

A Process Model for Implementing Cause-Related Marketing in the Banking System of Iran and Its Outcomes

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Abstract. The purpose of the current study is to identify the aspects of cause-related marketing in the banking system and determine the outcomes of implementing cause-related marketing. Design, methodology, and approach: The research methodology is qualitative with in-depth interviews with 16 senior managers. Data were analyzed using open coding, axial coding, selective coding, and the software named MaxQDA12pro. The results revealed that the aspects of cause-related marketing were affected by internal and external factors as well as their categories. The emergence of a new marketing concept for audiences has made it difficult to carry out the research. The qualitative research approach was mainly implemented in the working field of the experts, with the resulting model created from their opinions. Banks must implement different

strategies for different groups. Implementing cause-related marketing results in social, economic, marketing, and environmental outcomes for banks and the country, each of which affecting the banking activities. If cause-related marketing penetrates into consumer attitudes and behaviors, it will be a marketing tool required to improve organizational reputation, develop a brand image of the company, raise customer satisfaction and loyalty, increase sales, and in the meantime benefit the community. This qualitative research helps companies that consider new consumers understand their needs and demands, share their values with them, and remain in the current competitive environment. Hence, cause-related marketing can be a safe and distinguished tool in their success.

Keywords: Cause-Related Marketing, Social Responsibilities, Banking System, Humanitarian Activities, Win-Win Concept.

1. Introduction

The emergence of services in the new global arena as well as the new approaches to the supply of goods and services to customers on the one hand, and the close competition of organizations and companies with competitors on the other hand, have made them try to find new solutions. The presence of powerful firms and organizations with new approaches has caused organizations to quit their traditional competition methods and think of new methods of maintaining the market share, or increase their relative share of the existing market. One of the new approaches to delivering goods and services is to pay attention to the social responsibilities of the organizations, manufacturers, and service providers that have attracted customers successfully in recent decades. The importance of knowing this issue for customers as the recipients of goods or services is that the goods or services they receive are the output of an organization that adheres to its social or non-social responsibilities and has affected the tendency towards purchasing goods and services by the customers. Such initiatives have become increasingly popular among organizations that support a social cause to promote the achievement of marketing objectives (Barone, Norman, & Miyazaki, 2000). CRM

implementation can happen in different forms (Gupta & Pirsch, 2006) (Liu & Ko, 2011). One of the most common forms involves the donation of a portion of the corporation's profits from each product sold, to a cause. In this sense, CRM has been defined by Varadarajan and Menon (1988) as "the process of formulating and implementing marketing activities characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchanges that satisfy organizational and individual objectives" (Melero & Montaner, 2016). Marketing, like other social sciences, has entered the field of social responsibility and tried to introduce new concepts in this field, in line with other sciences. One of the new approaches to societal marketing is the concept of cause-related marketing, which is a profitable marketing activity that increases the liquidity level or customer engagement in social environments. Therefore, in this research, one of the social marketing subsets titled cause-related marketing as well as its dimensions and components in the banking system have been studied. In this paper, firstly by reviewing the literature and analyzing the evolutionary process of cause-related marketing, this concept has been distinguished from other similar concepts, and then a conceptual model of the dimensions and components of cause-related marketing has been proposed in the banking system of Iran, using the data obtained from interviews and a phenomenological method. In the end, after presenting the literature review and phenomenology results, a number of limitations and suggestions has been presented.

