>"He's [religious leader] man of God." (P39)<br>"Because they [religious leaders] are honest and have my best interest in mind." (P21) |

### Limitations and Recommendations for Future Research

This study's research design equated to the most significant limitation. Because this study utilized the online platform SurveyMonkey® Audience to locate and recruit study subjects and administer the survey, the researcher could not interact with participants. This limitation meant that the researcher could not ask follow-up questions to participants, or request additional details when a participant provided a vague response. Also, participants could have been motivated to take part because of monetary compensation. Future researchers could duplicate this study but instead meet with participants in person or through a virtual meeting platform like Zoom or Microsoft Teams with the hopes of generating better conversations and additional feedback.

A quantitative longitudinal study could be conducted with the researcher notating any significant events during the research period to see if the study subjects' viewpoints change over time. It would be interesting to see if a participant's opinion changed because of an event (e.g., widespread scandal). This researcher would also be curious to know if life events (e.g., marriage, divorce, birth of a child, loss of a job, etc.) would affect an individual's perspective on trust. Additionally, to help reach saturation, the criteria to participate in this study were broad. Future research could narrow down the criteria and investigate a specific generation, geographic area, or industry to see if the results vary from the current study.

## CONCLUSION

Whether trust is being looked at in the work setting or an individual's personal life, trust is essential for everybody. This study explored whether participants placed more trust in management at their workplace or in their religious leader to provide managers with recommendations for reestablishing trust in their workforce. Two of the four requirements to participate in this study were that subjects had to have a full-time job for 12 consecutive months and conformed to a religious faith. Of the 54 valid responses received, participants were split evenly on this topic, with 24 placing higher trust in their religious leader and the other 24 saying they trusted their manager more.

The most prominent theme dealt with ambiguity and how individuals trusted their religious leader more in some respects but their manager in other situations. As noted earlier, this finding may have been expected. However, when looking at trust in management, transparency emerged as a minor yet the most actionable theme. Whether trying to gain or rebuild trust with their employees, leadership must be intentional and transparent with their staff. While this is not a new concept, it is still an important dimension of trust that leaders must regularly exercise. With this study being exploratory by design, this topic would benefit significantly from further investigation.

### Data Availability Statement

The data that support the findings of this qualitative study are available from the sole author upon reasonable request to protect the study participants' privacy.

## Ethics Approval

Institutional Review Board (IRB) approval was gained through National University (NU) prior to the onset of the study and all necessary protocols set forth by NU's IRB Committee were followed. No identifying information, including IP addresses, was collected. Participants were free to exit the study at any time without repercussion.

## Accordance Statement

The study was conducted in accordance with National University's (NU) Institutional Review Board (IRB) in congruence with the U.S. Department of Health and Human Services' Belmont Report. All necessary protocols set forth by NU's IRB Committee and the Belmont Report were followed.

## Consent to Participate

Informed consent was obtained from all individual participants included in the study.


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## APPENDIX A

### Survey Instrument

Who do you trust more, your manager at work or your religious leader?

Please elaborate on your answer in the space below.

## APPENDIX B

### Demographic Questionnaire

**Age**
18-24 years old
25-34 years old
35-44 years old
45-54 years old
55-64 years old
65+ years old

**Gender**
Male
Female
Prefer Not to Answer

**Education**
Some high school, no diploma
High school diploma or equivalent
Some college credit, no degree
Trade/vocational
Associate degree
Bachelor's degree
Master's degree
Doctorate degree

**Industry**
Agricultural
Business
Construction
Financial/Banking
Food/Restaurant
Healthcare
Hospitality
Manufacturing
Retail
Technology
Other – please list.

**Religious Affiliation**
Baptist
Buddhist
Catholic
Hindu
Jehovah's Witness
Jewish
Mormon
Muslim
Protestant
Other – please list.

## APPENDIX C

### Consent Form for Research

Hello,

My name is [redacted], and I am a part-time Associate Professor at National University. I am conducting an online survey to examine whether employees trust their manager or religious leader more. In order to participate, you must be 18 years and older and have had a full-time job for a minimum of twelve consecutive months.

The following survey includes completing a 1-item questionnaire with participants having the opportunity to elaborate on their answer via a comments section in the survey. Participants will be asked to complete a demographic questionnaire as well. It will take approximately 5 minutes of your time to complete the survey.

Your participation in this study is voluntary. If you decide to participate, your responses will be anonymous - that is, recorded without any identifying information that is linked to you. If you have any questions regarding this survey, please contact me at [redacted].

If you have any questions regarding your rights as a human subject and participant in this study, or to report research-related problems, you may email the National University IRB at irb@nu.edu.

*By clicking the next button and completing the survey you indicate that you have consented to participate in this research. If you do not want to participate, please close the browser.*

# ANTECEDENTS OF BRAND EQUITY: CAUSE-RELATED MARKETING AND ITS MODERATING ROLE ON SELF-EFFICACY, ALTRUISM, AND PROSOCIAL BEHAVIOR

**Kristen Maceli, Pittsburg State University**

## ABSTRACT

*The competitive landscape for consumers' dollars continues to evolve and challenge companies to discover ways to create value for consumers. Cause-related marketing (CRM) is a frequently employed strategy for many companies. Cause-related marketing can be conceptualized as the pairing of a firm with a charity in a marketing effort (Basil & Herr, 2006). By connecting consumers to causes and tailoring messages to resonate with them, companies can develop long lasting relationships with consumers in a mutually beneficial manner.*

*Though CRM campaigns are designed to appeal to consumers' desire to make a positive difference through their purchasing decisions, not everyone responds to CRM in the same way. And, while there has been significant research as to the consequences of cause-related marketing efforts, there have been inconsistent efforts in researching the antecedents of consumers' preference for cause-related marketing programs.*

*This exploratory study looks at the impact of the antecedent conditions of general self-efficacy, a tendency toward altruism, and a tendency toward pro-social behavior on purchase decisions. The research aims to understand how personal attitudes may shape attitudes toward CRM. By understanding how these traits interact with perceptions of CRM campaigns, it could help guide organizations to utilize CRM to connect with customers in more beneficial ways to all parties involved.*

**Keywords:** *CRM, cause-related marketing, brand equity, altruism, self-efficacy, prosocial behavior*

## INTRODUCTION

Recently there has been renewed awareness of and interest in many social issues, especially among younger generations. Algorithms provide newsfeed and dialogues based on consumer preferences, increasing the need for companies to identify how and when to connect with consumers. And, these younger consumers are reachable through multiple platforms, which provides companies with the opportunity to connect with them on various issues, on different platforms, and increasingly tailor messages for them. This relationship helps brands to better understand future behaviors and purchase motives.

For some time, businesses have increasingly emphasized the role of morality and ethics (Neiati, 2014). Much of this is due to scandals that left consumers unsure of the intentions of corporations. The positive impact of this, however, is that firms and consumers have demonstrated an increased desire to be more socially responsible. This moral imperative is often viewed through the lens of prosocial tendency without addressing intrinsic contributions to such behaviors. Individual differences often shape how people interpret these efforts, which makes it challenging to fully understand the psychological factors behind these evaluations.

Cause-related marketing (CRM) has been an increasingly viable business model as the continued increase in consumers demanding more emphasis on ethics in the marketplace (Koushik, & Sarkar, 2025; Mercedes et al., 2014). An outgrowth from conversations regarding Business Social Responsibility (BSR), and first introduced in 1988 by Varadarajan and Menon, the construct came to refer to campaigns in which a company collaborates with an NPO making a contribution to a specific cause in terms of the product sale or product use. CRM was seen as one of many activities that a firm may engage in as part of the overarching field of social responsibility (Orlitsky, Schmidt, & Rynes, 2003).

CRM has been shown to enhance product choice (Lichtenstein Drumwright & Braig, 2004), attitudes toward the firm as well as attitudes associated with the charity (Basil & Herr, 2006; Lafferty, Goldsmith, & Hult, 2004). Furthermore, CRM can positively impact a company's brand equity, brand loyalty and purchase price premium (Nejati, 2014).

Cause-related marketing programs vary in scope and design. They may differ in the types of partners involved, causes promoted, manner of contributing, and the relationship between the parties. While their construction may vary, their desired outcomes are more consistent; to appeal to target audiences, to promote stronger goodwill among current and potential customers, and to provide benefit to social causes. These strategies are often based on feelings of obligation to help other people less fortunate. Some consumers feel less price sensitive when they are driven to make a purchase because of moral implications (Maceli, 2023).

While there has been significant research as to the consequences of cause-related marketing efforts, there has been inconsistent efforts in researching the antecedents of consumers' preference for cause-related marketing programs. Koushik and Sarkar (2025), in their meta-analysis, call for expanded research on CRM, emphasizing the importance of understanding how its appeal aligns with personality traits. The current study investigates if antecedent variables—general self-efficacy, altruism, and prosocial behavior--impact the attitudes of consumers toward cause-related marketing. In addition, the model posits that through the use of cause-related marketing, firms can develop stronger brand resonance with their consumer. Thus, the current exploratory study fills the gap in the current literature and proposes potential antecedents to such prosocial behaviors as well as a path model to explain consumers' preferences for CRM marketing practices.

## LITERATURE REVIEW

At the core of CRM, causes drive behaviors. Consumers want to be associated with and support certain causes. While there are many layers to understanding this behavior, the investigation begins with the person, then proceeds to the cause. Is the individual driven to higher moral standards? And, what do higher moral standards entail?

According to Hardy, Bean & Olsen (2015), moral identity is simply the degree to which being moral is important to a person. There are a number of ways to operationalize this construct. "[The] most widely used moral identity scale was developed by Aquino and Reed (2002) and contains two subscales: moral identity internalization and moral identity symbolization. Aquino and Reed dene moral identity as the extent to which being a person with moral traits is a social identity that is salient to one's self-concept, with internalization being the centrality of the moral person social identity to self-concept, and symbolization being the degree to which the moral person social identity is expressed in action" p. 1552. Hardy, et. all also states that in addition to moral identity motivating behavior, it might also moderate links between other social cognitive factors and behaviors.

Relevant to this study is the impact that one's moral identity may have on their purchase behaviors. Moral identity is regarded as one's enduring and stable character (Wu, Li, Zhang, 2018). So, how does one's moral compass affect their decision-making process? Certain aspects of CRM can be outward symbols of one's morals. Understanding what drives a consumer to support causes could help companies understand how to connect with consumers. And the confirmation of these behaviors could drive consumers to seek other opportunities to further support causes that demonstrate their morals.

**Brand Equity**

Parris and Guzman (2023) states that, "Brand equity is the added or subtracted value of a brand that is created by the brand itself or co-created with stakeholders from the perceptual associations, symbolic meaning, relationships, and social impact of a product, service, idea, place, organization, person, or community, and/or the brand's financial assets and liabilities," p. 198. The study takes a comprehensive look at the last 20 years of journal articles regarding branding, which included brand equity, brand loyalty, and brand image. The antecedent conditions that they explored were not necessarily specific to the individual. Their research indicated that the following antecedents had a positive effect on brand equity:

> *"Brand experience, customer satisfaction and commitment and employee empathy (Iglesias et al., 2019); brand image and customer relationships (Kim et al., 2008); brand image after mergers and acquisitions (M&A) (Lee et al., 2011); firm response to a product-harm crisis (Dawar and Pillutla, 2000); corporate image (Heinberg et al., 2018); brand trust (Delgado-Ballester and Munuera-Alemán, 2005); brand personality (Su and Tong, 2015); logo shape and brand personality (Luffarelli et al., 2019); CSR (Torres et al., 2012; Wang et al., 2015); country of origin (Pappu et al., 2006; Yasin et al., 2007); customer experience in B2B (Biedenbach and Marell, 2010); tangible and intangible-based brand attributes (Myers, 2003) and associations (Chen, 2001); emotional attachment (Dwivedi et al., 2019); experience and hedonic emotions (Ding and Tseng, 2015); personal involvement and sensory brand experience (Hepola et al., 2017); innovative brand experience (Lin, 2015); family (Gil et al., 2007) and intergenerational impacts (Moore et al., 2002); nostalgic brand positioning (Heinberg et al., 2020); endorser credibility (Dwivedi et al., 2015; Spry et al., 2011); user-generated content (UGC) (Christodoulides et al., 2012); as well as gender and brand love (Machado et al., 2019)" (p. 192).*

Chen (2010) states that brand equity is the hidden value inherent in a well-known brand name. This perception of higher value and brand equity causes consumers to be willing to pay more for the same level of quality due to the attractiveness of the name attached to the product (Chen, 2010, p. 310).

## General Self-Efficacy (GSE)

Albert Bandura was one of the first researchers to identify and explore self-efficacy. According to Bandura, self-efficacy refers to our beliefs regarding our abilities. More specifically, it is the “belief in one’s capability to organize and execute the actions required to manage prospective situations,” (Bandura, 1977, p. 193.) It focuses on continuous improvement through discrepancy creation, (Bandura, 1977, 1991, 1997). Self-efficacy is the overall belief about oneself that they can handle challenges and/or solve problems. And this belief lends itself across many domains, not just to a specific task. It is a mindset that influences their perception of events and their approach to handling situations.

Perceived self-efficacy has been linked to motivation, behavior change, and enhancement of psychosocial functioning (Iancu, Bodner, & Ben-Zion, 2015). Individuals with higher self-efficacy are more likely to have high aspirations, take long views, think soundly, set themselves difficult personal challenges and commit themselves fully to meet those challenges (Bandura, 1997). By contrast, individuals with lower self-efficacy are likely to avoid difficult tasks and demonstrate a higher propensity towards depression. Those with low general self-efficacy do not have confidence when facing a new challenge.

Bandura believed that four factors could help develop self-efficacy: mastery experiences, vicarious experiences, social persuasion, and emotional regulation. Mastery experiences are those where individuals have succeeded. Vicarious experiences are those where one watches someone else succeed. Social persuasion refers to receiving encouragement and feedback regarding our performance. And emotional regulation has to do with one’s ability to manage their stress and anxiety.

> *“It is hypothesized that expectations of personal efficacy determine whether coping behavior will be initiated, how much effort will be expended, and how long it will be sustained in the face of obstacles and aversive experiences. Persistence in activities that are subjectively threatening but in fact relatively safe produces, through experience in mastery further enhancement of self-efficacy and corresponding reductions in defensive behaviors. In the proposed model, expectations of personal efficacy are derived from four principle sources of information: performance accomplishments, vicarious experience, verbal persuasion, and physiological states.” (Bandura, 1977, p. 191)*

Bandura went on to say that those with high general self-efficacy are more confident in their decisions and actions. People with high self-efficacy are presumed to set higher goals and outperform those with low self-efficacy. They tend to be more persistent and resilient. They welcome the idea of a new challenge and set high goals for themselves. In contrast, this self-doubt makes them avoid challenges when possible. They also become discouraged more quickly than those with higher levels of self-efficacy.

