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Beyond Cultural Borders: Self-Construal, Religiosity and Consumer Response to Cause-Related Marketing

Wilson N. Ndasi¹  | Festus Adedoyin² 

¹Nottingham Business School, Nottingham Trent University, Nottingham, UK | ²Faculty of Science and Technology, Bournemouth University, Bournemouth, UK

Correspondence: Wilson N. Ndasi (wilson.ndasi@ntu.ac.uk)

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ABSTRACT

This study examines how self-construal and intrinsic religiosity influence consumer attitudes towards cause-related marketing (CRM) in Nigeria and the United Kingdom. Guided by regulatory focus and self-signalling theory, the research tests whether independent and inter-dependent self-construals predict CRM attitudes, and whether intrinsic religiosity moderates these effects. A cross-national scenario-based survey ($N=810$) used standardised CRM scenarios, with structural equation modelling (SEM) to analyse the data. Independent self-construal predicted positive CRM attitudes in both countries. Interdependent self-construal was significant only in Nigeria. CRM attitudes strongly predicted willingness to pay (WTP) in both contexts. Religiosity moderated the relationship between self-construal and CRM attitudes, strengthening the effect of interdependence in Nigeria and independence in the United Kingdom. The findings highlight the role of psychological and cultural variables in shaping CRM response and inform strategy beyond national-level generalisations.

1 | Introduction

Cause-related marketing (CRM) refers to campaigns in which firms pledge to donate a portion of their profits or revenues to a social cause in exchange for consumer participation or purchases (Varadarajan and Menon 1988). CRM has emerged as a prominent strategy for companies seeking to reconcile commercial objectives with social responsibility. Nonetheless, the psychological mechanisms underpinning consumer responses to CRM remain contested, particularly within diverse cultural and religious contexts (La Ferle et al. 2013).

CRM campaigns often deploy emotionally framed messages that align brand identities with moral or social values (Kim and Johnson 2013; Guerreiro et al. 2015). Although such messages have been shown to enhance purchase intentions and brand perception (La Ferle et al. 2013; Heidarian 2019), many

cross-cultural studies continue to conceptualise culture in binary terms—such as individualist versus collectivist societies. This approach overlooks the complex psychological constructs that operate both within and across national boundaries, thereby limiting theoretical precision and practical relevance (Heidarian 2019; La Ferle et al. 2013).

To address this gap, the present study investigates how two psychological variables—self-construal and religiosity—influence consumer attitudes and willingness to pay (WTP) for CRM campaigns. Self-construal refers to individuals' self-perceptions in relation to others (Markus and Kitayama 1991) and is typically distinguished into independent (viewing the self as autonomous) and interdependent (viewing the self as relational) dimensions. Religiosity, specifically intrinsic religiosity, denotes the extent to which religious beliefs are internalised and function as a basis for moral judgement (Worthington et al. 2003; Vitell 2009).

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These constructs were selected because they capture culturally salient and morally relevant dimensions of consumer psychology that are not restricted by national boundaries. Prior research suggests that an independent self-construal may foster self-expressive purchasing behaviours aligned with personal values (Lalwani and Shavitt 2013; Wang 2014; Heidarian 2019), while intrinsic religiosity may simultaneously elevate prosocial motivations and intensify consumer scepticism towards corporate initiatives (Chetioui and Lebdaoui 2022; Friske et al. 2022).

Accordingly, this study addresses the following research question:

How do self-construals and religiosity shape consumer attitudes and willingness to pay for cause-related marketing in Nigeria and the United Kingdom?

By focusing on individual-level psychological orientations rather than national-level cultural categories, the study aims to generate a more precise and context-sensitive understanding of how CRM messages resonate across culturally distinct environments.

The following section critically reviews the relevant literature to establish the theoretical and empirical foundations for this investigation.

2 | Literature Review and Hypotheses Development

This section critically reviews the literature on CRM, focusing on self-construal and religiosity as culturally and psychologically salient variables influencing consumer responses. It draws on key theoretical frameworks and empirical findings, while identifying gaps that motivate the present study.