2. Literature review

The term "social marketing" was first introduced in 1971 by Philip Kotler and Gerald Zaltman; it was derived from a variety of disciplines, such as psychology, sociology, anthropology, politics, and communication theories along with scientific fields in advertising, public relations, and market research. They established the concept of social change and marketing as well as advertising techniques, and found out that the principles of social marketing, used to sell products to customers, could be employed to sell ideas, attitudes, and behaviors to the community. Today, this approach is known as "a planned process for influencing the

selective behavior of the audience aimed at attaining a social goal". Philip Kotler et al. introduced the social marketing concept in the *Marketing Journal* in 1971 (Kotler & Zaltman, *Social Marketing: An Approach to Planned Social Change*, 1971). As they expressed, "social marketing is the design, intervention, and control of the programs that seek to enhance the acceptability of an idea or a social action in a contact group". Commercial marketing and social marketing are similar in principles and techniques, yet different in their purposes. In commercial marketing, the goal is to make more profits and sales, while the goal of social marketing is to carry out public affairs or promote a useful social cause (Varadarajan & Menon, 1988). Social marketing attempts to create positive social changes and can be used to publicize appropriate products, create target audiences, prevent inappropriate products and services, and ultimately promote welfare (Serrat, 2010). In social marketing, making profit and seeking personal interests are not considered as the main priorities. Otherwise stated, the emphasis of social marketing is not only put on the satisfaction of the needs and demands of the people in the community through exchange and trade processes, but it is also placed on the achievement of more goals and affecting the actions and behavior of the individuals in the community (Chalmers, 2013). Kotler considered social marketing as a way of getting out of the dilemma of the human community as a major trap that affects human life. Therefore, serving the poor by scientific methods and frameworks, expanding emergency relief services, developing the community social umbrella, educational programs, and skills, as well as empowerment and self-employment programs are some of the ways of coping with poverty (material poverty or cultural poverty) in the social marketing literature (Kotler & Zaltman, 1971). Social responsibilities of the organization are the new way of thinking within an organizational culture based on ethical management and social responsibility and serve as a channel for improving organizational competitiveness and reputation, while taking into account community demands in such areas (García, Herradón, & Tabales, 2005). To gain competitive advantages, corporate social responsibilities must be integrated into the organizational culture, strategy, and mission. In other words, this requires the involvement of the entire company, and for this purpose, the

commitment of all individuals in the organization and at all levels is required. The enhancement of corporate social responsibility initiatives must be sought by both sectors, i.e. by business firms that increasingly recognize it as the key to success for corporate social responsibility and by nonprofit organizations so as to meet their growing needs for surplus resources (Lichtenstein, Drumwright, & Braig, 2004). In general, it can be asserted that cause-related marketing has been derived from some terms, such as civic marketing and public purpose marketing (Polonsky & Wood, 2001). Although the terms of social marketing and cause-related marketing are sometimes used interchangeably, some scholars believe that they must be distinguished from each other. According to them, cause-related marketing boosts the position of the market in a business, while social marketing attracts attention without making any promotion of a social problem (Alcheva, Cai, & Zhao, 2009). In fact, the complicated definitions of the customer relationship management have also been involved in the emergence of this marketing approach (Polonsky & Wood, 2001). The development process of the customer relationship management has been presented in Table 1.

Table 1: Customer relationship development phases in cause-related marketing

	Sales stage	Customer loyalty stage	Brand stage	Social responsibility stage
Goal	<ul style="list-style-type: none"> - Promotion of sales - Capital increase 	<ul style="list-style-type: none"> - Customer relationship 	<ul style="list-style-type: none"> - Reason as a part of the brand identity - Creating an image in the eyes of customers and employees 	<ul style="list-style-type: none"> - Customer Relationship Management (CRM) as an accomplishing part of cause-related marketing - Communication with interested groups (community, customers, and staff)
Time	Short-term	Mid-term to long-term	Long-term	Long-term
Domain of competition	<ul style="list-style-type: none"> - Sales - Marketing 	<ul style="list-style-type: none"> - Marketing - Customer Relationship Management (CRM) 	<ul style="list-style-type: none"> - Strategic brand marketing 	<ul style="list-style-type: none"> - Management of cause-related marketing