**Altruism**

Altruism is a type of social behavior that has consequences for both the actor and the recipient (West, Gardner & Griffin, 2006). Altruism can positively impact individuals and society by strengthening social bonds and ultimately increase psychological well-being. The community and individuals benefit. These bonds help individuals feel part of something and enhance their feelings about others and the community (West, et. al.)

It has been shown that CRM efforts help build a positive brand image, especially when this perception points to altruistic motivations, (Lopes, Bairrada, Fernandes de Matos Coelho, 2024). When companies promote causes that consumers care about, it can impact consumer choice. Consumers often care about why a company chooses to engage in CRM as much as the cause itself (Lopes, et. al.).

Many consumers simply like to support green brands. This drive for consumers to self-identify as supporters of green perceived value and altruistic values positively influences consumer engagement behavior (Leckie, Rayne, Johnson, 2021). They feel good about supporting brands that engage in sustainability and are “greener” overall. Consumers make these purchases often because they like the products, but moreover, because they feel good about supporting these organizations.

“From a consumer’s perspective, consumer engagement (CE) can be defined as the levels of cognitive, emotional and behavioral activity in direct interactions with an object (Brodie et al., 2011). However, consumer opinions are negatively impacted by greenwashing. This would infer that they do care about the cause and that the company be honest regarding their green efforts. Consumers do seem to be driven by more altruist intentions.

Results of a study by Nguyen, Nguyen, and Nguyen, indicated that altruism does impact purchase decisions. Specifically, awareness of the sustainable environment enhances the customers’ purchase process through awareness of social and environmental sustainability. “Altruism and green purchase intention play a vital role in enhancing brand loyalty and evangelism. Thus, nurturing altruism through awareness campaigns and educational programs could be a strategic pathway for businesses and policymakers to foster loyalty and green brand evangelism, strengthening the global shift towards more sustainable and responsible consumption patterns” (Nguyen, et .al, p. 12.)

**Prosocial Behavior (PSB)**

Prosocial behavior is defined as, “the desire to expand effort to benefit other people,” (Grant, 2008, p. 49). It refers to voluntary actions intended to benefit others. Often, prosocial behaviors present as helping or comforting others, showing empathy, volunteering your time, or donating money. These behaviors can often be motivated by social norms, altruism, and moral values.

Common conceptualization of prosocial behavior has generally been concentrated on it as a personality trait (Agnihotri, Krush, & Singh 2012). Hoffman (1982) posited two key components necessary for the development of prosocial behaviors; empathy and guilt. Hoffman (1982) posted that prosocial behaviors were not a result of intrinsic motivations but instead were driven by one's capacity to take others' roles into consideration (empathy) in collaboration with the desire to conform to social norms of actions (guilt). Decety (2010) showed that this cultivation of empathy is developed over time and a product of cultural norms that one learns to mimic as they age. Thus, cultural norms have significant association with the development of empathy with another by supporting the association between one group of citizens and another. Recent research in psychology has highlighted the need to study alternative pathways or personality traits that might contribute to this prosocial behavior affiliation (Agnihotri et al., 2012).

While this initial conceptualization provides an excellent foundation in which to position prosocial behavior, it is the current study's intention to posit an additional antecedent to one's prosocial behavior tendency, self-efficacy. It is argued that a person's perception of control over future outcomes should have a direct influence on one's intention to engage in behaviors that are likely to benefit others. Additionally, some research has posited that altruism and prosocial behavior are difficult to distinguish from one another, for this study we conceptualize prosocial behavior as the voluntary actions intended to benefit others, such as helping, sharing, comforting, donating, or volunteering (Batson, 2011; Pfattheicher, Nielsen & Thielman, 2022). Thus, this context is defined by the outward consequence or behavioral intention of benefiting another person. Altruism, by contrast, refers to helping that is motivated by other-oriented concern and performed without expectation of external reward, reciprocity, status, or self-benefit. In this view, altruism is not identical to prosocial behavior; rather, altruism is one possible motivation underlying prosocial behavior.

Shifts have even been seen on Wall Street with the creation of a specific exchange designed to include more ethical companies (Gallucci, November 12, 2015). Apps such as Buycott, have been created that allow consumers to scan product they have purchased or are considering purchasing and it provides product and company information about the ethics associated with the product. Finally, with the recent COVID-19 pandemic CRM campaigns have been seen as a necessary application for how to stay relevant during such unprecedented times (Hultgren, 2020, April 27).

## THE STUDY

Based on the literature review and the lack of evidence as to what antecedents may impact CRM, the following hypotheses were developed for investigation.

*Hypothesis 1: Generalized Self-Efficacy, Prosocial Behavior and Attitude toward Altruism Positively influence Attitude toward Cause-Related Marketing*

Considerable evidence has already been contributed to the literature positing a connection between self-efficacy and prosocial behavior, however, there remains inconsistencies in findings. Caprara and Steca (2005) posited that self-efficacy did contribute to a person's tendency for higher prosocial behaviors and that these prosocial behaviors contributed to a higher degree of satisfaction with one's life. Bandura et al. (2003) found that perceived self-efficacy for affect regulation fundamentally mediated prosocial behavior by having an impact on both perceived academic self-efficacy and empathic self-efficacy. A stronger sense of efficacy to manage one's positive and negative emotional well-being likely contributed to perceived self-efficacy to take charge in one's academic activities.

Caprara and Steca (2005) stated that certain people are more inclined than others to enact behaviors that benefit others. Individual differences in self-efficacy, beliefs in expressing positive and negative emotions, and interpersonal self-efficacy beliefs have been found to account for significant portions of the variability in prosocial behavior (Caprara & Steca, 2005). Caprara, Alessandri, and Eisenberg (2012) found that emphatic self-efficacy moderated the relationship between agreeableness, self-transcendence values, and prosocial behavior. Likewise, Eklund, Hansen, and Andersson-Wallin (2011) concluded that, "emphatic self-efficacy appears to be an important, largely overlooked antecedent to prosocial behavior" (p. 31).

*Hypothesis 2: Attitude toward CRM positively influences Overall Brand Equity*

Consumer attitudes are a critical construct in social psychology and key to the explanation of consumer behavior in general (Mercedes, Ladero, Casquet, & Singh, 2014). The fact that attitudes serve as precursors to consumer responses points to their relation to consumer behavior and purchase decisions (Fishbein & Ajzen, 1975). Mercedes and colleagues (2014) posit that CRM programs provide an optimal marketing vehicle through which to attract and retain consumers, which ultimately could positively impact brand equity.

One of the most utilized models of brand equity was presented by Aaker (1991) who argued a model consisting of five dimensions: brand awareness, brand associations, perceived quality, brand loyalty, and other proprietary brand assets such as patents, trademarks, and channel relationships. Keller (2001) proposed brand resonance as the top-tier outcome of a consumer relationship. Brand resonance is defined as "the nature of the consumer-brand relationship, and more specifically the extent to which a person feels that he or she resonated or connects with a brand and feels 'in sync'" (Keller, 2012, p. 188). Further, with true brand resonance, consumers feel an overwhelming degree of representation and conformity in building and sustaining the consumer-brand relationship. These two dimensions (i.e., intensity and activity) reflect the multidimensional composition of the construct. As a relatively new construct, brand resonance has seen only minimal application in academic literature. Kim (2012) incorporated Keller's (1993) brand equity model in relation to the fashion consumption experience. In addition, Vinodhini and Kumar (2012) state that brand resonance is the most important building block for brands in the modern competitive marketplace.

*Hypothesis 3: Attitude toward CRM Mediates the antecedent conditions of General Self-Efficacy, Attitude toward Altruism, and Tendency to Prosocial Behavior*

Literature has affirmed that consumer attitudes toward CRM contribute to a positive intent to buy and add value to the product offerings (Mercedes et al., 2014). While previous literature has concentrated on short-term buying intention and purchase behavior, little research has investigated the long-term implications of CRM programs that may develop between brands and consumers.

Over the years, CRM has shown an ability to attain and retain customers who demonstrate less price sensitivity when purchases are driven by underlying values of social responsibility. The coupling of an issue that appeals to a large consumer group's sense of moral obligation and altruism with a product or brand can lead to higher returns for the organization promoting the issue and the firm of the product or service (Maceli, 2023).

## RESULTS

### Demographics

During Fall 2025, undergraduate students at a mid-sized state regional university were invited to participate in the research study by completing the survey online. Communications were sent out via online courses' Learning Management System to students enrolled in upper division Marketing courses. Students were instructed to voluntarily participate in the study, and they could receive extra credit in their course. An alternative assignment was offered to students who wished to not participate in the research but still wished to earn extra credit.

Over a period of three weeks, a total of 136 students completed the survey. Of those who completed the survey we saw 55.9% male, 43.4% female and 0.7% Other/No Answer. Additionally, data showed an ethnicity breakdown of 75.7% White / Caucasian, 5.2% Black or African American, 3.7% Native American, 2.9% Asian, 2.3% Pacific Islander and 10.2% Other/ No Answer. While the 10.2% in Other / No Answer is higher than would be desired, we have seen increased shifts in this bucket among demographic responses over the last several years (Garbarski, et al., 2024). Additionally, the data did show a less diverse sample than the overall demographics of the university. Further demographic questions are consistent with the standard student population with 85.3% of participants being between the ages of 18 and 24 years old, and 49.3% with a household income of less than $25,000. Overall, while slightly skewed Caucasian, the sample serves as a fair representation of students.

**Table 1: Participant Profiles**

| Gender | % or total |
|---|---|
| Male | 55.9 |
| Female | 43.4 |
| Other/No Answer | 0.7 |
| | |
| Ethnicity | |
| White / Caucasian | 75.7 |
| Black / African American | 5.2 |
| Native American | 3.7 |
| Asian | 2.9 |
| Pacific Islander | 2.3 |
| Other/ No Answer | 10.2 |
| | |
| Age | |
| 18-24 | 85.3 |
| 25-34 | 14.0 |
| 35-44 | 0.7 |
| | |
| Average HH Income | |
| Less than $25,000 | 49.3 |
| $25,000-$49,999 | 11.8 |
| $50,000-$74,999 | 8.1 |
| $75,000-$99,999 | 4.4 |
| $100,000-$149,999 | 5.1 |
| $150,000 or more | 6.6 |
| No Answer | 14.7 |

To validate the proposed measurement scales and hypothesized model, this study followed the procedures outlined by Pallant (2010). First, an exploratory factor analysis (EFA) was conducted on all measurement items to assess underlying factor structure. (See Appendix for Results of the Exploratory Factor Analysis.) This was followed by examination of a revised construct correlation matrix to evaluate potential multicollinearity among variables. Next, confirmatory factor analyses (CFA) were conducted for each construct scale used in the study to assess measurement validity.

Hypotheses 1 and 2 were tested using multiple regression analyses. Hypothesis 3, which proposed that attitudes toward Cause-Related Marketing mediate the relationships between the three antecedents—General Self-Efficacy, Attitude toward Altruism, and tendency toward Prosocial Behavior—and overall Brand Equity, was tested using mediation analysis with the PROCESS macro for SPSS (Pallant, 2010).

**Analysis: Exploratory Factor Analysis (EFA)**

Kaiser-Meyer and Olkin measures were acceptable at above 0.70 (KMO = 0.852) and the Bartlett test of sphericity proved significant (<0.000). A five-factors model explained 62.98% of total variance. Looking at multicollinearity, the constructs showed acceptable levels of divergent error with no construct showing higher than 0.80 correlation with another construct. Finally, all scales show acceptable (below 10) variance inflation factor (VIF) values.

Looking at each scale's individual item loadings, the items showed acceptable loadings on their respective scales. Specifically, the original Generalized Self-Efficacy scale (Schwarzer & Jerusalem (1995) showed all 10 items loadings above 0.6 minimum proposed by Cortina (1993). The constructs showed a Cronbach alpha value of 0.921 and an Average Variance Explained (AVE of 0.558. Caprara et al. (2005)'s 15-item Attitude toward Prosocial Behavior scale showed loadings ranging from 0.55 to 0.78 and acceptable Cronbach alpha and AVE values (0.931 and 0.524 respectively). Rushton et al. (1981)'s Attitudes toward Altruism 20 item scale showed loadings ranging from 0.58 to 0.91 and a Cronbach alpha of 0.932 and a AVE of 0.566. Attitudes toward The 4-item CRM scale (Kropp et al., 1999) received loadings ranging from 0.59 to 0.72 and a Cronbach alpha and AVE of 0.880 and 0.406 respectively. While the AVE was below the minimum 0.50 level typically suggested, Fornell & Larcker, (1981) argue that an AVE level above 0.40 is acceptable in social science research if other measurements such as Cronbach alpha and factor loadings are all in acceptable levels. Finally, the 4-item Overall Brand Equity scale (Aaker & Keller, 1990) showed loadings ranging from 0.81 to 0.87 and acceptable Cronbach alpha and AVE (0.95 and 0.723 respectively). Thus, the five constructs were accepted for further hypothesis analysis. (See Appendix Table 5: Exploratory Analysis)

All scales showed acceptable values for Cronbach Alpha ranging from α= 0.880 to 0.950. All these values are above the suggested minimum value suggested by Cortina (1993). Furthermore, when looking at multicollinearity, all constructs showed acceptable levels of correlation with no construct showing above 0.60 Pearson correlation.

**Table 2. Construct Correlations**

| | General Self-Efficacy | Prosocial Behavior | Altruism | CRM | Brand Equity |
|---|---|---|---|---|---|
| GSE | | 0.675 | -0.060 | -0.010 | -0.081 |
| PSB | 0.675 | | -0.054 | -0.091 | -0.101 |
| Altruism | -0.60 | -0.054 | | 0.652 | 0.151 |
| CRM | -0.010 | -0.091 | 0.652 | | 0.402 |
| Brand Equity | -0.081 | -0.101 | 0.151 | 0.402 | |

| | μ | σ | α |
|---|---|---|---|
| GSE | 1.862 | 0.681 | 0.921 |
| PSB | 1.942 | 0.665 | 0.931 |
| Altruism | 3.553 | 0.765 | 0.932 |
| CRM | 3.626 | 0.855 | 0.880 |
| Brand Equity | 3.732 | 0.931 | 0.950 |

**Analysis of *Hypothesis 1 Generalized Self-Efficacy, Prosocial Behavior and Attitude toward Altruism positively influence Attitude toward Cause-Related Marketing***

To test Hypothesis 1 on the effects of Generalized Self-Efficacy, Attitude toward Altruism, and Prosocial Behavior, a multiple regression analysis was conducted in SPSS version 28. Results show a significant model fit ($R^2$ = 0.441, F-value = 35.151, p-value < 0.000). Looking at the individual constructs, Attitude toward Altruism was the only construct that showed a significant influence on Attitude toward CRM. (β = 0.707; p-value <0.001).