2.1 | Understanding Cause-Related Marketing (CRM)

CRM refers to a strategic alliance between a for-profit company and a non-profit organisation, wherein a portion of company profits is directed to a social cause (Varadarajan and Menon 1988; Kotler and Lee 2005). Positioned as a tool for corporate social responsibility (CSR), CRM enables firms to combine commercial objectives with prosocial outcomes, often enhancing brand image and fostering consumer trust (Schamp et al. 2023). When well-executed, CRM provides mutual value: consumers experience alignment with their ethical values, while firms accrue reputational capital.

Empirical studies consistently show that CRM can positively affect consumer attitudes and purchase intentions—particularly when campaigns demonstrate authenticity and a high degree of brand–cause congruence (Xue and Mattila 2024; Piao et al. 2024; Kuo and Rice 2015). However, these effects are not universally positive. When CRM is perceived as insincere or opportunistic, it can provoke scepticism and erode trust (De Vries and Duque 2018). The degree of congruence between a brand and its chosen cause, along with perceived clarity of

corporate motives, plays a moderating role in shaping consumer responses (Wilson 2017).

Cultural context also influences how CRM messages are interpreted and received (Lavack and Kropp 2003; La Ferle et al. 2013; Wang 2014; Heidarian 2019; Ferraris et al. 2020). In collectivist societies, consumers tend to favour CRM appeals that emphasise communal benefit, social harmony and group responsibility (La Ferle et al. 2013; De Mooij and Hofstede 2011). Conversely, consumers in individualist cultures are more responsive to messaging that stresses personal impact, autonomy and moral identity (Wang 2014; Ferraris et al. 2020). Although these studies have advanced cross-cultural CRM research, many rely on dichotomous cultural classifications (e.g., East vs. West), which risk obscuring individual-level psychological variation within national contexts.

Moreover, some studies have found no significant differences in CRM perception across cultures (e.g., Santoro et al. 2020). The broader literature remains geographically skewed, with a predominant focus on North America, Western Europe and East Asia. Despite the growing market significance of Africa—particularly countries like Nigeria where religiosity and communal values strongly shape consumption—CRM research in sub-Saharan Africa remains limited. This underrepresentation constrains both theoretical development and practical understanding of CRM effectiveness in non-Western, high-religiosity contexts.

To illustrate the cultural variability in CRM outcomes, Table 1 summarises selected cross-national studies examining the antecedents and consequences of CRM across diverse cultural and religious environments. These studies highlight how consumers interpret campaign motives, evaluate brand–cause fit and are influenced by value systems such as individualism, collectivism and religiosity.

This table presents selected cross-national CRM studies, highlighting their research design, cultural comparisons, core variables and key findings. It underscores the influence of culture and religion on CRM perceptions and the existing gaps in the literature—particularly concerning intra-country variation and under-researched contexts such as sub-Saharan Africa.

Despite the insights offered by these comparative studies, many rely exclusively on national-level cultural categories and fail to account for psychological constructs that vary within populations. In particular, the roles of self-construal—how individuals define themselves in relation to others—and religiosity—a critical moral and cultural dimension—remain underexamined in CRM scholarship. These variables may offer more refined explanatory power than broad cultural groupings, particularly in markets where identity, ethics and collective norms are deeply embedded in consumption practices.

The present study addresses these gaps by incorporating both self-construal and intrinsic religiosity into a unified conceptual framework. By analysing their impact on CRM attitudes and WTP across Nigeria and the United Kingdom, the study

TABLE 1 | Summary of comparative studies on cause-related marketing across cultural contexts.

Authors	Country comparison	Antecedents	Outcome variables	Research design	Key findings
La Ferle et al. (2013)	United States versus India	Perceived novelty of CRM campaigns, perceived altruistic motives, company origin	Attitudes towards CRM	Comparative analysis	Indian consumers attributed higher altruistic motives and responded more positively to local campaigns
Lavack and Kropp (2003)	Canada, Australia, Norway, Korea	Personal values (internal, external, interpersonal)	Attitudes towards CRM	Cross-cultural study	Attitudes towards CRM varied by country and personal values; Canadian respondents were most favourable, Korean the least
Santoro et al. (2020)	Italy versus Japan	Perception of CRM, perception of CSR	Consumer brand loyalty	Cross-country analysis	Cultural orientation and gender did not significantly influence CRM effects
Wang (2014)	United States versus China	Individualism/collectivism, charitable giving as social norm	Attitudes towards CRM	Comparative analysis	Cultural orientation influenced CRM attitudes; individualism resonated with women in the United States, but not in China
Cosgrave and O'Dwyer (2020)	Ireland versus UAE	Ethical self-reporting, CRM perspectives, purchase intentions, religion, gender	Millennial consumer responses	Cross-cultural survey	Religious beliefs and gender significantly shaped CRM perceptions
Ferraris et al. (2020)	Italy versus Brazil	CRM goal achievement, brand fit, brand use, gender	Purchase intentions	Cross-country analysis	In Italy, goal achievement and brand fit were key predictors; in Brazil, brand fit and gender were positive, brand use was a negative predictor
Heidarian (2019)	Iran versus Germany	Trust propensity, warm glow effect	CRM purchase intentions	Cross-cultural study	Warm glow mediated CRM responses; cultural and gender differences were both significant
Current study	Nigeria versus United Kingdom	Self-construals (independent, interdependent), intrinsic religiosity	Attitudes towards CRM, willingness to pay (WTP)	Cross-national survey and SEM	Independent self-construal predicted CRM attitudes in both countries; religiosity moderated the effect of interdependence on WTP in Nigeria