Therefore, it can be stated that cause-related marketing is a social contract between a company and a nonprofit organization for the promotion of the products or services of the company and the benefits of the nonprofit organization; in other words, it is the simultaneous promotion of products and a reason for multiple benefits, where the achievement of marketing objectives is possible through an independent entity, with its main goal being to create a long-term relationship between the company and its target audiences (Rudberg, 2005). In general, the implementation of cause-related marketing creates advantages for the company, customers, employees, and the nonprofit organization; that is why this new approach has been accepted by many parts of the society. It helps corporations increase their profits, improve their reputation, and distinguish their brands. Besides, it lets consumers feel that they make a difference in the world. Everything is apparently promising in this respect (Eikenberry, 2009). The banking system along with other financial and credit service providers can benefit from the cause-related marketing strategy to fulfill their social responsibilities. However, due to the lack of sufficient knowledge of this subject as well as its dimensions and constituents in Iran, entities are dubious whether to approach it or not. A review of the history of cause-related marketing activities in Iran reflects the fact that a number of organizations, either knowingly or unknowingly, use this strategy or apply it in their advertising activities, such as the firm LG that held a Football Cup in 2003, with the benefits granted by the firm LG to Bam earthquake victims. Another prime example is the "Important W&T" program with the slogan "W like water, T like training", which was implemented by Damavand Mineral Water Company. In 2007, the company established a new partnership based on cause-related marketing by donating a share of its revenue from selling mineral water bottles to UNICEF to fund Iranian rural girls' educational projects (Alizadeh Zavaram, Fallah, & Eslami,

2011). It is also worth mentioning that planting seedlings and trees, building or helping to build multi-class schools in the deprived regions of the country, purchasing and donating dialysis equipment and ambulances to health centers, and similar acts done on various occasions by the commercial banks of the country and promoting them in the public media are all examples of cause-related marketing. According to research literature the research question are what are the factors affecting cause-related marketing in the banking system? what are the outcomes of implementing cause-related marketing in the banking system? what are the dimensions and categories of a comprehensive model of cause-related marketing in the banking system.

3. Method

Due to the fact that prior to this research no significant effort has been made in the field of cause-related marketing in the banking system of Iran, in the first step, by reviewing the literature and analyzing the evolutionary process of the concept of cause-related marketing, it was distinguished from other similar concepts. Before starting the process of the qualitative data collection in this study, the literature was reviewed to cover the whole subject so as to include the interview protocol. In the second step, the purpose of the research, i.e. the phenomenon under study, was described and explored. The use of qualitative research tools (i.e. participatory observations, open interviews, etc.) was of great help in determining and explaining the research objectives from the perspective of the experts. The paradigm of this research was of a qualitative nature, which was developed by the phenomenological method. Given that the concepts and dimensions of cause-related marketing were identified and considered based on the data collected in deep interviews as well as the observation and examination of documents in the banking system and also on the opinions and experiences of the statistical community (experts) and interviews, phenomenology was chosen as the research approach. In this paper, based on the texts obtained (documents and interviews), the researcher tried to identify basic concepts, open coding, axial coding and categories, and also to

determine how these concepts were related to the main codes. In this research, while adopting a behavioral approach to cause-related marketing constituents in the banking industry, it has been endeavored to rely on the experiences, perceptions, and attitudes of individuals to create a model for the comprehensive and profound understanding of the performance indicators of this field. To assess the validity and reliability of the study, the Lincoln and Guba (2007) method was used, which was equivalent to the validity and reliability of the quantitative research. For this purpose, based on the mentioned method, the four criteria of credibility, transferability, dependability, and confirmability were considered for the evaluation of reliability and validity. Given that the present research is a qualitative one, verifying its validity is more difficult than a quantitative research. The software used in this research was MAXQDA 12 PRO. Based on the method of obtaining the data needed for the research project, scientific research can be categorized into descriptive or non-experimental research and experimental research. In this research, the researcher did not intend to manipulate the data of the banking system and study the status quo, so it is obvious that this research has not been an experimental one and is considered as a non-experimental research. The process of applying the qualitative analysis to this study has been explained in Table 2. The present research employed three types of coding for the analysis of the data collected as proposed by Strauss and Corbin, including open coding, axial coding, and selective coding. The concepts, core categories, peripheral categories, and their respective features were all determined by breaking down the raw data, according to open coding and axial coding. In the end, by defining the proportion of the categories to each other and their types of interrelations, selective coding was used, and a conceptual model was developed.