**Table 3: Regression Analysis Hypothesis 1**

| | B | SE B | β | t | p-value |
|---|---|---|---|---|---|
| Predictor Constant | 1.160 | 0.35 | --- | 3.354 | .001 |
| GSE | 0.172 | 0.14 | 0.11 | 1.234 | .219 |
| Altruism | 0.707 | 0.07 | 0.67 | 10.135 | < .001 |
| PSB | 0.192 | 0.14 | 0.12 | 1.37 | .175 |
| $R^2$ = .454 | Adjusted $R^2$ = .441 | | F(35.151) | P <.001 | |

**Analysis of *Hypothesis 2 Attitude toward CRM positively influences Overall Brand Equity***

A simple linear regression analysis was conducted to examine whether Attitude toward Cause-Related Marketing predicted Overall Brand Equity. The regression model was statistically significant, $F(1, 134) = 25.581$, $p < .001$, explaining 16% of the variance in Brand Equity ($R^2$ = .161). Attitude toward Cause-Related Marketing significantly and positively predicted Overall Brand Equity (β = .402, $p < .001$), indicating that more favorable Attitude toward CRM were associated with higher perceptions of Brand Equity. Thus, the null hypothesis was rejected. Consumer attitudes do have an impact on Overall Brand Equity.

**Table 4: Regression Analysis Hypothesis 2**

| | B | SE B | β | t | p-value |
|---|---|---|---|---|---|
| Predictor Constant | 2.42 | .267 | --- | 9.067 | < .001 |
| CRM | 0.358 | .071 | 0.402 | 5.058 | < .001 |
| $R^2$ = .161 | Adjusted $R^2$ = .155 | | F(25.581) | P <.001 | |

### Analysis of *Hypothesis 3: Attitude toward CRM as Mediator*

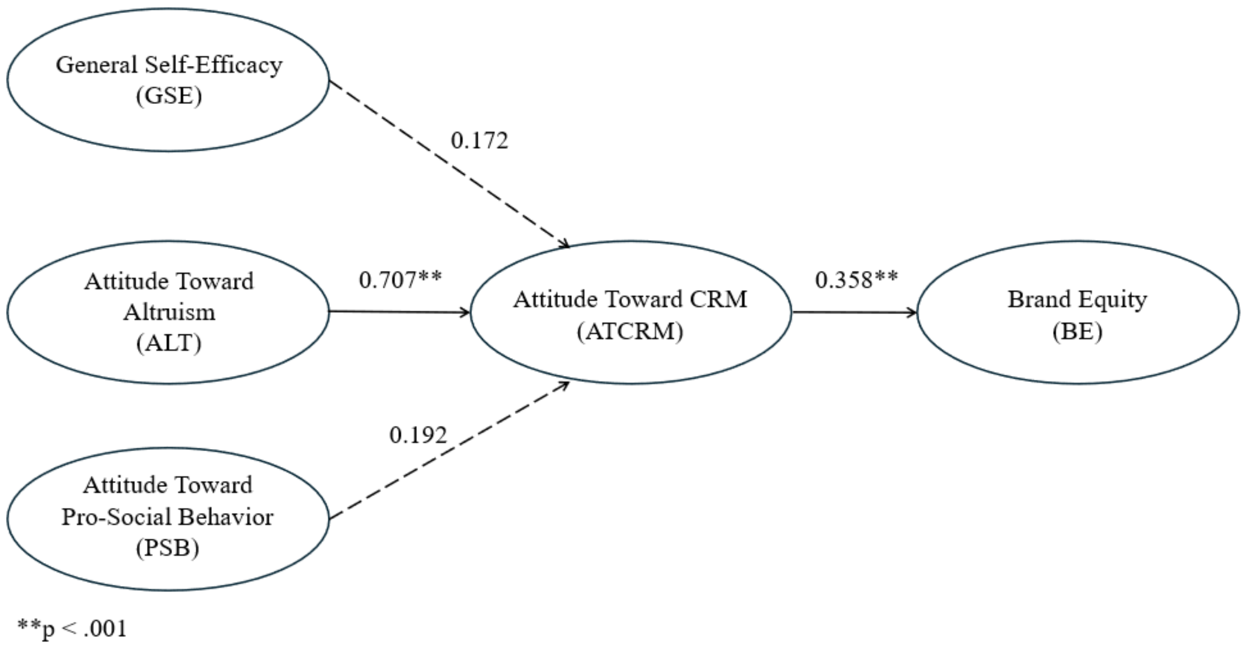
A mediation analysis was conducted using PROCESS Model 4 (Hayes, 2018) to examine whether Attitude toward Cause-Related Marketing mediated the relationship between all three antecedents (General Self Efficacy, Attitude toward Altruism and Tendency toward Prosocial Behavior) and Overall Brand Equity. Bootstrap confidence intervals were generated using 5,000 resamples. Three separate models were run. Results indicated that only Altruism significantly predicted Attitude toward Cause-Related Marketing ($b = .68$, $p < .001$). In turn, Attitude toward CRM significantly predicted Overall Brand Equity ($b = .47$, $p < .001$).

The direct effect of Altruism on Brand Equity was reduced and became non-significant when CRM attitudes were included in the model ($b = .17$, $p = .07$), suggesting mediation. The indirect effect of Altruism on Brand Equity through CRM Attitudes was significant ($b = .23$, 95% CI [.16, .49]), as the confidence interval did not include zero. These findings support the mediating role of Attitude toward Cause-Related Marketing in explaining the relationship between Altruism and Brand Equity. Thus, the null hypothesis was rejected.

## CONCLUSIONS

Altruism showed a significant relationship to CRM. While Self-Efficacy and Prosocial behaviors may impact one’s Altruism, in this study they did not have a direct impact on CRM. It was found that CRM had a positive relationship with Brand Equity. As such the following model is proposed Figure 1. The Impact of Antecedent Conditions to CRM and Brand Equity.

**Figure 1. The Impact of Antecedent Conditions to CRM and Brand Equity**




The findings show that through the use of cause-related marketing, firms can develop stronger brand resonance with their consumer through appeal to altruistic values. This suggests that marketing communications could emphasize the other oriented value to activate this connection to specific CRM programs being marketed (Batson, 2011). The non-significant findings for Prosocial Behavior may suggest that the manipulation influenced participants' altruistic orientation more than their generalized behavioral intentions. This pattern is theoretically plausible because Prosocial Behavior is a broader construct that may be shaped by situational constraints, perceived efficacy, social norms, cost of helping, recipient characteristics, and expectations of reciprocity. In contrast, Altruism more directly reflects other-oriented motivation. Thus, the lack of significant effects on Prosocial Behavior should not necessarily be interpreted as evidence that the manipulation failed to influence, but rather that additional research is needed.

This could be similar in evaluation of the lack of a significant influence from Self-Efficacy. In this study, Self-Efficacy was positioned as the overall person's evaluation of their abilities to perform tasks. A possible explanation for the non-significant relationship between General Self-Efficacy and Attitude toward Cause-Related Marketing is that confidence in one's general ability to manage life tasks may not directly translate into favorable evaluations of firm-sponsored social initiatives. General Self-Efficacy reflects a broad belief in personal competence and control over outcomes, whereas Attitude toward Cause-Related Marketing are often shaped more strongly by factors, such as perceived corporate sincerity, fit between the brand and the social cause, prior attitudes toward the company, and skepticism toward marketing motives.

Individuals with high self-efficacy may feel personally capable of addressing social problems independently, which could reduce the perceived importance or persuasive influence of corporate cause-related campaigns. Conversely, individuals with lower self-efficacy may not necessarily respond negatively to such campaigns if they perceive the firm's actions as authentic or socially beneficial. Thus, the absence of a significant relationship may indicate that evaluations of cause-related marketing are driven less by generalized personal efficacy beliefs and more by context-specific perceptions of trust, authenticity, and value congruence within the marketing message itself.

Results did affirm the significant influence that CRM campaigns can have on Brand Equity. These findings can serve to encourage continued efforts by businesses to engage in these types of marketing campaigns as they continue to show positive results in consumer perceptions of brands. This finding suggests that socially responsible marketing activities can strengthen emotional connections between consumers and firms, thereby differentiating the brand from competitors and contributing to long-term relational value. In this way, positive attitudes toward CRM may function as a mechanism through which firms build stronger consumer-brand relationships and reinforce favorable marketplace positioning.

Taken in its entirety, the present study fills the gap in the current literature and proposes a potential path model to explain consumers' preferences for CRM marketing practices and their effect on Brand Equity. Examining how some consumers view CRM differently than others could help companies better understand their consumers. Building off these natural inclinations, what would it take to appeal to consumers with various levels of these traits? How can their exposure to messages impact or change their attitude toward social causes? Understanding how these traits and behaviors interact with perceptions of cause-related campaigns can provide useful insights for both researchers and practitioners, especially as organizations continue to rely on social initiatives to connect with their customers.

## Limitations and Future Research

While this study provides empirical insight into the antecedents and consequences of cause-related marketing campaigns, several limitations should be acknowledged. First, the sampling approach introduces constraints on the generalizability and robustness of the findings. Although adequate for initial hypothesis testing, a larger sample size would enhance statistical power and improve the stability of parameter estimates. Moreover, the reliance on a student sample limits external validity. Future research should extend this work by incorporating more diverse and representative populations, including broader national samples and key demographic segments (e.g., gender, income, and education levels), to better assess the generalizability of CRM effects across consumer groups.

A final limitation pertains to the potential influence of social desirability bias. Prior research suggests that when evaluating morally salient behaviors, respondents tend to overreport their likelihood of engaging in socially approved actions, thereby introducing systematic bias into self-reported measures. Although procedural steps were taken to mitigate this concern (as outlined in the methodology), the possibility of residual bias cannot be fully eliminated. To address this limitation, future research should consider integrating self-reported measures with behavioral data, such as field experiments or observational designs, to more accurately capture consumer responses to CRM initiatives.

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## APPENDIX

**Table 5: Exploratory Factor Analysis**

| Item Abbreviation | Item Description | Factor Loadings |
|---|---|---|
| **Generalized Self-Efficacy (10-items)** | | |
| GSE01 | I can always manage to solve difficult problems if I try hard enough. | 0.77 |
| GSE02 | If someone opposes me, I can find means to still get what I want. | 0.68 |
| GSE03 | It is easy for me to stick to my aims and accomplish my goals. | 0.71 |
| GSE04 | I am confident that I could deal effectively with unexpected events. | 0.78 |
| GSE05 | Thanks to my resources I know how to handle unforeseen situations. | 0.71 |
| GSE06 | I can solve most problems if I invest the necessary effort. | 0.75 |
| GSE07 | I can remain calm when facing difficulties because I can rely on my coping abilities. | 0.74 |
| GSE08 | When I am confronted with a problem, I can usually find several potential solutions. | 0.72 |
| GSE09 | If I am in a bind, I can usually think of something to do. | 0.80 |
| GSE10 | No matter what comes my way I am usually able to handle it. | 0.80 |
| | **Composite Reliability = 0.921** | |
| | **Average Variance Explained = 0.558** | |
| **Tendency Toward Prosocial Behavior (15-items)** | | |
| PB01 | I am pleased to help my friends or colleagues in their activities. | 0.68 |
| PB02 | I share the things that I have with my friends. | 0.62 |
| PB03 | I try to help others. | 0.63 |
| PB04 | I am available for volunteer activities to help those in need. | 0.55 |
| PB05 | I am empathetic with those in need. | 0.66 |
| PB06 | I immediately help those in need. | 0.66 |
| PB07 | I do what I can to help others avoid difficult situations. | 0.59 |
| PB08 | I intensely feel what others feel. | 0.78 |
| PB09 | I am willing to make my knowledge and abilities available to others if needed. | 0.62 |
| PB10 | I try to console those who are in need. | 0.66 |
| PB11 | I typically lend money or other things to those in need. | 0.61 |
| PB12 | I easily put myself in the shoes of those who are in discomfort. | 0.67 |
| PB13 | I try to take care of those in need | 0.75 |
| PB14 | Where I can, I share with friends any good opportunities that come to me. | 0.62 |
| PB15 | I spend time with those friends who are feeling lonely | 0.63 |
| | **Composite Reliability = 0.931** | |
| | **Average Variance Explained = 0.524** | |
| **Tendency Toward Altruism (20-items)** | | |
| AT01 | I have helped push a stranger's car out of harm. | 0.61 |
| AT02 | I have given directions to a stranger. | 0.90 |
| AT03 | I have made change for a stranger. | 0.64 |
| AT04 | I have given money to a charity | 0.71 |
| AT05 | I have given money to a stranger in need. | 0.63 |
| AT06 | I have donated goods or clothing to a charity. | 0.88 |
| AT07 | I have done volunteer work. | 0.87 |
| AT08 | I have donated blood. | 0.58 |
| AT09 | I have helped carry a stranger's belongings. | 0.81 |
| AT10 | I have delayed an elevator or held a door for a stranger. | 0.90 |
| AT11 | I have allowed someone to go ahead of me in a line. | 0.91 |
| AT12 | I have given a stranger a ride in my car. | 0.76 |
| AT13 | I have pointed out a clerk's error for either overcharging or undercharging. | 0.53 |
| AT14 | I have let a neighbor borrow an item of mine before. | 0.81 |

| | | |
|---|---|---|
| AT15 | I have brought charity fundraiser items before I knew it was going to a good cause. | 0.55 |
| AT16 | I have helped a classmate who I did not know that well with an assignment without being made to do so. | 0.89 |
| AT17 | I have looked after a neighbor's pet or children before. | 0.82 |
| AT18 | I have offered to help a handicapped or elderly stranger to cross a street. | 0.64 |
| AT19 | I have offered my seat on a bus. | 0.62 |
| AT20 | I have helped an acquaintance to move. | 0.77 |
| | **Composite Reliability = 0.932** | |
| | **Average Variance Explained = 0.566** | |
| **Attitudes toward Cause-related Marketing (4-items)** | | |
| CM01 | I like the idea of buying products from a company that donates part of its profit to a charity or social cause. | 0.72 |
| CM02 | I am willing to pay more for a product if that brand is donating part of the profits to a charity or social cause. | 0.63 |
| CM03 | If a company is donating part of its profits to a charity or social cause, I am more likely to buy their product versus their competitors. | 0.59 |
| CM04 | Companies that advertise that they are donating part of their profits to a charity or social cause are good corporate citizens | 0.60 |
| | **Composite Reliability = 0.880** | |
| | **Average Variance Explained = 0.406** | |
| **Overall Brand Equity (4-items)** | | |
| BE01 | Even if another retailer as the same products as this retailer, I would prefer to buy from this retailer. | 0.87 |
| BE02 | If another retailer is not different from this retailer in any way, it seems smarter to purchase from this retailer. | 0.81 |
| BE03 | It makes sense to buy from this retailer instead of any other even if the price was the same. | 0.86 |
| BE04 | It makes sense to buy from this retailer instead of any other retailer. | 0.86 |
| | **Composite Reliability = 0.950** | |
| | **Average Variance Explained = 0.723** | |