contributes to a more psychologically grounded and context-sensitive understanding of CRM effectiveness in culturally distinct environments.

2.2 | Responses to Cause-Related Marketing

Several cross-cultural studies have examined how consumers respond to CRM across national and cultural contexts (Table 1), providing insight into the influence of cultural norms, religious values and ethical beliefs (Cosgrave and O'Dwyer 2020; La Ferle et al. 2013; Lavack and Kropp 2003; Santoro et al. 2020; Wang 2014). While these studies highlight variation in CRM effectiveness based on cultural orientation and moral frameworks, the evidence remains heavily weighted towards Western and Asian populations. This leaves

a gap in CRM research relating to African markets such as Nigeria, where religion and communal values often guide consumer behaviour.

Table 1 summarises key comparative CRM studies and shows how cultural context shapes perceptions of brand motives, evaluations of campaign fit and willingness to engage. For example, La Ferle et al. (2013) found that Indian consumers were more likely than Americans to ascribe altruistic motives to local CRM campaigns. Lavack and Kropp (2003) reported that Canadians and Norwegians viewed CRM more favourably than Koreans, whose evaluations reflected interpersonal concerns. Wang (2014) found that US consumers emphasised individual benefit, whereas Chinese consumers were influenced by collective norms—patterns that reflect how self-construal can inform CRM judgement (Chen and Moosmayer 2020).

Religious belief adds further complexity to consumer responses to CRM. Cosgrave and O'Dwyer (2020) found that UAE millennials, in a religious and collectivist society, expressed stronger CRM support than their Irish peers. Ferraris et al. (2020) observed cultural differences in how brand–cause fit predicts purchase intent, while Heidarian (2019) showed that emotional reactions, such as the ‘warm glow’ effect, varied between Iranian and German consumers.

These studies highlight that religiosity may amplify support for CRM when messages align with faith-based values, but it can also introduce scepticism when perceived motives appear inauthentic or misaligned with moral expectations. Despite these findings, few studies combine national-level cultural comparisons with individual-level psychological constructs. Most do not account for within-country variation in religiosity or self-construal, even though these factors significantly influence how consumers interpret ethical messages (Agrawal and Maheswaran 2005; Deb et al. 2025). Research on African consumers is especially limited, which restricts broader theoretical development and practical application.

2.3 | Theoretical Framework and Hypotheses Development

2.3.1 | Hypotheses Development

Consumer responses to CRM are shaped by culturally embedded identity orientations and personal values. According to self-construal theory (Markus and Kitayama 1991), individuals construct either an independent or interdependent self-view depending on their socio-cultural environment. These orientations influence how consumers interpret CRM messages, particularly in relation to moral obligation, social consensus and identity reinforcement. Religiosity, meanwhile, serves as a deeply internalised belief system that may moderate the translation of self-construal into CRM evaluation. This study therefore investigates how these constructs jointly influence CRM attitudes across the contrasting cultural contexts of Nigeria and the United Kingdom.

2.3.2 | Independent Self-Construal and CRM Attitudes

An independent self-construal reflects a view of the self as autonomous and self-directed, prioritising personal goals (Singelis 1994). Consumers high in independence tend to favour CRM campaigns that align with their personal values and offer moral self-expression (Aaker and Williams 1998; Lalwani and Shavitt 2013). These individuals are more likely to be persuaded by messages that emphasise individual benefit and self-consistency, particularly in individualist societies such as the United Kingdom (Agrawal and Maheswaran 2005).