Table 2. The qualitative analysis procedure

Level	Description
Choosing the phenomenon studied	Cause-related marketing indicators
Selecting the research context	The banking system
Selecting the information resources	In-depth interviews with senior managers
Note taking	Writing down tips and suggestions during the interviews, coding, and speculations about the research
Following the principle of neutrality while improving the level of sensitivity	Following comparative thinking, trying to achieve different perspectives on a single subject, returning the period, redesigning the questions, and adopting skewed thinking
Theoretical sampling	Providing a list of experts, setting criteria for the selection of experts, contacting them and inviting them to interviews, analyzing data from semi-structured interviews, continuing the sampling process until reaching theoretical saturation
Data analysis	Open coding, conceptualization (assigning tags to events, completing categories, grouping concepts, axial coding, and connecting related categories)
Interview management	Writing interviews, having written interviews confirmed, starting analyses by relying on the first interview and continuing the process based on the time process, making all comparisons from the components to the whole, providing the questionnaire, and doing the recording

4. Findings

Factors identified to affect cause-related marketing in the banking system are of both internal and external nature. The internal factors include banking operations, non-charity banks, banks as economic enterprises, resources dedicated to banks, resource mobilization, electronic banking services, macro strategies of banks, advertisements, and specialized development banks. The external factors also involve business distinctions, usury-free banking, constant changes in the environment, compulsory implementation of communicated policies, social values, economic situations, government, and customer features. At this stage, all concepts identified in the interviews were recognized and registered in open codes, regardless of the specific categories described in detail in Table 3.

Table 3. Early concepts identified in cause-related marketing

Open codes identified
Social values; compulsory implementation of communicated policies; usury-free banking; constant changes in the environment; business distinctions; key stakeholders of banks; macro policies of the government; government tasks; basic groundwork for social and economic living conditions; operations at the international level; the level of public awareness; enhancing public awareness; rationality of people; achieving more profits; acquiring economic benefits; inclination towards maximizing profits; belief in social responsibility; mental beliefs of individuals; different views towards commercial and specialized banking systems; customer perspective; contingent attitudes; long-term planning; short-term planning; general prescriptions; focus on major banking operations; focus on the operations of the sectors; visibility of bank strategies; unshared incomes of banks; shared incomes of banks; interest claims by stockholders; specialized and development banks; state-owned banks; positive views towards development banks; non-economic priorities; care for different parts of the society; social context mechanism; social responsibilities; public information; green advertisement; lack of support by broadcasting companies; resource mobilization; electronic banking services; non-charity banks; nature of bank operations; capital loans; Gharz Al-Hasanah (interest-free loans); limited resources of the banking system; non-public resources; public resources

After identifying and registering early concepts based on the interrelationship between concepts and subjects, the relevant groups formed in separate categories were categorized based on the existing or new concepts. This main category involves the dimensions affecting cause-related marketing in the banking system that eventually create the preliminary conceptual model comprised of factors affecting cause-related marketing in the banking system in Iran. The primary model derived from the software is presented in Fig. 1, with the classification of each code in the relevant subdivisions described in Table 4.