# THE PRE-PURCHASE VALUE OF POST-PURCHASE TECHNICAL SUPPORT: AN OPINION-SEEKING PERSPECTIVE

**Lee Hibbett, Freed-Hardeman University**

## ABSTRACT

*This study examines the perceived value of free post-purchase technical support during the consumer decision-making process. While prior research has primarily treated technical support as a post-purchase outcome associated with satisfaction, loyalty, and retention, comparatively little attention has been given to how such support is evaluated before a purchase occurs. Building on prior work that established a reliable and valid multi-item scale, this research reconceptualizes technical support as a pre-purchase evaluative cue.*

*Grounded in opinion-seeking theory, the study develops and tests a framework in which the perceived importance of technical support and the likelihood of opinion-seeking behavior are examined as related but distinct outcomes. Survey data were collected from 277 university students using a structured purchase scenario involving a high-involvement consumer product. Multiple regression analyses were conducted to assess the effects of task difficulty, purchase involvement, decision self-efficacy, and perceived risk on both outcomes.*

*The results indicate that purchase involvement is the most consistent and influential predictor across models, positively affecting both opinion-seeking behavior and the perceived importance of technical support. In contrast, task difficulty, decision self-efficacy, and perceived risk exhibit weaker or inconsistent effects. These findings suggest that consumers may value technical support as an assurance mechanism even when perceived risk is not especially salient, particularly in environments where support systems are readily accessible.*

*This study contributes to consumer behavior research by refining understanding of external information search and by positioning technical support as an institutional mechanism that influences pre-purchase evaluation. In contemporary markets characterized by digital and AI-enabled support systems, these findings highlight the role of support as a signal of reliability and competence. Managerially, the results suggest that investments in technical support may enhance perceived value and reduce uncertainty prior to purchase, extending their impact beyond traditional post-purchase outcomes.*

## INTRODUCTION

While programs using such phrases as technical support and product assistance have become commonplace in consumer goods and services markets, the nature of these offerings has changed substantially in recent years. In addition to traditional call centers and in-person assistance, consumers now routinely encounter AI-enabled chatbots, automated help platforms, and extensive user-generated review systems when evaluating products and services (Ferraro, 2024).

As firms increasingly compete on customer experience and service ecosystems, these types of support mechanisms play a growing role in shaping consumer evaluations prior to purchase (Lemon & Verhoef, 2016). Advances in digital and AI-enabled support systems have further expanded the ways in which consumers interact with firms during the decision-making process (Huang & Rust, 2021; Davenport et al., 2020).

Despite the growing visibility of these support mechanisms during the decision process, little academic research has examined how such offerings are valued before a sale and the extent to which they influence individual purchase decisions.

Furthermore, although technical support programs are often promoted as being free, the implementation of such programs is far from costless. Companies such as Dell may invest as much as twelve weeks of paid training before support representatives even interact with customers (Bagga and Khanna, 2014). More recent industry benchmarks reinforce that post-purchase support represents a meaningful operational expense. For example, median cost estimates suggest that assisted support interactions, such as phone or live chat, routinely exceed ten dollars per customer contact, while firms also devote a measurable share of annual revenue to maintaining service and support operations (Gartner, 2024). Prior research has consistently demonstrated that technical support experiences are positively associated with ownership outcomes, highlighting their importance for customer satisfaction, retention, and loyalty (CMO Council, 2017; Kane, 2016). However, the existing literature continues to focus almost exclusively on post-purchase outcomes, devoting comparatively little attention to the potential role technical support may play earlier in the consumer decision process.

The perspective of this study is consistent with and builds on progressive sales literature that recognizes selling and value creation as processes that unfold over time (Hartmann, Wieland, and Vargo, 2018). From this view, selling is not limited to a single interpersonal exchange but represents an institutional function involving multiple actors, systems, and mechanisms that extend beyond the initial transaction (Chipp, Williams, and Lindgreen, 2019; Strycharz et al., 2019). Within contemporary markets, technical support programs—whether delivered by human representatives or automated systems—constitute one such institutional mechanism through which firms may influence consumer perceptions prior to purchase. This study focuses on a B2C context because individual consumer decision processes provide a controlled setting for examining opinion-seeking and support evaluation, though future research should extend this model to B2B environments.

This work has two primary goals. First, building on prior work that established a reliable and valid measure, this research applies a multi-item scale to examine how consumers value the benefit of free, post-purchase technical support during the purchase decision process. This type of assistance is not concerned with delivery tracking or billing issues, which fall under the broader heading of customer service, but rather with the availability of expert guidance—human or automated—to help consumers effectively assemble, install, or use a product (MacDonald, 2019). Second, the study proposes and tests a theoretical framework explaining how the inclusion of free technical assistance may function as a salient benefit before a purchase occurs.

In other words, under what conditions do consumers perceive post-purchase technical support as a meaningful benefit during the decision process, and which factors are most likely to elevate its importance relative to other product attributes?

## LITERATURE REVIEW & HYPOTHESES

### Task Difficulty

The consumer behavior literature consistently indicates that higher levels of perceived task difficulty are positively associated with a higher likelihood of opinion-seeking behavior (Duhan et al., 1997; Formisano, Olshavsky, and Tapp, 1982). While research has linked these uses of opinion-seeking behavior with various types of buyer uncertainty and the qualities of the opinion leader sought (Brown and Reingen, 1987; Duhan et al., 1997), this study simply maintains the general theory that opinion-seeking behavior is more likely to occur when the buyer perceives the decision task to be more difficult. Therefore, the following relationship is proposed:

*Hypothesis 1: Task difficulty will be positively related to the likelihood of opinion seeking behavior.*

The buyer's goal is to move from an unacceptable state of uncertainty to an acceptable state of logical choice while minimizing the search costs. This suggests two reasons that task difficulty should also be positively associated with the level of importance placed on the feature of free help or technical assistance. First, a help feature might create a sense of security if likened to an after-the-fact opinion leader or expert. In other words, when product features are numerous and complicated (high task difficulty), one might take comfort in the assurance that a product offering includes readily available professional assistance or advice if needed. In this case, the help feature might also be viewed similarly to product warranties or guarantees, which offer a promise to customers for ensuring aid to achieve product performance.

Second, the inclusion of the help feature might serve as a heuristic to narrow the evoked set, especially when other features are complicated and confusing. In this situation, one might view the help feature as progress toward a reasonable or instrumental decision amid other uncertain features. Additionally, research has shown that a single product attribute, even if perceived as mostly trivial, may affect a buyer's choice by serving as a heuristic that makes a product offering unique or by weakening the value placed on more essential attributes (Brown and Carpenter, 2000; Tetlock and Boettger, 1989). Ultimately, the feature of free help and the seeking of opinion leaders may serve similar roles for reducing buyer uncertainty and simplifying the decision process. Therefore, the following relationship is predicted:

*Hypothesis 2: Task difficulty will be positively related to the perceived importance of free technical assistance.*

### Purchase involvement

The marketing literature discusses several consumer involvement categories, such as product involvement (Wilkens, Beckenuyte, and Butt, 2016) and situational involvement (Spielmann, 2014). However, this study focuses specifically on purchase involvement. Studies across decades suggest that this type of involvement is the one with which marketers should actually be most concerned (Coursaris, van Osch, and Balogh, 2016). This concept deals with the amount and type of effort an individual puts into making a purchase decision, due to the "self-relevance of purchase activities to the individual" (Slama and Tashchian, 1985, p.75). Beatty and Smith (1987) add that this involvement deals with the degree of concern one feels toward making a particular purchase choice. They consider a purchase decision that holds much concern or importance for an individual to be a high purchase involvement situation, while one that initiates little concern is a low purchase involvement situation.

Empirical evidence suggests that heightened purchase involvement leads to greater external search efforts, including opinion-seeking behavior (Beatty and Smith, 1987). Beatty and Smith (1987) explain this relationship by theorizing that the economic or social significance of a purchase tends to motivate individuals to expel more effort to ensure a good purchase decision. As an example, one might experience the financial aspect of purchase involvement when contemplating the purchase of a $2,500 home computer with state-of-the-art accessories, due solely to the price tag. The social impact of purchase involvement would include the concern that peers might look down upon someone if he is unable to get his new computer to run a particular brand of gaming system. While the literature suggests that a consumer would likely consult a respected opinion leader in this high purchase involvement situation, reason indicates that having free access to expert assistance could also be the desired benefit for such an important purchase. Therefore, the following hypotheses are posited:

*Hypothesis 3: Purchase involvement will be positively related to the likelihood of opinion-seeking behavior.*

*Hypothesis 4: Purchase involvement will be positively related to the perceived importance of free technical assistance.*

## Decision self-efficacy

The concept of self-efficacy has been defined as "the belief that one has the capability to perform a particular behavior" (Compeau and Higgins, 1995, p.195) and has been the focus of studies in numerous disciplines. This concept is rooted in social cognitive theory, which is similar to the theory of instrumental reasoning (Bastardi and Shafir, 1998), purporting that individuals use cognitive processes to evaluate options and make goal-based decisions (Bandura and Locke, 2003). Yet, while instrumental reasoning focuses on the need for logical conclusions, self-efficacy deals more with the choice strategies and motivational impact of one's perceived ability to influence or achieve a particular outcome from a logical decision (Bandura and Locke, 2003).

Like opinion seeking behavior, self-efficacy tends to be product-category or situation-specific, rather than a consistent generality across various contexts (Zimmerman, 1995, Gripenberg, 2011). So, one may possess a high self-efficacy for choosing a set of new golf clubs, but a low self-efficacy regarding picking out replacement windows. This difference in perceived ability has been shown to influence not only the goal attainment strategies employed, but also the level of motivation for putting effort into a decision or project (McMurrian, Srivastava, and Holmes, 2002; Ozer and Bandura, 1990; Puente-Díaz, 2016).

While the marketing literature does not directly link the concept of self-efficacy to opinion-seeking behavior, studies affirm a negative relationship between knowledge, experience, and expertise with external search efforts, and particularly the tendency to consult opinion leaders. Research indicates that such individuals are more confident in their abilities to make instrumental decisions with the extensive product information they have stored in memory (Beatty and Smith, 1987; Brucks, 1985). Because this study suggests that these previous measures of expertise and knowledge affect search-effort decisions through decision self-efficacy, the following relationship is predicted:

> *Hypothesis 5: Decision self-efficacy will be negatively related to the likelihood of opinion seeking behavior.*

While individuals with high decision self-efficacy are predicted to show little need for opinion leaders, those with lower self-efficacy should reveal a higher perceived need for expert advice. Perhaps the benefit of free technical support after the sale could serve to ease the minds of shoppers who lack confidence in their product knowledge. One could perceive such a benefit as important due to the assurance provided that they will have the guidance of an expert to help with any confusion or difficulties they encounter as they try to install, assemble, or use the product. Therefore, the following hypothesis is posed:

> *Hypothesis 6: Decision self-efficacy will be negatively related to the perceived importance of free technical assistance.*

## Perceived risk

The concept of perceived risk, which Bauer introduced in 1960, refers to the feeling of discomfort experienced due to the uncertain possibility of unpleasant consequences that result from a purchase decision (Bauer, 1960). Thus, the following two items must exist, at least in the mind of a consumer, in order for the perceived risk to arise: (a) uncertainty, and (b) a negative consequence (Bauer, 1960; Sharma, Alford, Bhuian, and Pelton, 2009). Since its inception, the concept of perceived risk has been investigated widely in the social sciences and consumer behavior literature (Laroche, McDougall, Bergeron, and Yang, 2004). While this abundance of research has shown how individuals' perceptions of risk greatly influence their search strategies and purchasing behaviors (Dowling and Staelin, 1994), recent articles have verbalized the need for still more research to help marketers better understand how and why consumers behave when they perceive purchase decisions as risky (Laroche, Bergeron, and Goutaland, 2003).

Perceived risk has been conceptualized and categorized in many different ways. While some have considered perceived risk to be an overall, general feeling of discomfort due to the possibility of an unpleasant outcome (Laroche et al., 2003), others have investigated as many as six different dimensions, or specific types, of perceived risk (Stone and Gronhaug, 1993). They include social, financial, performance, psychological, physical, and time risk.

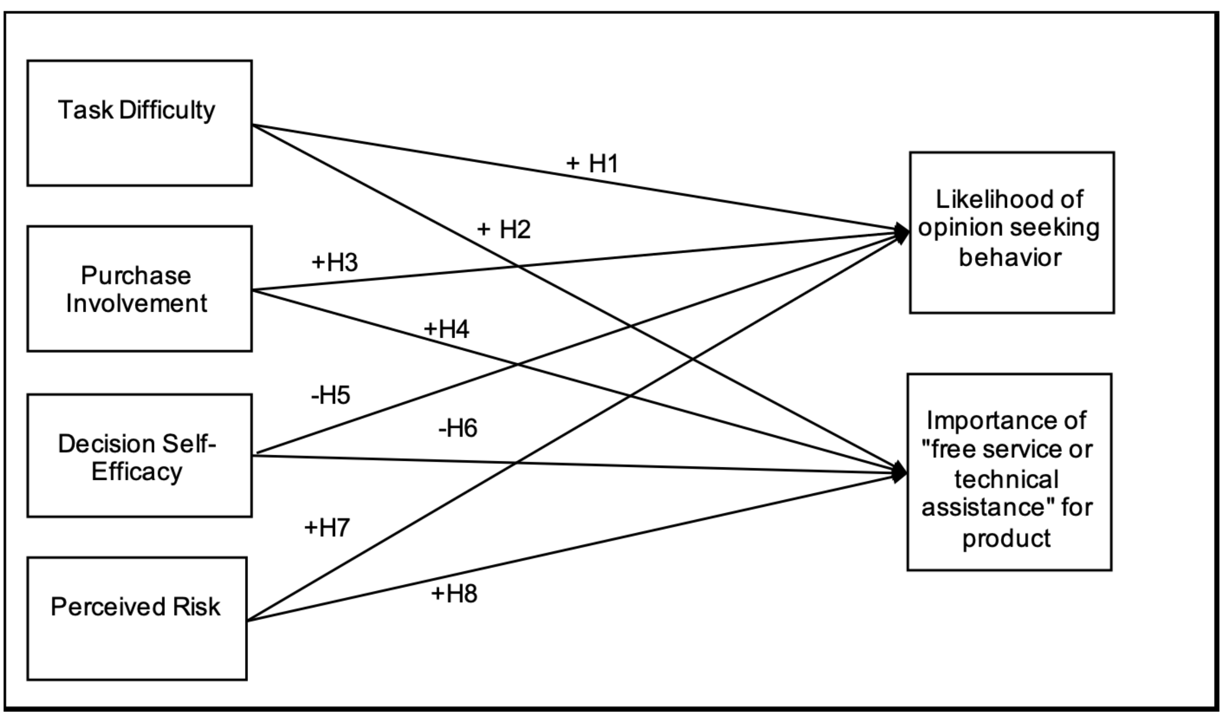
According to risk theory, people tend to subjectively form individual levels of acceptable risk, which influences their degree of motivation for processing additional information before making a decision (Dowling and Staelin, 1994). If one's perceived risk is below his acceptable threshold for risk, little motivation exists for any additional search efforts. However, if the perceived risk is above one's level of acceptable risk, he tends to be motivated to employ strategies to bring the perceived risk down to an acceptable level. These actions or mechanisms, termed risk relievers, work psychologically to either (a) reduce the perceived probability that the purchase will produce a negative outcome, or (b) minimize the loss should a negative outcome occur (Roselius, 1971). Some examples of risk relievers mentioned in the literature that reduce the probability of a negative outcome include continuing an external search to learn more about the relevant brands and features, buying a higher-priced product to help ensure quality, choosing a reputable brand, and seeking advice from one or more trusted opinion leaders (Dowling and Staelin, 1994; Roselius, 1971; Shimp and Bearden, 1982). Thus, this study proposes the following hypothesis:

*Hypothesis 7: Perceived risk will have a positive relationship with the likelihood of opinion seeking behavior.*

As perceived risk increases, individuals will begin employing various types of risk relievers in order to reach a level of acceptable risk. Mechanisms such as consulting an opinion leader, reading product reviews, and choosing a product with a good reputation or warrantee program have been mentioned as risk relievers. Similarly, the feature of free technical support should serve as a risk reliever by ensuring that professional assistance is available to support product performance and satisfaction after the purchase. Therefore, this study proposes the following hypothesis:

*Hypothesis 8: Perceived risk will be positively related to the perceived importance of free technical assistance.*

**Figure 1.** Proposed Model of Antecedents for "Perceived Importance of Free Technical Support" and "Likelihood of Opinion-Seeking Behavior



## METHODOLOGY

One goal of this study was to create a foundation of theory regarding the perceived value of free, post-purchase technical support with consumer goods. This goal was to be accomplished by empirically testing some of the significant antecedents that may lead consumers to perceive the inclusion of free help or technical assistance as a salient benefit. Due to the lack of academic information regarding the importance of free technical support, this study tapped into the existing literature about opinion-seeking behavior. The approach used to compare these two concepts resembles the method employed by Chun and Davies (2006), where both the likelihood of opinion seeking and the importance of free technical assistance served as outcomes with the same set of predictors using multivariate analysis. The measure of the importance of free technical support used in this study is based on a previously developed and validated scale, originally published by Hibbett (2021) in the Global Journal of Management and Marketing.

### Sample

The convenience sample employed by this study was comprised of 300 university students distributed evenly across three different southern universities. However, the researchers eliminated 23 of the surveys from the study because of missing data, reducing the final dataset to 277 (See Table 1). Although SPSS can work around missing data within individual cases, researchers made the decision to simply omit all cases that included any missing data. The rationale for this decision was that such an oversight on the part of the subjects might well signify a lack of focus or concern during the entire survey process. Also, based on power analysis, the remaining surveys should comprise an adequately robust dataset.

**Table 1**

Demographics of Sample.

| Gender | | Age | | Own a Digital Camera | |
|---|---|---|---|---|---|
| Female | 54% | 17-18 | 7% | Yes | 79% |
| Male | 46% | 19-20 | 33% | No | 21% |
| | | 21-22 | 38% | | |
| | | >22 | 22% | | |

*Note*. Sample size = 277

## Scenario

The context of this study created a purchase situation for a new digital camera for personal use. Researchers selected this scenario to present a realistic purchase decision task for the respondents. They constructed an initial list of 20 camera features by visiting several shopping Web sites. Two professional photographers, who extensively use digital cameras, reviewed this list for both feature relevance and description, resulting in a final list of 18 camera features. Then, following the pattern of Lussier and Olshavsky (1979), 34 university students ranked these camera attributes by perceived importance. Researchers used the means and standard deviations to identify the features with a high level of agreement regarding perceived importance. The purchase scenarios included various combinations of these features.

## Measures

The dependent variables were both measured on seven-point, summated Likert-type scales (strongly agree – strongly disagree). The tool chosen to measure the likelihood of opinion-seeking behavior was a modified five-item instrument (1 = extremely agree, 7 = extremely disagree) initially validated by Flynn et al. (1996). However, a review of the marketing literature failed to reveal an appropriate scale for measuring the level of importance one places on the offering of free help or technical assistance; therefore, one had been created and validated.

The criteria for scale development provided by Hair, Bush, and Ortinau (2006, p. 352-409) and Churchill (1979) were merged to guide the creation of the new scale. Because the importance one assigns to the benefit of free support reflects an attitude, the original 12 items were derived primarily from the cognitive, affective, and behavioral aspects of attitudinal theory. Two different pretests served to reduce the number of scale items from 12 to 6, with all items loading onto a single factor while maintaining internal reliability of .91 (see Table 2). Additionally, the scenario appeared to produce a wide range of responses for all variables, which should have aided in the detection of relationships. Finally, nomological, convergent, and discriminant validity were assessed and deemed acceptable.

**Table 2**

Perceived Importance/Value of Free Technical Assistance Scale Items and Factor Scores

| | Factor Loading |
|---|---|
| 1. I don't think that the benefit of free help or technical assistance for a new digital camera is very important. (r) | 0.90 |
| 2. I feel that "free technical assistance" would be a valuable service to have with a new digital camera. | 0.88 |
| 3. I would be more likely to purchase a particular camera if I knew it came with free help as a feature. | 0.86 |
| 4. The benefit of free help would not influence my decision of which camera to buy. (r) | 0.80 |
| 5. In general, free help/technical support is an important feature for a digital camera. | 0.91 |
| 6. It doesn't matter if a digital camera comes with free help. (r) | 0.82 |

*Note*. r = denotes reversed item

The predictor variables in this study are: (a) task difficulty; (b) purchase involvement; (c) decision self-efficacy; and (d) perceived risk. While many concepts are more accurately measured with multi-item scales, the literature indicates that the essence of task difficulty can be captured with only one survey question or statement, which usually asks the respondents simply to rate the level of difficulty they perceive for an assigned task (Duhan et al., 1997; Earles, Kersten, Mas, and Miccio, 2004; Janssen and Carton, 1999). Therefore, this study chose to utilize the single-item, 5-point scale used by Janssen and Carton (1999), which simply asks the participants to rate (1 = very easy, 5 = very difficult) the level of difficulty they perceive as they contemplate the purchase decision for a digital camera.

The measurement scale and construct definition used in this study for purchase involvement originated with Mittal (1995), who defined this concept as "the extent of interest and concern that a consumer brings to bear upon a purchase decision task" (p. 673). His original four-item, seven-point scale was validated in 1989. However, further self-scrutiny and comparisons with other scales led him later to reduce his scale to three items (Mittal, 1995). This study chose Mittal's scale, which focuses on the measurement of purchase involvement only, whereas many of the other involvement scales include items that seem to measure other concepts, such as perceived risk and product involvement. Additionally, Mittal (1995) designed the scale to be adapted for measuring responses to specific products, such as a digital camera.

This study employs the construct definition of self-efficacy put forth by Compeau and Higgins (1995), which describes this concept as "the belief that one has the capability to perform a particular behavior" (p. 201). Research supports the difference in one's perceived ability as an influence on the type of goal attainment strategies used, as well as the level of motivation for putting effort into a decision or project (Maertz, Bauer, Mosley, Posthuma, and Campion, 2005; Bandura and Locke, 2003; McMurrian, Srivastava, and Holmes, 2002; Ozer and Bandura, 1990). For the purpose of this project, a slightly modified version of the single-item, six-point Likert type scale (1 = extremely agree, 6 = extremely disagree) employed by Snipes, LaTour, and Bliss (1999) appears to be appropriate. Their scale was initially used to measure self-efficacy in using a self-defense device, so the wording was minimally altered in order to measure self-efficacy in making a camera purchase decision.

This study reverts to Bauer's (1960) classic definition of perceived risk: feelings of discomfort experienced due to the uncertain possibility of unpleasant consequences that result from a purchase decision. Recall that research has divided perceived risk into the following six categories: social, financial, performance, psychological, physical, and time risk (Stone and Gronhaug, 1993). However, the types of risk experienced during a purchase decision are often intuitive and individual-specific (Laroche et al., 2003). So, while one individual might experience financial risk, another might experience more social risk for the same decision. Additionally, the various types of risk are not mutually exclusive so that persons could feel varying degrees of each type of risk. Therefore, following the pattern of Laroche et al. (2003), this study utilizes a measure for overall perceived risk, thus capturing the subjects' feelings of the possibility of an overall negative outcome without regard for the specific type of adverse outcome. The instrument chosen for this study was Laroche's (2003) variation of the three-item, seven-point Likert type scale (1 = extremely agree, 7 = extremely disagree), developed initially by Stone and Gronhaug (1993).

## STUDY RESULTS

Researchers collected the survey data from the 277 usable surveys into an SPSS file for analysis. The internal reliabilities for the purchase involvement and perceived risk scales were marginally low (see Table 3). However, because both had been validated in previous studies, the researchers determined that these measures were not low enough to warrant concern. The descriptive statistics indicate that the final data pool covered a broad range for each variable such that any detectable relationships should be meaningful.

**Table 3**

Internal Reliability and Descriptive Statistics

| Variable | Number of Items | Cronbach's Alpha | Min | Max | Mean | S.D. |
|---|---|---|---|---|---|---|
| Task Difficulty | 1 | NA | 1 | 5 | 2.9 | 1.01 |
| Decision Self-Efficacy | 1 | NA | 1 | 6 | 4.4 | 1.19 |
| Purchase Involvement | 3 | 0.57 | 5 | 21 | 15.9 | 2.74 |
| Perceived Risk | 3 | 0.57 | 3 | 19 | 10.1 | 3.19 |
| Opinion Seeking Likelihood | 5 | 0.93 | 5 | 35 | 27.9 | 6.72 |
| Importance of Free Help | 6 | 0.91 | 6 | 42 | 26.5 | 8.57 |

Before running the regressions, the data were examined to ensure they met the assumptions necessary for multivariate analysis. First, multicollinearity was assessed by examining the correlation matrix (see Table 4). A general rule of thumb is that intercorrelations above .80 indicate potential multicollinearity concerns (Garson, 2006). None of the correlations among the primary variables approached this threshold, with the highest observed correlation being $|r| = .51$, suggesting that multicollinearity is unlikely to be a problem in this study. Multicollinearity was further assessed using variance inflation factors (VIF). All VIF values were below 1.6, well under the commonly accepted threshold of 5, again indicating that multicollinearity was not a concern.

Next, skewness and kurtosis were examined to assess normality. While task difficulty and perceived risk were initially within acceptable ranges, the remaining four variables were not. After evaluating several data transformation techniques recommended in the literature, the reflected square root transformation was found to best correct the distributional issues. Thus, all variables ultimately met the assumption of normality, with two variables retained in their original form and four variables transformed.

**Table 4**

Correlation Matrix of Variables

| Variable | Task Difficulty | Decision Self-Efficacy | Purchase Involvement | Perceived Risk | Opinion Seeking Likelihood | Importance of Free Help |
|---|---|---|---|---|---|---|
| Task Difficulty | 1 | | | | | |
| Decision Self-Efficacy | -.51** | 1 | | | | |
| Purchase Involvement | .05 | .18** | 1 | | | |
| Perceived Risk | .33** | -.34** | .09 | 1 | | |
| Opinion Seeking Likelihood | .37** | -.25** | .09 | .22** | 1 | |
| Importance of Free Help | .16** | -.17** | .07 | .05 | .34** | 1 |

** Correlation is significant at the .01 level (two-tailed)

The detection of relationships was assessed using multiple regression analyses. Both models included the following control variables: gender, previous or current ownership of a digital camera, age, and college classification. Two dependent variables were examined: the likelihood of opinion-seeking behavior and the perceived importance of free technical support (see Table 5). For opinion-seeking behavior, task difficulty and purchase involvement were significant predictors, supporting Hypotheses 1 and 3. Although Hypothesis 5 did not reach conventional levels of statistical significance for decision self-efficacy, the relationship was in the predicted negative direction. Similarly, Hypothesis 7, which examined perceived risk, was not supported. Descriptive statistics (see Table 3) indicate an overall high intention to seek product-related advice, suggesting that opinion-seeking behavior may persist even in low-risk situations, potentially reflecting a social dimension of information sharing.

With respect to the perceived importance of free technical support, purchase involvement emerged as the only consistently significant predictor, supporting Hypothesis 4. Hypotheses 2 and 6 demonstrated relationships in the predicted direction but did not reach statistical significance, and Hypothesis 8, examining perceived risk, was not supported.

Across both dependent variables, purchase involvement emerged as the most consistent and influential predictor, while other variables demonstrated weaker or inconsistent effects. This pattern suggests that involvement plays a central role in shaping both opinion-seeking behavior and the perceived importance of technical support.

Table 5 provides the regression results for both models. Table 6 provides a summary comparison of the factors influencing both opinion-seeking behavior and the perceived importance of free technical support.

**Table 5**

**Summary of Regression Results**

| Regression | Dependent Variable | Independent Variable | Std. Beta | Sig. | Model Adjusted $R^2$ |
|---|---|---|---|---|---|
| 5 | Opinion Seeking | Task Difficulty | .236** | .001 | .114** |
| | | Decision Self-Efficacy | -.114 | .123 | |
| | | Purchase Involvement | .122 | .051 | |
| | | Perceived Risk | .038 | .552 | |
| 6 | Importance of Free Help | Task Difficulty | .115 | .111 | .065** |
| | | Decision Self-Efficacy | -.121 | .107 | |
| | | Purchase Involvement | .138* | .031 | |
| | | Perceived Risk | -.052 | .428 | |

Note: * $p < .05$, ** $p < .01$

**Table 6**

**Comparison of Factors Affecting Opinion-Seeking Behavior and the Importance of Free Technical Support**

| Direct Relationships | Likelihood of Opinion-Seeking Behavior | Importance/Value of Free Technical Support |
|---|---|---|
| Task Difficulty | Yes | No |
| Decision Self-Efficacy | No | No |
| Purchase Involvement | Yes | Yes |
| Perceived Risk | No | No |

Note: 'Yes' indicates a statistically significant relationship ($p < .05$).

## DISCUSSION

The purpose of this study was to examine how the promise of post-purchase technical support influences pre-purchase decision-making, particularly through its relationship with opinion-seeking behavior and the perceived importance of free support. The findings provide several important insights that extend current understanding of external information search and consumer decision-making.