Recent research also shows that narrative-based CRM appeals can evoke strong emotional engagement and retrospective reflection among independent consumers, thereby deepening their attitudinal response (Deb et al. 2025). This effect is reinforced by the tendency of independent individuals to form brand relationships through personal identity construction, seeing the brand as an extension of the self (Escalas and Bettman 2005; Lee et al. 2023).

While the CRM scenario was designed to be broadly applicable rather than tailored to personal values, independently oriented consumers may nonetheless interpret such messages through a lens of moral self-signalling or value consistency. In this way, internal motivations can be activated even when messages are not explicitly individualised. Hence, we propose the following hypothesis:

H1a. *Independent self-construal will positively influence attitudes towards CRM in both Nigeria and the United Kingdom.*

2.3.3 | Interdependent Self-Construal and CRM Attitudes

In contrast, interdependent self-construal involves a relational view of the self, defined by social connectedness, collective responsibility and group harmony (Markus and Kitayama 1991; Oyserman et al. 2002). Interdependent consumers are more influenced by communal norms and are attuned to appeals that reflect shared goals or social duty (Bae 2017; Chetioui and Lebdaoui 2022). CRM initiatives that foreground community upliftment, moral obligation, or social unity tend to resonate more with this orientation.

This is especially relevant in collectivist environments such as Nigeria, where group identity, moral conformity and familial expectations shape consumption behaviour (Okafor et al. 2024). In such contexts, interdependent self-construal may magnify the role of CRM as a moral cue aligned with social and religious norms. Empirical studies have shown that interdependents are more responsive to guilt-based moral triggers in ethical consumption (Chen and Moosmayer 2020), and they evaluate brand situations more favourably when these are congruent with social context or group norms (Sung et al. 2012).

By contrast, in more individualist societies such as the United Kingdom, where relational identity is less culturally dominant, the effects of interdependence on CRM evaluation may be muted or inconsistent (La Ferle et al. 2013; Wang 2014). As depicted in Figure 1, we propose,

H1b. *Interdependent self-construal will positively influence attitudes towards CRM in both Nigeria and the United Kingdom, with the effect expected to be stronger in Nigeria.*

2.3.4 | Attitudes and Willingness to Pay

Attitudes towards CRM represent a central construct in models of ethical consumption. According to the Theory of Planned Behaviour (Ajzen 1991), attitudes function as proximal antecedents to behavioural intention, mediating the effects of values, norms and identity-related variables. Within the CRM domain, positive attitudes—grounded in perceptions of brand sincerity, moral alignment and social utility—have consistently been found to predict WTP for cause-affiliated products (Koschate-Fischer et al. 2012; Ferraris et al. 2020). These findings suggest that, once formed, attitudes provide a reliable basis for forecasting consumer engagement, particularly when financial support is framed as a means of endorsing socially responsible practices.

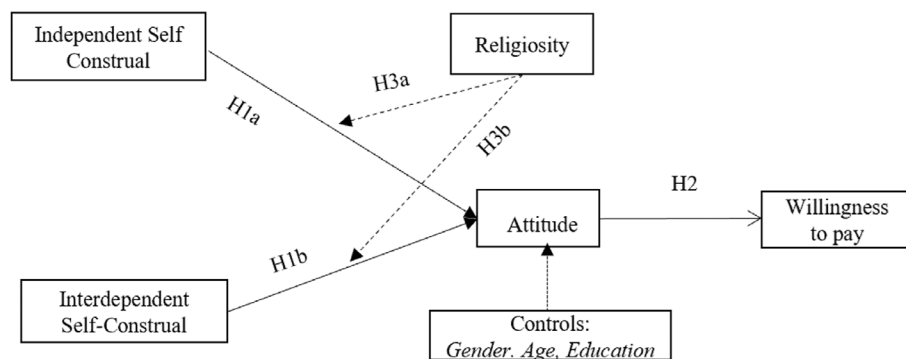


FIGURE 1 | Conceptual model.