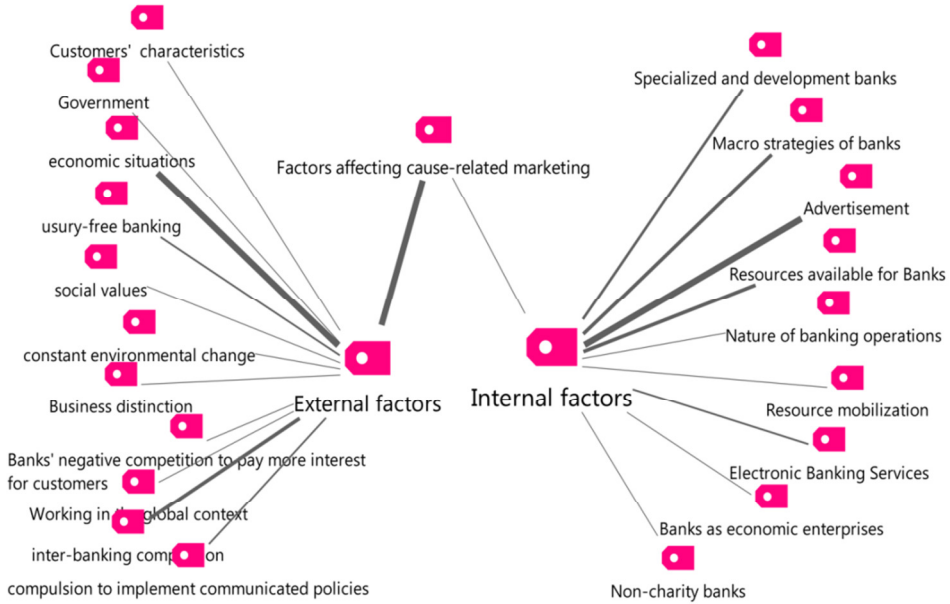


Fig. 1. Axial coding of categories affecting cause-related marketing

Table 4. Axial categories and identified dimensions of factors affecting cause-related marketing

Dimension	Category	Index	
External factors	Social values	Social values	
	Compulsory implementation of communicated policies	Compulsory implementation of communicated policies	
	Usury-free banking	Usury-free banking	
	Constant environmental changes	Constant environmental changes	
	Business distinctions	Business distinctions	
	Government		Key stakeholders of banks
			Macro policies of the government
			Government tasks
			Basic groundwork for social and economic living
			Inter-banking competitions/cause-related marketing as a competitive edge
		Negative competitions among banks in offering more interests	
		Economic situations	
		Operations at the international level	

Dimension	Category	Index
	Customers features	Public awareness
		Enhancing public awareness
		Rationality of individuals/access to more interests
		Rationality of individuals/acquiring economic profits
		Rationality of individuals/inclination towards maximizing profits
		Attitude/belief in social responsibilities
		Attitude/mental beliefs of individuals
		Attitude/different views towards specialized and commercial banks
		Attitude/customer perspective
		Attitude/contingent attitude
Internal factors	Macro strategies of banks	Long-term planning
		Short-term planning
		General prescription
		Focus on major operations of banks
		Focus on operations of sectors
		Visibility of banking strategies
	Banks as economic enterprises	Non-shared banking incomes
		Shared banking incomes
		Claiming interests by stockholders
	Specialized and development banks	Specialized and development banks
		State-owned banks
		Positive views towards development banks
		Non-economic priorities
		Care for various aspects of the society
		Environmental context mechanisms
		Social responsibilities
	Advertisement	Public information
		Green ads
		Lack of support from broadcasting companies
	Resource mobilization	Resource mobilization
	Electronic banking services	Electronic banking services
	Non-charity nature of banks	Non-charity banks
	Nature of banking operations	Nature of banking operations
Banking resources available	Capital loans	
	Gharz Al-Hasanah (interest free loans)	
	Limited resources of the banking system	
	Non-public resources	
	Public resources	

According to the concepts mentioned above, the conceptual model derived from the dimensions and categories of cause-related marketing in the banking system of Iran is presented as Fig. 2.