First, purchase involvement emerged as the most consistent and influential predictor across both regression models. This finding reinforces prior research suggesting that highly involved consumers are more motivated to engage in extensive information search and seek reassurance before making a purchase decision (Zaichkowsky, 1985; Beatty & Smith, 1987). In the present context, consumers who perceive a purchase as important appear more likely to value technical support and to engage in opinion-seeking behavior, suggesting that support services function as part of a broader risk-reduction and information-gathering strategy.

Second, the relatively weaker or non-significant effects of perceived risk and decision self-efficacy offer an interesting contrast to expectations. One possible explanation is that the availability of free technical support itself reduces perceived uncertainty, thereby diminishing the direct influence of perceived risk on pre-purchase behavior. In this sense, technical support may function as a signal of reliability and service quality, aligning with signaling theory (Kirmani & Rao, 2000). When such signals are present, consumers may feel less need to rely on risk-based evaluations.

Similarly, the limited influence of decision self-efficacy may reflect the increasing accessibility of external support systems. In environments where assistance is readily available, even consumers with lower confidence in their decision-making ability may feel empowered to proceed with a purchase, relying on available support resources as a safety net.

Although prior product and service experience were not directly measured, existing research suggests that such experience is often reflected in related constructs such as decision self-efficacy and perceived risk. Prior experience has been shown to increase confidence in decision-making (Bandura, 1986) and reduce perceived uncertainty (Cox & Rich, 1964), suggesting that these variables may partially capture the influence of experience in the present study.

Importantly, the findings suggest that opinion-seeking behavior and the perceived importance of technical support represent related but distinct processes. While both are influenced by involvement, opinion-seeking appears to reflect a more social and interactive dimension of decision-making, whereas the importance of support reflects a more structural or service-based evaluation.

These results contribute to the literature by reconceptualizing post-purchase technical support as a pre-purchase evaluative cue**,** rather than solely a post-consumption outcome. This extends prior research on external information search by highlighting how institutional features—such as support availability—can shape decision-making before a purchase is made (Ratchford, Lee, & Talukdar, 2003).

Finally, variability in how consumers interpret “free” technical support may also help explain some of the weaker relationships observed. As noted by prior research, consumers may associate free services with either added value or reduced quality, depending on prior experience and expectations (Zeithaml, 1988). This ambiguity suggests that the meaning of “free” support is not uniform and may influence its effectiveness as a decision-making cue.

## MANAGERIAL IMPLICATIONS

The findings of this study offer several important implications for marketers and firms offering technical products and services. First, the strong influence of purchase involvement suggests that technical support should be positioned as part of the core value proposition, particularly for high-involvement products. Highlighting the availability of support during the pre-purchase stage may reduce uncertainty and encourage deeper engagement with the product.

Second, the results indicate that free technical support can serve as a signaling mechanism, communicating reliability and reducing perceived risk. Firms should therefore consider how support services are framed in marketing communications, ensuring that they are presented as credible, accessible, and valuable rather than as an afterthought.

Third, because opinion-seeking behavior remains prevalent even in lower-risk situations, marketers should recognize the continued importance of social influence and external validation. Integrating customer reviews, testimonials, and peer recommendations alongside support offerings may further enhance consumer confidence.

Finally, given that consumers may interpret “free” support differently based on prior experience, firms should focus on clarifying service quality and responsiveness expectations. Providing transparent information about response times, service levels, and available support channels may strengthen the perceived value of support and improve its effectiveness as a pre-purchase cue.

## LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that should be considered when interpreting the findings. First, the use of a student sample may limit the generalizability of the results. While students are appropriate for studying technology-related decision-making, future research should examine more diverse populations, including experienced consumers and organizational buyers.

Second, the cross-sectional design of the study restricts the ability to draw causal inferences. Longitudinal or experimental research designs could provide deeper insight into how perceptions of technical support influence decision-making over time.

Third, some constructs were measured using single-item indicators, which may limit reliability and restrict the ability to assess measurement validity more rigorously. Future research could employ multi-item scales and structural equation modeling approaches to strengthen measurement precision.

Additionally, this study focuses on a B2C context, and the findings may not generalize to B2B environments, where decision processes are often more complex and involve multiple stakeholders. Future research should explore how technical support influences decision-making in B2B settings.

Future studies may also examine the role of moderating and mediating variables, such as prior product experience, familiarity with technical support services, brand equity, and price sensitivity. Furthermore, as digital and AI-driven support systems become more prevalent, research should investigate how emerging technologies—such as chatbots and automated support tools—shape consumer perceptions and behavior.

## CONCLUSION

Despite its limitations, this study makes several meaningful contributions to consumer behavior and marketing theory. By examining the perceived importance of post-purchase free technical support during the purchase decision process, the findings extend existing research that has traditionally treated support as a post-purchase service outcome. Instead, this study demonstrates that free technical assistance may function as a pre-purchase evaluative cue, shaping how consumers assess product offerings before a transaction occurs.

In addition, the results refine understanding of opinion-seeking behavior by illustrating that purchase involvement consistently influences both the likelihood of seeking advice and the perceived value of firm-provided support, while other commonly cited antecedents—particularly perceived risk—do not uniformly operate as expected in this context. This distinction reinforces the conceptual separation between involvement and risk and highlights the need for greater precision in theorizing how consumers evaluate uncertainty, assurance, and information during decision-making.

Finally, this research contributes to the broader view of selling and value creation as processes that unfold over time, involving institutional mechanisms beyond interpersonal exchange. By positioning technical support as a potential substitute for, rather than merely a supplement to, opinion leaders, the study opens avenues for future research examining how firms can strategically leverage support systems to influence consumer decisions earlier in the marketplace exchange.

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# CULTURE, CREDIT AND CONSUMER FRUGALITY: STRATEGIC INSIGHTS FOR VALUE CREATION ACROSS MARKETS

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## ABSTRACT

*Consumer frugality - defined as restrained acquisition and resourceful consumption - has reemerged as a durable, value-driven consumer orientation that transcends income levels and economic cycles. Yet the strategic marketing implications of frugality remain underexplored, particularly in an era of rapid cultural change and expanding access to consumer credit. This study examines how frugality interacts with cultural values and consumer credit to shape consumption behaviors and subjective well-being. Drawing on cross-national survey data from respondents in the United States and China, the analysis shows that frugality positively predicts subjective happiness across both contexts. Contrary to traditional expectations, American consumers report higher frugality than their Chinese counterparts, reflecting the interaction between cultural norms and contemporary economic conditions. The findings advance strategic marketing by positioning frugality as a psychographic segmentation variable that interacts with culture, consumer behavior and marketing mix variables. Managerially, the results underscore the need for value propositions that align with frugal consumers' desire for cultural congruency and consumer orientation - rather than short-term discounts or other value-based appeals. By so doing, this study offers an approach for converting frugality from a consumption constraint into a strategic opportunity for long-term, sustainable market growth.*

## INTRODUCTION

Global markets are witnessing two interlocking trends that require strategic marketing attention: the rise and institutionalization of consumer frugality as a durable value-orientation, and shifting cultural meanings of consumption as modernization, demographic cohort change, and financial innovation reshape motives and channels of purchase. Frugality—defined as the stable tendency toward acquisition restraint and resourceful product use—has historically been conceived as a consumer lifestyle trait that influences both the acquisition and usage stages of consumer behavior (Lastovicka, et al, 1999). Recent research shows frugality operates as more than episodic price sensitivity: it is a potential segmentation attribute that affects product preferences (durability, multifunctionality), choice of channels (value-oriented, comparative shopping), and receptivity to marketing claims about total cost of ownership and sustainability (Lastovicka et al., 1999; Suárez, et al., 2020). For marketing strategists, treating frugality as a transient reaction to economic cycles rather than a coherent value orientation risks underutilizing an opportunity to create highly relevant value propositions and lifetime customer relationships particularly for a new generation of consumers in the foreseeable future.

Understandably, in mainstream marketing strategy and consumer research, the primary focus has been on why and how people consume and how to target those consumers effectively. Relatively little attention has been paid to understanding how and why people would hold back on their consumption spending, i.e., practicing frugality (Lastovicka, et al. 1999). The lack of interest in understanding such behavior may be because businesses and marketers are not primarily interested in understanding frugal consumers who do not spend as much as or spend much less than a typical consumer. In contrast, businesses are much more inclined to focus on the needs and wants of their more profitable clients instead. And yet, despite the surging consumption and the onset of the era of plenty in recent times, economy, unfortunately, does evolve in the inevitable cycles. Furthermore, we are witnessing the rise of a sustainable consumption movement and, most notably, the consumer minimalism trend (see Wilson and Bellezza 2022) promoting values which de-emphasize excessive consumption in many parts of the world. The shifts in consumer behaviors are partly attributable to an awakening to the depletion of natural resources and increased awareness of the environmental impact of human over-consumption. Such changes in consumer mentality have, at least partially, fueled the success of such discounters as Walmart, Aldi, and Lidl in the United States and elsewhere. It seems safe to say that catering to more frugal consumers has become big business as more and more consumers divert their spending to more affordable products amidst surging inflationary pressures in many parts of the world. Marketing strategists have become increasingly interested in tapping into this segment of consumers worldwide. Businesses not only have to understand how consumers want to spend, but also how they tend to act more frugally toward consumption and make their choices wisely. Yet, amidst the interest in understanding these more frugal consumers, there has been a conspicuous lack of evidence on the influence of culture on the spending tendency of consumers across countries, particularly in the post pandemic era. This knowledge undoubtedly will have significant implications for devising effective product and promotion strategies to connect with these consumers in different parts of the world.

This study tries to shed light on these consumers and add to our understanding of consumer marketing theory and practice related to such behaviors in several important ways. First, it tries to reconceptualize consumer frugality as a strategic segmentation variable that interacts with culture to help predict consumer reaction to marketing messages and activities. Second, it can help specify potential boundary conditions based on cultural meaning and economics, determining if marketing mix variables can produce different outcomes across markets or vice versa. Specifically, the study focuses on the following research questions: Does consumer frugality interact with cultural values (e.g., individualism–collectivism; long-term orientation) to shape product preferences, channel choices, and promotional responsiveness? Can marketing levers (product design, pricing, communication, and payment option) effectively convert frugality from a constraint into a sustainable source of competitive advantage across culturally distinct markets? Answering these questions can help yield actionable guidance for marketing managers. Rather than treating frugality as a constraint or headwind, firms can convert knowledge of consumer frugality into long-term customer value by designing culturally attuned, financially viable, and psychologically congruent value propositions that align with frugal consumers' desire for control, predictability, and meaningful consumption which will contribute to their well-being.

## BACKGROUND

### Consumer Frugality

Although the history of frugality discourses in the United States dates to the colonial era according to some researchers (e.g., Witkowski 2010), consumer frugality has not been as widely studied by researchers in the field of marketing despite some important early efforts (Lastovicka, et al. 1999). In popular culture, the term frugality oftentimes is associated with images of people who spend little and save just for the sake of saving. However, as a general consumption behavior propensity, it is not limited to just a small number of people or pure deprivation of resources. For many, it reflects certain immediate sacrifices in the consumption of goods and services to afford more in future consumption or to achieve future goals. Therefore, frugality is also more generally defined as a "consumer lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve longer-term goals (Lastovicka, et al. 1999).

The renewed interest in consumer frugality more recently is rekindled by both the potential onset of economic recessions or cycles due to either geopolitical events or pandemics, and the rise in the concern for sustainability of the human society due to excessive consumption (Suarez, et al. 2020). A casual perusal of headlines in popular press would reveal advice on how to conserve and how to make do with less in the more inflationary economic environment. Understandably, researchers have observed that practicing consumer frugality usually becomes more popular during economic hard times (e.g., Hamm et al. 2008). Thus, the rise of consumer frugality is a phenomenon worthy of attention by marketing strategists. Consumers are increasingly demonstrating tendency to prioritize value, save more, and reduce unnecessary spending in response to economic instability, inflation, and a higher cost of living which have driven consumers across all income levels to be more cautious with their spending. As a result, practicing frugality is spreading across all income brackets. While lower-income households are often more frugal out of necessity, higher-income consumers are also becoming more conscious of value.

At the same time, the cultural meaning of consumption is gradually moving away from pure materialism toward purpose, experience, and sustainability. The traditional view of consumption as a means of achieving social status is declining particularly with younger generation of consumers. Consumers are increasingly searching for meaning and personal fulfillment in their purchases. The "endless pursuit of material things" is increasingly being questioned as a path to happiness. Consumers are shifting their priorities from accumulating material possessions to investing in experiences and personal growth. Examples include prioritizing travel over goods and focusing on quality time with loved ones. Growing environmental awareness and a focus on social values are influencing buying habits. This is driving demand for eco-friendly products and supporting companies with strong ethical practices.

**Cultural Difference in Consumption Values**

Consumption as a human behavior is undoubtedly influenced by cultural values of a society. Culture is a complex, multifaceted construct. One of its most basic dimensions is the individualism-collectivism distinction in which countries differ (Hofstede 1980). Hofstede defines individualism-collectivism as the relationship between the individual and the collectivity that prevails in a particular society. Many countries differ in this important cultural characteristic. In countries such as the United States, individuals prefer independent relationships to one another, and individual goals take precedence over group goals (Hofstede 1980). But in many countries found in Asia, Africa, Latin America, people are more likely to have an interdependent relationship with each other. Such collectivistic cultures embrace interdependence, family security, social hierarchies, cooperation, and low levels of competition (Triandis 1989, 1990).

China is often considered a country with a collectivistic culture. As such, the Chinese society has historically focused on social interests and collective actions, and de-emphasized personal goals and accomplishments (Oh 1976, Li 1978). In the Chinese society, harmony and conformity not only tend to govern all interpersonal relations, but these qualities also enjoy social and cultural approval (Hsu 1981). On the other hand, the United States is ostensibly a country known for its "rugged individualism." The concept of individualism is the belief that each person is an entity separate from the group and, as such, the individual is endowed with natural rights (Spence 1985). In sharp contrast to cultures that are characterized by self-sufficiency and interdependency, Americans view rugged individualism as a desirable trait worth striving for. They embrace the belief that an individual is not only self-sufficient as a matter of fact but that he must strive toward it as an ideal. American values such as individual achievement orientation and encouragement for the attainment of material gains and prosperity are rooted in individualism.

Evidence suggests that differences along this dimension of culture account for major differences in consumption values and behaviors. For instance, Chan (2006) found that school children, early on in their life, were taught to save. Lessons in elementary school textbooks put a strong emphasis on thrift and frugality. Students were taught that there were “private goods and public goods,” and all material goods were the results of human labor. Goods should be used properly. Wasting goods was portrayed as a sin. The consumption values conveyed in textbooks reflect a mix of “communistic values as well as traditional Chinese value of long-term orientation and inner experience of meaning.” Based on Kluckholn and Strodtbech’s value orientation framework (1961), the Chinese value system reflects a desire to live in harmony with the nature, a respect for customs and tradition, and a belief in modesty, self-reliance, order, and interdependence (Yau 1988). In addition, thrift is considered a central tenet in the Chinese cultural value system (Chinese Cultural Connection 1987), and as such, the desirability of exercising thriftiness in life is a virtue advocated by ancient sages such as Confucius.