Empirical evidence indicates that this relationship is not culturally bound. While cultural context may shape the formation of CRM attitudes—for example, through self-construals or normative beliefs—their influence on WTP tends to be stable across diverse settings (Heidarian 2019; Wang 2014). This holds particular relevance for comparative studies between contexts such as Nigeria and the United Kingdom, where divergent cultural values coexist with growing consumer interest in ethical marketing. The current model, illustrated in Figure 1, incorporates attitudes as a mediating link between culturally rooted self-views and behavioural intention, thereby reflecting both theoretical rigour and practical relevance.

Accordingly, the following hypothesis is proposed:

H2. *Attitudes towards CRM will positively predict WTP for cause-related products across both Nigeria and the United Kingdom.*

2.3.5 | The Moderating Role of Religiosity

Religiosity constitutes a deeply embedded evaluative framework through which individuals interpret moral and social stimuli, including CRM. Intrinsic religiosity—referring to an internalised faith commitment—has been shown to inform ethical cognition and prosocial behaviour (Saroglou and Cohen 2011; Vitell 2009). As such, it may interact with identity-based orientations, such as self-construals, in shaping consumer responses to ethically framed campaigns.

Existing research suggests that the influence of religiosity on evaluative judgements is contingent on sociocultural context. In collectivist societies, religiosity often aligns with communal norms and may reinforce the salience of interdependent values, particularly when marketing messages emphasise social harmony and shared responsibility (Chetioui and Lebdaoui 2022; Oyserman et al. 2002). In individualist settings, by contrast, religiosity may temper the self-expressive functions of independent self-construal by reframing consumption decisions in moral or doctrinal terms (Minton et al. 2015; Cosgrave and O'Dwyer 2020).

Accordingly, religiosity is expected to moderate the influence of self-construals on CRM attitudes. In interdependent contexts, it is likely to strengthen the evaluative impact of collective identity,

while in more individualist environments, it may weaken or redirect the effects of autonomy-based self-perception.

Thus, the following hypotheses are proposed as illustrated in Figure 1:

H3a. *Religiosity will moderate the relationship between independent self-construal and attitudes towards CRM, such that higher religiosity weakens this relationship, with variation between Nigeria and the United Kingdom.*

H3b. *Religiosity will moderate the relationship between interdependent self-construal and attitudes towards CRM, such that higher religiosity strengthens this relationship, with variation between Nigeria and the United Kingdom.*

2.3.6 | Conceptual Framework

This study proposes a model linking independent and interdependent self-construals, religiosity and attitudes towards CRM. The model situates these variables at the individual level, allowing for variation both within and across cultural contexts (Oyserman et al. 2002; Lalwani and Shavitt 2013). Independent and interdependent self-construals are hypothesised to exert direct effects on CRM attitudes, while religiosity is conceptualised as a moderator of these relationships.

The framework draws upon the Theory of Planned Behaviour (Ajzen 1991), as well as insights from cultural psychology and moral identity theory (Winterich et al. 2012). It advances prior work by integrating culturally embedded identity constructs and religious belief into a unified model of ethical consumption. The proposed model is shown in Figure 1.

Figure 1 illustrates the proposed relationships among independent and interdependent self-construals, religiosity (as a moderator) and attitudes towards CRM, as well as WTP. The model is tested comparatively across Nigeria and the United Kingdom.

3 | Methodology

This study employs a cross-national comparative design to investigate how culturally grounded self-construals and religiosity shape consumer evaluations of CRM in two distinct cultural

contexts: Nigeria and the United Kingdom. Nigeria represents a collectivist and religiously embedded society, while the United Kingdom exemplifies a more individualistic and secular setting (Oyserman et al. 2002; De Mooij and Hofstede 2011). A quantitative approach was adopted, with structural equation modelling (SEM) used to test the hypothesised relationships and moderation effects. This method is well suited to analysing complex latent constructs in behavioural research (Sardeshmukh and Vandenberg 2017; Edwards and Lambert 2007).

3.1 | Research Design and Approach

This study employed a cross-sectional survey design to examine consumer responses to CRM in culturally distinct contexts: Nigeria and the United Kingdom. A cross-cultural comparative approach was appropriate to explore the role of culturally embedded psychological constructs—specifically self-construal and religiosity—in shaping CRM-related attitudes and behaviour (Ferraris et al. 2020).

3.2 | Stimuli and Scenario

Participants were presented with a standardised scenario describing the purchase of a consumer product. In the CRM version, a 10% donation from the product's purchase price was pledged to a local children's charity supporting child poverty alleviation. In the non-CRM version, the product was marketed without any reference to social causes. The stimulus was kept identical across both country samples to ensure comparability and to avoid confounding effects of message design.