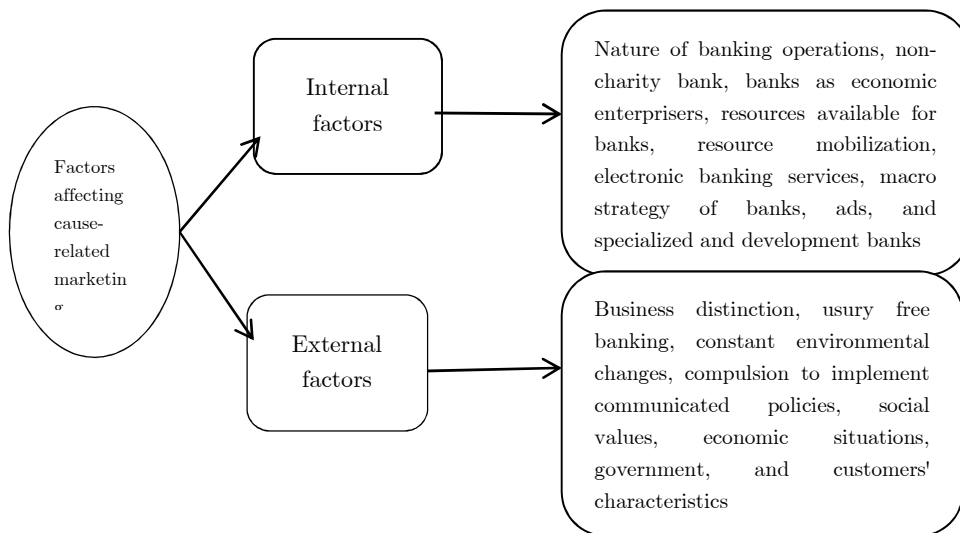


Fig. 2. The conceptual model

Outcome categories identified in implementation of cause-related marketing outcomes in the banking system involve social outcomes, economic outcomes, marketing outcomes, and environmental outcomes. At this stage, all concepts identified through the interviews have been registered in the open coding format with no specific category, as presented in Table 5.

Table 5. Concepts identified

Identified open coding
Public affairs; social life improvement; development maintenance; support for low-income people; social welfare; altruistic activities; sustainable balance; sustainable development; balanced development; marketing outcomes /organizational growth; bank brand/green bank; bank brand/brand image; bank brand/acquisition of reputation and profile; change in customer behavior /customer trust in banks; change in customer behavior/absorbing new customers; change in customer behavior/customer loyalty; green technologies; agri-sector development; forest and pasture preservation; livestock original breed preservation; environmental approach; healthier nature; healthy nutrition

After the identification and registration of fundamental concepts, interrelated groups were categorized in separate groups based on an existing or new axial concept as a category, in accordance their conceptual and thematic relations. These axial categories are the outcomes of implementing cause-related marketing in the banking system, which eventually resulted in a preliminary conceptual model for implementing cause-related marketing in the banking system of Iran, as presented in Table 6.

Table 6. Axial categories

Outcome	Open codes
Social outcomes	Public affairs Social life improvement Development maintenance Support for low-income people Social welfare Altruistic activities
Economic outcomes	Sustainable balance Sustainable development Balanced development
Marketing outcomes	Organizational development Green bank Brand image Profile and reputation acquisition Change in customer behavior/customer trust in banks Change in customer behavior /absorbing new customers Change in customer behavior /customer loyalty
Ecological outcomes	Green technologies Agri-sector development Forest and pasture preservation Livestock original breed preservation Environmental approach Healthier nature Healthy nutrition

Considering discussions above, the conceptual model obtained from implementing cause-related marketing in the banking system of Iran is as shown in Fig. 3.