As a result, adding to his earlier work on cultural values at the workplace, Hofstede and his colleagues (Hofstede 1991) proposed an additional (the $5^{th}$) dimension of culture: long-term orientation, which suggests that Confucian societies of East Asia embrace values and qualities such as preference for savings, tolerance of slow results and delayed gratification, and persistence of efforts. These are echoed by other researchers and scholars (e.g., Roubini 2010) who suggest that "the Confucian consumers" of China do not want to spend and are predisposed to saving a much greater proportion of their earnings.

But the rise of materialism and conspicuous consumption in China in the past decades (cf. Podoshen, Li, and Zhang 2011) are shattering the traditional images of the "Confucian consumers." Researchers have studied young adult consumers, aged 18-35, and found significant rise of materialism and conspicuous consumption in China. These consumers scored higher on both measures than their American counterparts, indicating a drastic departure from the traditional values in China. It would be interesting for marketing strategists to find out if such shifts from the traditional values are more persistent given the impact of globalization and the rapid economic development of the past decades. Such knowledge surely has important implications for formulating marketing strategies in this huge consumer market.

Recent consumer trends after the Covid pandemic also point to some major shifts in consumer sentiments and attitudes toward spending as China experiences economic readjustments due to the burst of real estate bubble and reactions to the slow economic growth around the world (Wan 2023; Lannes and Xing 2024). More and more people are feeling the need to conserve rather than to overspend, reverting to more traditional values and ways of life than the conspicuous consumption of the high-flying era of economic development of the earlier decades. This has caused more and more businesses to realign their business strategies to focus more on essential and more sustainable growth rather than excessive expansion. Similar development also emerged among consumers in the United States and else after the pandemic. With higher interest rates and higher inflation, more and more consumers, particularly millennials and Generation Z, have to scale back on their spending to make ends meet. The interesting question is to what extent the well-established western cultural and consumption values would persistently influence such behaviors, and whether the curtailed spending will lead to a more diminished sense of well-being and subjective happiness.

## The Role of Consumer Credit

In many societies, consumer credit is almost synonymous with consumption given the elevated level of consumer debt. At its most basic, consumer credit serves as a mechanism for intertemporal consumption smoothing - allowing individuals to align expenditures with expected income. From a classic economics perspective (e.g., the Modigliani & Brumberg's life-cycle hypothesis), access to credit enables consumers to maintain stable consumption levels despite temporary income fluctuations. Additionally, credit as a social and cultural symbol, it has cultural meaning which may moderates the psychological effect of credit. For example, in Western cultures, credit is usually normalized as a tool for financial management with status neutrality, or even as part of adult responsibility (building credit history). In many emerging markets however, credit still carries certain aspirational connotations — symbolizing modernity, trustworthiness, or upward mobility. This makes credit-linked products (e.g., credit cards, BNPL apps) powerful status signals, thereby, potentially contributing to a higher sense of financial access and possibly consumer wellbeing and subjective happiness.

While such wide consumer borrowing and consumer debts are well established practices and part of consumption behavior in America, they are not traditionally popular or available in China until more recently. However, things have been gradually changing in the past decades and consumers are much more willing to take on debt. Aiding such value transformation as discussed above is the rise of consumer credit and particularly credit cards in China. Yet, borrowing and spending still run against the traditional values which dictate that one should strive to save for a rainy day, and one should first save and then spend. One of the causes of such dramatic shifts in values is the privatization of the Chinese economy which took place in the ensuing decades after the economic reform which started in the late 1970's. It enabled part of the population to become wealthier than their cohorts in early periods of the Chinese history. The newfound riches due to the massive economic transformation and development have given rise to the credit market to finance purchases of items ranging from apartments and cars to household appliances for hundreds of millions of consumers entering the so-called middle class. Aiding the pursuit of the good life, banks are issuing credit cards *en masse* to consumers who are acting increasingly like their counterparts in the west. Many young people in colleges and universities now are even offered credit cards. It seems reasonable to expect that these young consumers, who have been influenced by the western consumption culture brought in by many multinational corporations in China in decades of globalization, are less likely to demonstrate as much traditional value orientation than their parents' generation. Such a phenomenon is bound to have long-term impact on Chinese consumption values as well as spending patterns. Yet, while material gains because of spending and consumption increases will undoubtedly raise the standard of living for many people, will such consumption activities bring a better sense of well-being and higher level of happiness for these consumers? Further, if the answer is yes, will such feelings be either heightened or attenuated by the ease with which they can obtain financial resources to fund their purchasing behavior? Knowledge of such consumer state will be valuable to companies trying to do well in the Chinese market.

**Subjective Happiness**

Happiness has been a focus of human life since ancient times. As such, the pursuit of happiness has been one of the most salient and enduring human predispositions of any culture. The study of happiness has attracted many researchers in the past (Lyubommirsky and Lepper 1999). There is ample evidence to suggest that happiness is linked to resources, such as money (Tang, et al. 2018). That is, people with higher income tend to have higher levels of happiness compared with people with lower income in a society, although there might be a paradox effect once people reach certain levels of income regardless of economic development of a country (Easterlin et al. 2010). There is further evidence to suggest that subjective happiness and the sense of well-being are associated with both spending/acquisition, and consumption, either in absolute or relative terms (Hee, et al. 2009). These researchers found happiness with money and with acquisition is relative, and that happiness with consumption can be either relative or absolute, depending on whether the consumption is inherently evaluable or not.

Regardless of such various findings, the main research question remains: does consumer frugality or increased propensity to consume lead to a higher level of happiness? Due to easier access to material comforts aided by the availability of consumer credit and the widespread prosperity of recent times, does consumer credit lead to consumer happiness? And how different is the sense of well-being by consumers in the two countries? Also, it might seem quite intuitive that more frugal consumers may feel less happiness compared to those who are more likely to spend more on material things based on the belief that possession of more material things and, more generally, economic prosperity can bring more sense of gains and well-being. Is this intuition or belief supported by empirical evidence, especially across culture? Could there be any gender difference within each country since such differences are widely discussed in the popular press where women were observed to spend much more than their male counterparts (c.f., *Forbes* 2015, Cleveland 2020)?

## HYPOTHESES

Based on the above discussion, the following hypotheses can be proposed:

***$H_1$****: Consumers in China and the U.S. are likely to differ in their propensity to act frugally due to differences in their cultural values toward both consumption and savings in each country.*

***$H_2$****: Greater access to consumer credit may moderate consumer frugality regardless of culture: Consumers who have access to consumer credit will demonstrate less frugality than consumers who do not have access to credit in both countries.*

***$H_3$****: Frugality may moderate consumers' subjective happiness differently across culture: frugal consumers are likely to feel more subjective happiness than less frugal consumers in China due to conformance to traditional values, while frugal consumers may feel less subjective happiness than less frugal consumers in the United States due to a more spendthrift consumer culture.*

***$H_4$****: There is a potential gender effect in subjective happiness across both countries. Female consumers are likely to demonstrate more subjective happiness compared to male consumers in both countries.*

## THE STUDY

Data were collected from adult consumers in both the United States and China. Equivalent questionnaires developed through several iterative translation and back-translation process (either in English or Chinese) were distributed to college attendees in graduate classes for extra credits in two universities in the northeastern part of the United States and northern China. More than 50% of the respondents were either full-time or part-time employed.

## Measurement

The instruments consisted of the Consumer Frugality Scale which included 8 Likert-type scales measuring responses to questions pertaining to the respondents' consumption beliefs and lifestyle (Lastovicka, et al. 1999). Questions on actual spending asked the respondent to estimate the amount spent on many products needed in his/her daily life, ranging from clothing, books, to cell phones and apps. The Subjective Happiness Scale (SHS, Lyubomirsky 1999) was used to gauge the degree of happiness felt by the respondents. Access to consumer credit was operationalized as possession of at least one consumer credit card. Demographic measures were also included.

## Measurement and Reliability Assessment:

Composite scores were calculated by taking the average of the items in each of the two scales on frugality and subjective happiness. Certain items in the subjective happiness scale were reverse coded as in the original form of the scale. These averaged composite scores were used in the testing of hypotheses. Scale reliability was also assessed, and both scales demonstrated satisfactory internal validity and consistency (Subjective Happiness: Cronbach's alpha: 0.81; Frugality Scale: Cronbach's alpha: 0.82).

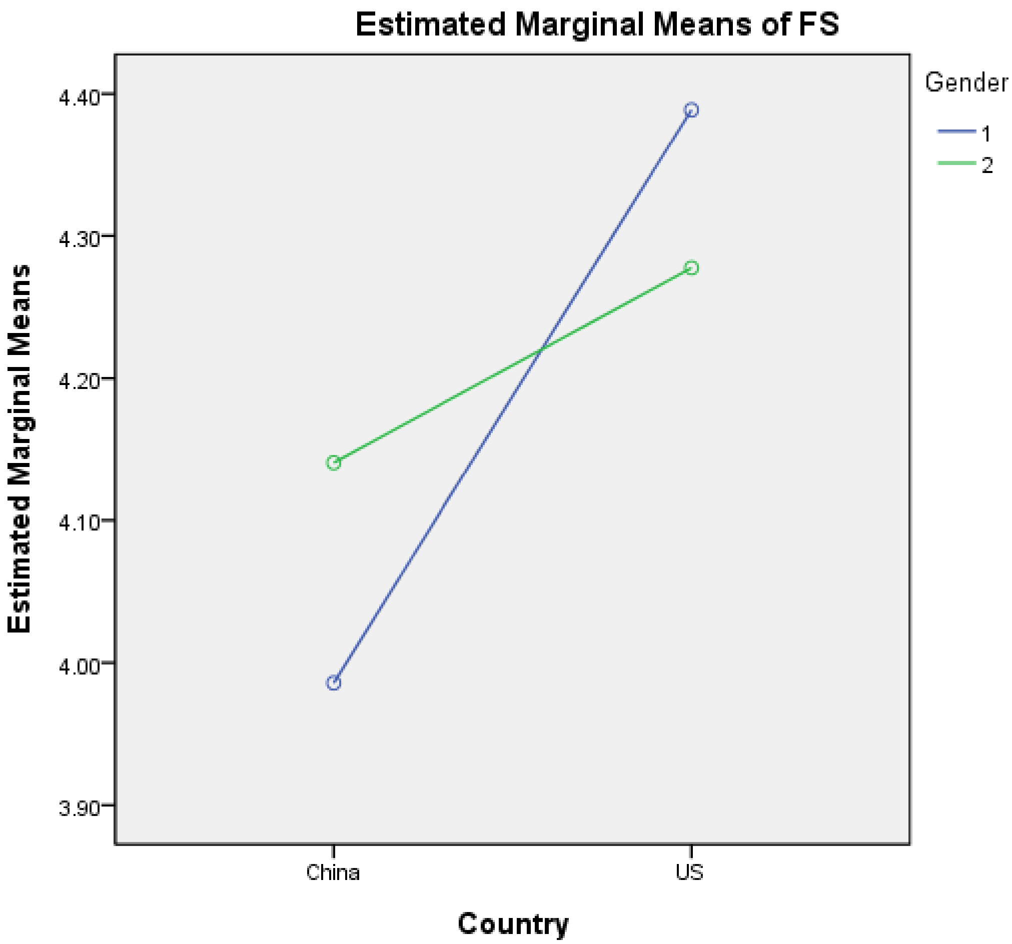
The independent variables used in the analysis are Country (The United States and China), Gender (1 for male and 2 for female), and possession of a Credit Card (yes or no).

## RESULTS

*Test of $H_1$: Frugality*

To test H1, Frugality Scale scores (FS) were used as dependent variable in an ANOVA with Country and Gender as independent variables. There was a Country main effect ($F_{(1, 589)}$ = 16.2, $p$ < .000, means: 4.32 (U.S.) vs. 4.06 (China): US samples were more frugal than Chinese samples. But there is also a significant Country by Gender interaction ($F_{(1, 589)}$ = 3.94, $p$ < .05): the difference between the Chinese male sample (mean: 3.98) and the US male sample (mean: 4.38) was significant, while there was no significant difference between the female samples of both countries (Chinese 4.14 vs. U.S. 4.27). It is interesting to note that the Chinese males were the least frugal while the American male samples were the most frugal (see plot below in Figure 1). Therefore, Hypothesis 1 was supported by the data although the primary difference seems between males rather than females.

**Figure 1 Frugality: Country by Gender**




*Test of H2: Moderation by Consumer Credit*

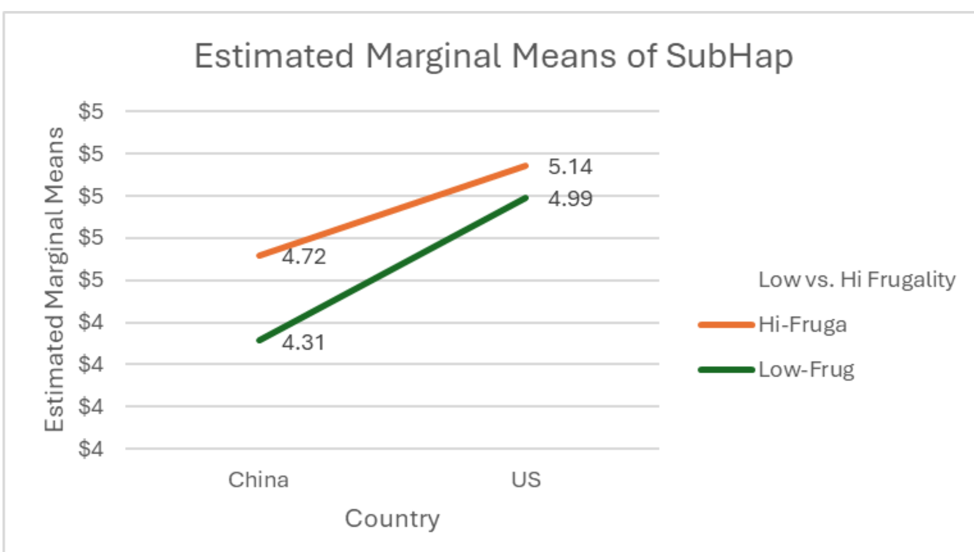
To test H2, frugality scale scores were used as dependent variable in an ANOVA with Country and Credit Card as independent variables. A main effect of credit card regardless of country was hypothesized and expected. However, there was only a marginally significant Credit Card main effect ($F_{(1, 589)} = 3.29$, $p < .07$). There was no significant Credit Card by Country interaction ($F_{(1, 589)} = 2.29$, $p < .10$). While there was no statistically significant result to support Hypothesis 2, there was a significant Country by Gender by Credit Card interaction ($F_{(1, 589)} = 7.034$, $p < .008$), if a 3-way ANOVA with Gender being included in the analysis, suggesting a potential role of gender difference in consumer frugality.