To examine consumer responses to CRM, participants were presented with a standardised scenario involving a fictional fast-moving consumer goods (FMCG) brand: FRESH Juice, produced by XYZ Ltd. The scenario included an image of the product and a brief marketing message adapted to one of two versions (see Appendix 1).

In the CRM version, a 10% donation from the product's purchase price was pledged to a local children's charity supporting child poverty alleviation, mirroring similar message designs using FMCG in CRM research (Ndasi et al. 2021, 2022).

In the non-CRM version, the product was marketed without any reference to social causes.

To enhance realism and contextual validity, the pricing information was adjusted to reflect the ongoing average retail price for a 750 mL fruit juice product in each country's currency: £2.50 in the United Kingdom and ₦800 in Nigeria. This approach helped

anchor participants' perceptions of WTP and ensured scenario comparability across cultural settings.

Stimuli were pretested with 30 respondents in both countries to confirm message clarity, product realism and perceived authenticity. Over 80% of respondents in both groups reported the scenario as clear and believable. These steps ensured that the stimuli were culturally neutral and interpretable across both national contexts as illustrated in Appendix 1.

3.3 | Sampling and Participants

A total of 810 adult consumers participated: 468 from Nigeria and 342 from the United Kingdom. Nigerian respondents were recruited via a professional market research firm; UK participants were sourced through the online platform Prolific (Palan and Schitter 2018). Quota-based non-probability sampling was used to ensure representation across age, gender and education levels—suitable for behavioural research involving cultural comparison (Bethlehem 2010). The demographic characteristics of the sample are summarised in Table 2.

3.4 | Data Collection Procedure

Surveys were administered via online platforms adapted to each national context. In the United Kingdom, participants were recruited through Prolific, a vetted online research panel widely used in academic research for its data quality and participant diversity (Palan and Schitter 2018). In Nigeria, data collection was managed by a professional research agency using a combination of digital and field-assisted methods, targeting university communities and urban centres.

As described in Section 3.2, participants were first exposed to a CRM scenario involving a fictional FMCG product ('FRESH Juice') and a charitable donation frame. Visual stimuli were included to ensure message clarity and standardisation across samples.

Immediately following scenario exposure, participants completed all psychometric scales, including measures of CRM attitudes, WTP, self-construals and religiosity. Demographic items were presented last to minimise priming effects.

Informed consent was obtained prior to participation. Attention check items were embedded to ensure data quality, resulting in the exclusion of five inattentive responses. Ethical approval was obtained from the lead institution's research ethics committee, and all procedures complied with established research standards.

TABLE 2 | Demographic profile of participants.

Country	Gender	Age group	Education	Religious affiliation
Nigeria	45.1% male, 54.9% female	50.6% (18–27), 45.5% (28–37)	87.2% university	90.6% Christian, 9.4% Muslim
United Kingdom	48.0% male, 52.0% female	31.6% (18–27), 65.4% (28–37)	69.6% university	81.0% Christian, 14.6% no religion, 4.3% others

3.5 | Preliminary Cross-Cultural Differences

To justify country-level comparison, independent samples *t*-tests assessed cross-group differences in self-construal and religiosity. Nigerian respondents reported significantly higher religiosity ($M = 4.21$) than UK participants ($M = 2.97$), $t(398) = 13.06$, $p < 0.001$. Interdependence was also higher in Nigeria ($M = 3.98$) than in the United Kingdom ($M = 3.65$), $t(398) = 4.35$, $p < 0.001$. Independence was marginally higher in the United Kingdom ($M = 3.92$) than in Nigeria ($M = 3.77$), but this difference was not statistically significant, $t(398) = 1.96$, $p = 0.051$.

These results confirm meaningful cultural variation in key constructs, supporting the validity of cross-national comparison.

3.6 | Measures

All constructs were measured using established multi-item scales, with items rated on seven-point Likert scales (1 = strongly disagree to 7 = strongly agree). Independent and interdependent self-construals were assessed using items from Triandis and Gelfand (1998), with additional interdependence items from Singelis (1994). The independence scale included eight items reflecting self-reliance and competitive orientation. Interdependence was measured with seven items reflecting relational values and group obligations.