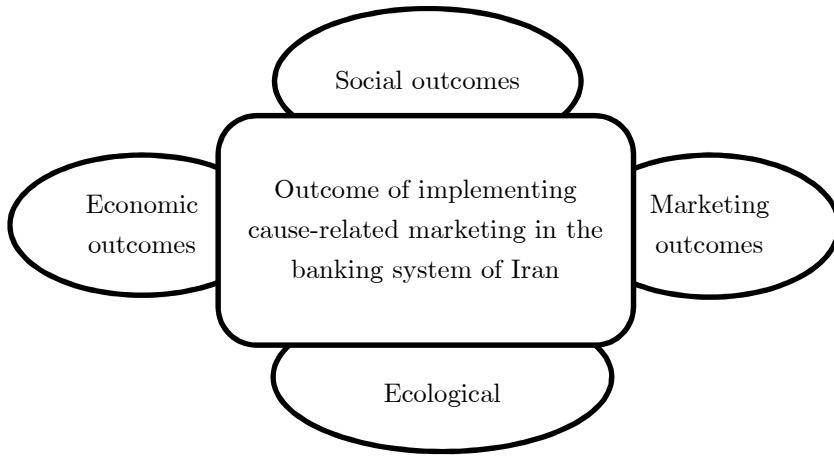


Fig. 3. Conceptual model derived from cause-related marketing outcomes

Taking into account the outcomes of the research, as shown in Fig. 4 and Fig. 5, the direct and indirect dimensions of cause-related marketing were identified as follows:

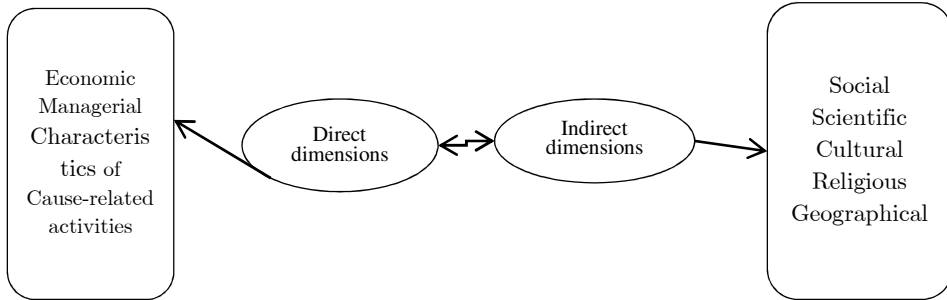


Fig. 4. The dimension model of cause-related marketing

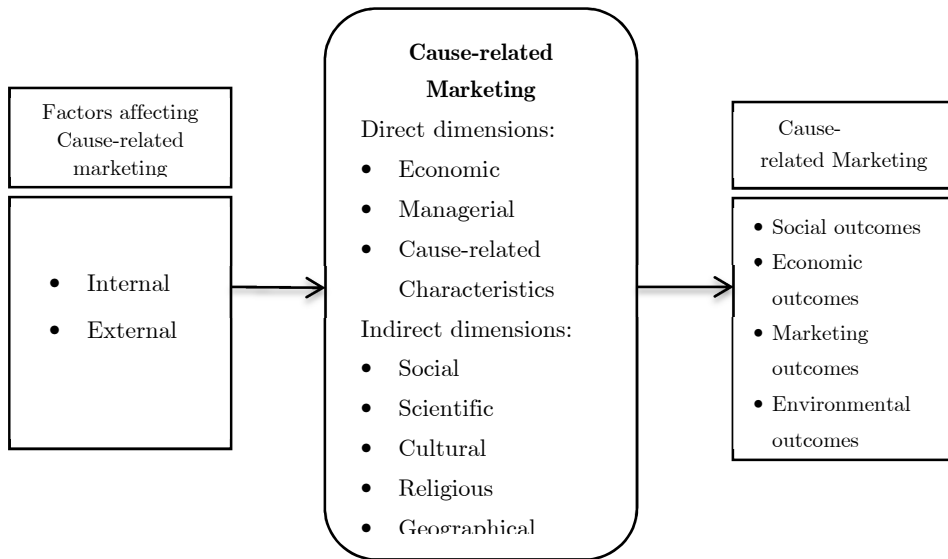


Fig. 5. The comprehensive model of cause-related marketing

5. Conclusion

The results of the present study can be also used to answer the research question, i.e. "What are the marketing dimensions and components in the banking system?" In fact, cause-related marketing has two direct and indirect dimensions in the banking system, with each of which having its own components. Economic and management features, as well as characteristics of causal activities are from among its direct dimensions, with social, scientific, cultural, religious, and geographic constituents forming the indirect dimensions of cause-related marketing in the banking system.

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