Dissecting the 3-way interaction, ANOVAs were run at each level of the Credit Card variable. Results reveal that for those who possess credit cards, U.S. respondents were more frugal than Chinese consumers regardless of gender. For those who do not have credit cards, only U.S. males were more frugal than Chinese males, while there is no significant difference between U.S. females and their Chinese counterparts. This result suggests a more complex role gender potentially plays regarding consumer frugality. It is important to note that the frugality mean scores for the credit card holders were in fact higher, contrary to the hypothesis that they were more likely to be spendthrift. It could very well be that credit card ownership might not significantly indicate a person's frugality predisposition. Further, in both countries, as later results would indicate, the more frugal consumers generally felt happier than their more spendthrift counterparts, which seemed counter-intuitive upon first examination.

*Test of $H_3$: Subjective Happiness by Frugality Group and Culture*

In order to test H3, the frugality scores were recoded into low-frugality and high-frugality groups using the technique of median-split (frugality median score: 4.21), which yielded two groups of subjects of 301 subjects each (several respondents were excluded due to response error, see Figure 2 below). An ANOVA was conducted with subjective happiness as the dependent variable, and the frugality groups and country as the independent variables. The procedure resulted in two significant main effects (country: $F = 33.01$, $p < .001$; and frugality groups: $F = 5.975$, $p < .01$), The interaction effect is also significant ($F = 3.25$, $p < 0.04$). The hypothesis was initially supported, and a plot of the marginal means shows the difference. Follow-up analyses reveal that there is a significant difference in subjective happiness between the two frugality groups in China, with the more frugal respondents feeling more subjective happiness than the less frugal ones ($F = 3.37$, $p < 0.05$). However, there was no statistically significant difference between U.S. respondents' subjective happiness scores (see plot below in Figure 2). Therefore, Hypothesis 3 was only partially supported, particularly by the data from Chinese respondents. The U.S. data did not reveal the hypothesized difference in subjective happiness across the high and low frugality groups.

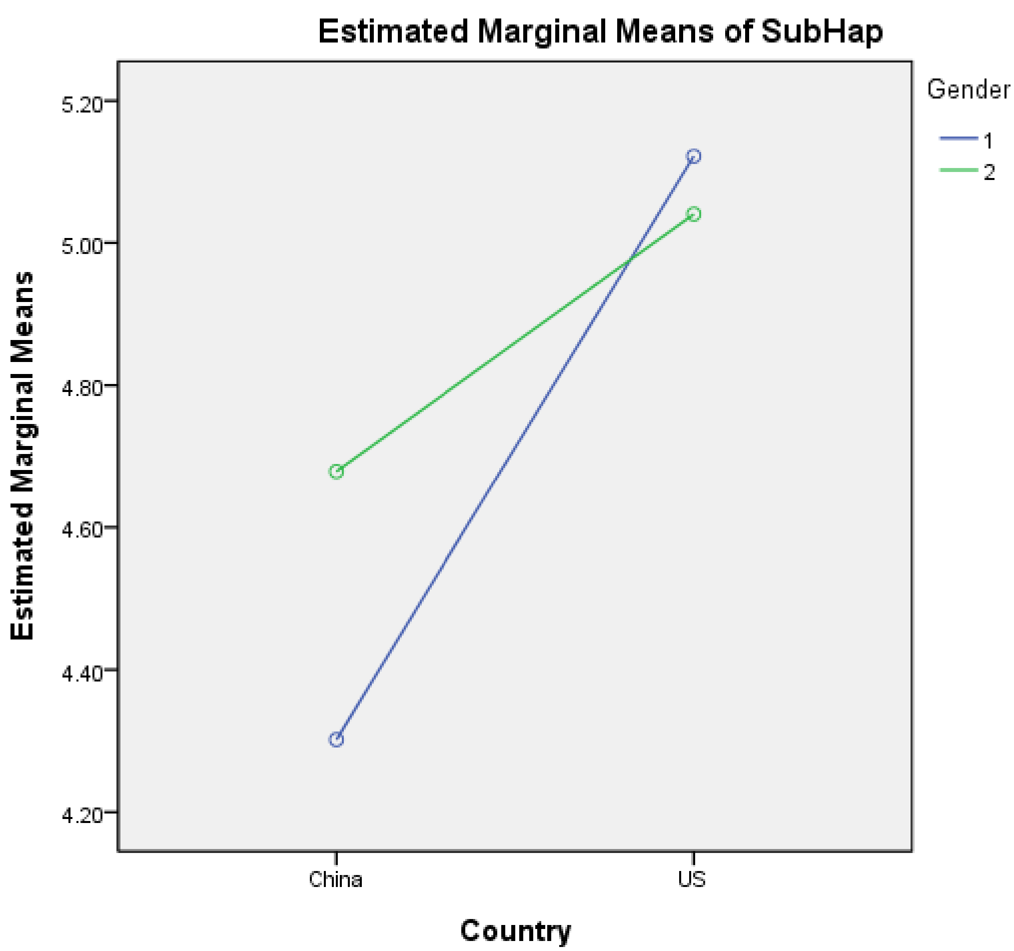
**Figure 2: Subjective Happiness Score Plot, Country by Frugality Group**



*Test of $H_4$: Subjective Happiness Moderated by Gender*

Hypothesis 4 is exploratory in nature, and suggests an interactive effect between Country and Gender. To test H4, ANOVA was run with Subjective Happiness scores as the dependent variable and Country and Gender as the independent variables. Results indicate that there was a Country main effect ($F_{(1, 592)} = 49.68$, $p < .000$, means: 5.07 (U.S.) vs. 4.48 (China)): U.S. samples are happier than the Chinese samples. There was also a marginally significant Gender main effect across country (p <.8), indicating overall females (4.8 vs. 4.6) are happier across the two countries. There was also a significant Country by Gender interaction ($F_{(1, 592)} = 7.48$, $p < .006$): while there was no significant gender difference in the Subjective Happiness for the U.S. samples (male: 5.12, vs. female: 5.04), the difference across gender in China (male: 4.30, vs. female: 4.68) was substantive. The male Chinese samples were the least happy, while the U.S. males were the happiest. Thus, Hypothesis 4 was only partially supported (see plot in Figure 3).

**Figure 3 Subjective Happiness: Country by Gender**



## DISCUSSION

The findings of this study offer some nuanced insights into the complex interplay between consumer frugality, cultural contexts, access to credit, and subjective happiness. The results both confirm and challenge conventional wisdoms and assumptions, revealing patterns that have significant theoretical and practical implications.

First, the cultural differences in frugality were both evident and surprising. Contrary to the traditional view of China as a bastion of thrift and the United States as a culture of consumption, the data indicate that U.S. respondents exhibited a significantly higher propensity for frugality than their Chinese counterparts. This counterintuitive finding can be interpreted through the lens of recent socioeconomic history. China's rapid economic expansion over the past few decades has fostered a rise in materialism and consumption, particularly among younger generations, leading to a departure from traditional Confucian values of saving and moderation (Podoshen, Li, & Zhang, 2011). Conversely, in the United States, recurring economic pressures - including the 2008 financial crisis, the COVID-19 pandemic, persistent student debts, and recent inflationary trends - may have instilled a more entrenched culture of financial caution and restrained spending, especially among millennials and Gen Z. The significant Country by Gender interaction further enriches this picture: American males emerged as the most frugal group, while Chinese males were the least. This suggests that frugality may not be merely a national characteristic but is deeply intertwined with gender social roles and economic expectations within a culture.

Second, the hypothesized moderating role of consumer credit was not supported in its predicted form. The possession of a credit card did not lead to consistently lower frugality or more spending tendency. In fact, the data intriguingly suggested that credit card holders often reported *higher* frugality scores. This implies that access to credit may not automatically trigger spendthrift behavior. Instead, it may provide a sense of financial security and flexibility that allows consumers to be *more* deliberate and controlled in their spending, aligning with a frugal lifestyle focused on long-term goals rather than impulsive gratification. The significant three-way interaction (Country × Gender × Credit Card) underscores that the meaning and use of credit are culturally and demographically contingent. For instance, the finding that U.S. females without credit cards were less frugal than their Chinese counterparts without cards points to complex, subgroup-specific dynamics that clearly warrant further investigation.

The most striking finding pertains to the relationship between frugality and subjective happiness. Hypothesis 3 predicted a cultural moderation, where frugality would be associated with greater happiness in China (due to cultural alignment) but with lesser happiness in the United States (due to cultural conflict with materialistic values). This hypothesis was partially supported with data from Chinese respondents. While scores for both high and low frugality groups from the U.S. did not show significant difference, the pattern of scores were opposite to the hypothesized direction. In fact, the results revealed a strong positive main effect of frugality on happiness *across both cultures*. Regardless of whether they were in the United States or China, consumers with higher frugality scores reported greater subjective happiness than their less frugal counterparts. This challenges a seemingly fundamental tenet of consumer culture - that consumption is a primary pathway to well-being. It suggests that the psychological benefits of frugality - such as a greater sense of financial control, reduced debt-related stress, and the fulfillment derived from progressing toward long-term goals—may transcend cultural boundaries. Frugality, therefore, appears to be less about deprivation and more about purposeful resource management, which may help contribute positively to overall life satisfaction and happiness.

Finally, the pronounced Country main effect on subjective happiness, with U.S. respondents reporting higher levels than Chinese respondents, and the significant Country by Gender interaction cannot be overlooked. The overall happiness disparity may reflect broader macroeconomic conditions and societal optimism at the time of data collection. The particularly low happiness reported by Chinese males, in contrast to Chinese females and both genders in the U.S., may be linked to the immense societal and economic pressures placed on men in contemporary China, including expectations to be primary breadwinners amidst a shifting economic landscape (Wan, 2023).

In summary, this study demonstrated that consumer frugality potentially can be a viable and important lifestyle orientation in both individualistic and collectivistic societies. Its positive association with happiness indicates that the benefits of restrained consumption are not culturally exclusive but may be a more universal source of psychological well-being, which certainly have both theoretical and managerial implications

## IMPLICATIONS

This study advances consumer research in several important ways by redefining frugality as a culturally embedded, psychologically consequential, and strategically relevant consumer orientation rather than a situational response to economic hardship. One of the most significant theoretical contributions of this study is the empirical demonstration that consumer frugality is positively associated with subjective happiness across cultures. This finding challenges a long-standing implicit assumption in consumer research that reduced consumption or restrained acquisition is psychologically costly or incompatible with well-being. Instead, the results support a growing body of work suggesting that *purposeful restraint* and *resourceful consumption* may generate psychological benefits through enhanced perceived control, reduced financial stress, and alignment with long-term goals. By showing that frugality predicts happiness even in an individualistic, consumption-oriented culture such as the United States, this study extends prior work that has largely treated frugality as culturally contingent or normatively reinforced only in collectivistic or long-term oriented societies. The findings suggest that the motivational foundations of frugality - such as autonomy, self-regulation, and future orientation - may operate as universal psychological mechanisms, thereby positioning frugality potentially as a generalizable construct within theories of consumer well-being, self-determination, and life satisfaction.

Similarly, the results can help researchers refine cultural theories of consumption and value change. The findings that U.S. consumers report higher frugality than Chinese consumers run counter to traditional cultural frameworks that associate thrift, restraint, and delayed gratification primarily with Confucian or collectivistic societies. This result contributes to the literature on cultural dynamics by highlighting that consumption values are not static cultural artifacts but can evolve in response to macroeconomic conditions, institutional change, and generational shifts. The study thus contributes to a more dynamic view of cultural influence in consumer research - one in which economic conditions or insecurity, credit availability, and demographical status interact with inherited cultural values to shape consumption orientations. This insight challenges overly deterministic interpretations of Hofstede-style cultural dimensions and supports calls for incorporating contextual and temporal moderators into cross-cultural consumer studies.

The findings of this study also provide some actionable insights for marketing strategists and business managers operating in the global marketplace. For instance, marketers can redefine consumer frugality as a positive lifestyle choice and move beyond portraying or treating consumer frugality as a necessary constraint during economic hard times. They can reframe it as a smart, empowering, and happiness-enhancing lifestyle. Marketing messages can focus on themes of "smart spending," "conscious consumption," "long-term value," "financial control," and "achieving what matters most, " for example. This positive accentuation can resonate deeply with frugal consumers across cultures, building brand affinity by aligning with their core values.

The study results can help segment markets beyond national stereotypes. The findings strongly caution against treating "American consumers" or "Chinese consumers" as monoliths and highlight the need for more granular segmentation which takes into consideration specific consumer values and characteristics which have evolved over time. For example, in the U.S., marketing campaigns targeting males can emphasize durability, value-for-money, and products that support long-term goals. Such messages could be particularly effective for the highly frugal American males based on findings in this study. In China, strategies must account for the internal value shift that has happened recently. While traditional thrift messages may still work well for older demographics, younger consumers, especially males who may be the least frugal, might be more responsive to messages that blend aspiration with smartness, for instance. For Chinese females, who reported higher happiness and moderate frugality, brands can focus on products that offer both emotional satisfaction and practical value.

The results also have potential implications for formulating product, pricing, communication, and channel strategies. The broad appeal of frugality supports the continued success of value-oriented retail formats like Aldi and Walmart which operate in both China and the U.S. Brands can develop product lines or sub-brands that explicitly cater to this segment by emphasizing quality, multifunctionality, and cost-per-use. bulk discounts, and product longevity guarantee which may appeal to the frugal consumer's desire for consumption planning and reducing wastes. The findings also suggest that marketing messages providing advice on budgeting, saving tips, and sustainable living might attract and engage the frugal consumer segment well. Brands can also leverage channels where these consumers seek information, by tools such as financial planning blogs, DIY forums, and communities focused on minimalism and sustainability. By strategically engaging frugal consumers through such knowledge-based marketing activities, global marketers will be able to provide better value to their customers, expand their market share and plan and execute successful marketing operations in the global market.

## LIMITATION AND FURUTRE RESEARCH

This study has several limitations that offer avenues for future research. First, the use of a convenience survey sample comprising university attendees, while common, limits the generalizability of the findings to broader settings. Future studies should employ more representative and larger cross-sectional samples to enhance the external validity of the research. Second, the operationalization of "access to consumer credit" as a simple yes/no to credit card possession is relatively basic. Future research could use more nuanced measures, such as credit limits, debt levels, or attitudes toward debt. Third, the survey nature of the data prevents us from drawing causal conclusions and more definitive explanation. Experimental or longitudinal research designs tracking how frugality and happiness co-evolve over time, especially during economic transitions, would be highly valuable in explaining and predicting frugal consumers' attitudes and behaviors. Finally, exploring these relationships in other cultural contexts beyond the U.S. and China would help enhance the value of the research, for instance, in determining the universality or nature of the positive link between frugality and subjective happiness.

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