Religiosity was assessed using a five-item scale from Choi (2010), covering beliefs, behavioural expression and private religious practices. Attitudes towards the campaign were measured with three items from Moosmayer and Fuljahn (2010). WTP was measured using three items from Klein et al. (1998).

All scales showed acceptable to high internal consistency across both samples (Cronbach's $\alpha = 0.75$ – 0.95). Descriptive statistics, reliability coefficients and full item listings are provided in Appendix 2.

3.7 | Measurement Model and Validation

Following data screening, assumptions for SEM—including linearity, normality and multicollinearity—were satisfied. Reliability was confirmed via Cronbach's alpha and composite reliability (CR), all exceeding 0.70. Convergent validity (AVE > 0.50) and discriminant validity (HTMT < 0.85) were also established. Measurement invariance was confirmed using MICOM, supporting valid cross-group comparisons (Henseler et al. 2016; see Section 3.6 for construct details).

3.7.1 | Exploratory Factor Analysis (EFA)

An exploratory factor analysis (EFA) was conducted to assess the dimensionality and reliability of the study's constructs. All items had factor loadings above 0.60 and demonstrated high internal consistency, with Cronbach's alpha values ranging from 0.751 to 0.954 across both samples.

Three constructs—Religiosity, Interdependence and WTP—loaded cleanly as unidimensional factors, explaining 68%, 63% and

71% of the variance, respectively. In contrast, Independence revealed a two-factor structure consistent with prior theoretical conceptualisations of horizontal and vertical individualism (Triandis and Gelfand 1998). These two dimensions—Self-Reliance and Autonomy (e.g., 'I rely on myself most of the time') and Competitiveness and Achievement Orientation (e.g., 'Winning is everything')—together explained 69% of the variance, with Cronbach's alphas of 0.828 (Nigeria) and 0.798 (United Kingdom).

Sampling adequacy was confirmed with a Kaiser–Meyer–Olkin (KMO) value above 0.80, and Bartlett's Test of Sphericity was significant ($p < 0.001$), validating the factor structure. Based on these findings, Independence was modelled as a second-order construct composed of the two dimensions.

Descriptive statistics, CR, average variance extracted (AVE) and inter-construct correlations are presented in Table 3. As shown, all constructs exceeded the recommended thresholds for reliability and convergent validity (CR > 0.70; AVE > 0.50), with the exception of Interdependence (AVE = 0.456), which fell slightly below the threshold but retained conceptual coherence and satisfactory reliability. The diagonal elements in parentheses represent AVE values and statistically significant correlations among the constructs are indicated ($p < 0.01$).

All constructs demonstrated satisfactory internal consistency (CR > 0.70) and convergent validity (AVE > 0.50), with the exception of Interdependence (AVE = 0.456), which approached the threshold. Discriminant validity was supported by Heterotrait–Monotrait (HTMT) ratios < 0.85 for all pairs (Henseler et al. 2016).

3.7.2 | Confirmatory Factor Analysis (CFA)

A confirmatory factor analysis (CFA) was conducted to confirm the measurement model. Standardised item loadings ranged from 0.70 to 0.96 ($p < 0.001$), establishing strong item reliability. The model fit indices were robust: $\chi^2/df = 2.841$, Comparative Fit Index (CFI) = 0.933, Tucker–Lewis Index (TLI) = 0.922, Root Mean Square Error of Approximation (RMSEA) = 0.048 (PCLOSE = 0.890) and GFI = 0.881—meeting standard cut-offs (Hu and Bentler 1999).

Convergent and discriminant validity were reconfirmed: AVE > 0.50 and CR > 0.70 for all constructs. The square root of AVE for each construct exceeded inter-construct correlations (Fornell and Larcker 1981) and HTMT values remained below 0.85.

3.7.3 | Measurement Invariance and Multi-Group Analysis (MGA)

To examine model equivalence across cultures, a multi-group analysis (MGA) was conducted using AMOS. Prior to testing structural differences, measurement invariance was assessed following established procedures. Both configural and metric invariance were supported, validating the use of structural path comparisons between Nigerian and UK samples.

Subsequently, the MGA tested whether the hypothesised relationships varied significantly between countries. This enabled

TABLE 3 | Means, standard deviations, composite reliability (CR), average variance extracted (AVE) and correlations.

Factors	Mean	SD	CR	ATP	WTP	IND	INT	REL
ATP	5.196	1.113	0.879	(0.629)				
WTP	4.403	1.257	0.880	0.387**	(0.649)			
IND	4.655	0.953	0.902	0.374**	0.352**	(0.566)		
INT	5.354	1.054	0.866	0.436**	0.342**	0.441**	(0.456)	
REL	4.613	1.839	0.954	0.178**	0.220**	0.204**	0.489**	(0.754)

Note: $N=810$, $p<0.01$. Diagonal elements (in parentheses) represent AVE.

Abbreviations: ATP, attitudes towards CRM; IND, independence; INT, interdependence; REL, religiosity; WTP, willingness to pay.

the investigation of national culture as a moderator in the CRM response process (Hair et al. 2019).

4 | Results

4.1 | Measurement Model and Sample Adequacy

To assess the reliability and validity of the measurement model, CFA was conducted using maximum likelihood estimation. All standardised item loadings were statistically significant ($p<0.001$) and exceeded the recommended threshold of 0.60, indicating satisfactory item reliability. CR values ranged from 0.74 to 0.92, meeting the conventional criterion of 0.70 and AVE values were above 0.50 for all constructs, confirming convergent validity (Hair et al. 2019). Discriminant validity was also supported, as the square root of each construct's AVE exceeded the corresponding inter-construct correlations. Variance inflation factor (VIF) values remained below 2.0, eliminating concerns over multicollinearity. The dataset satisfied conditions for multivariate normality, and no significant outliers remained following preliminary data screening.

4.2 | Structural Model Fit

The structural model was estimated using AMOS 29. The model exhibited an acceptable overall fit to the data: $\chi^2(187)=401.960$, $p<0.001$; CFI=0.926; TLI=0.902; RMSEA=0.058. These fit indices conform to accepted SEM guidelines (Hu and Bentler 1999), indicating that the hypothesised model adequately represented the observed data structure.

4.3 | Structural Path Analysis by Country

A multigroup SEM approach was employed to evaluate the structural relationships within and across Nigeria and the United Kingdom. This approach enabled simultaneous estimation of path coefficients while formally testing for cross-cultural differences (Collier 2020). Control variables including gender, age and educational level were incorporated at the attitude level in both country models, given their potential influence on CRM attitudes.

In the Nigerian sample, independent self-construal emerged as a significant positive predictor of attitudes towards CRM ($\beta=0.663$, $p=0.003$), as did interdependent self-construal

($\beta=0.931$, $p=0.003$). Attitudes towards CRM, in turn, significantly predicted WTP for CRM-linked products ($\beta=0.494$, $p<0.001$), confirming their mediating role. As depicted in Figure 2 moderation analysis further revealed that religiosity significantly attenuated the effect of independent self-construal on attitudes ($\beta=-0.748$, $p=0.010$), while amplifying the impact of interdependent self-construal ($\beta=0.110$, $p=0.003$).

In contrast, results from the UK sample showed that independent self-construal remained a strong predictor of CRM attitudes ($\beta=0.537$, $p<0.001$), whereas interdependent self-construal had no significant effect ($\beta=-0.008$, $p=0.928$). As in Nigeria, attitudes significantly predicted WTP ($\beta=0.455$, $p<0.001$), confirming a robust mediating relationship. Religiosity again exerted a significant negative moderating effect on the independent self-construal–attitude link ($\beta=-0.911$, $p=0.001$) and significantly enhanced the interdependent self-construal–attitude path ($\beta=0.982$, $p<0.001$), albeit more strongly than in the Nigerian context.

To aid interpretation of these interaction effects, moderation plots were generated using Hayes' PROCESS Macro (Model 1; Hayes 2018), with predicted values computed at ± 1 standard deviation of self-construal and religiosity. As shown in Figures 2 and 3, religiosity moderated the effects of independent and interdependent self-construals on CRM attitudes in both cultural settings, but in divergent ways. These figures offer visual evidence of the cross-national variations in how personal identity and religiosity jointly shape cause-related attitudes.

To further clarify these interactions, we examined the simple slopes at ± 1 SD of religiosity. In Nigeria, the effect of independent self-construal on CRM attitudes was stronger at low religiosity ($b=1.41$) and weakened substantially at high religiosity ($b=-0.09$). Similarly, in the United Kingdom, the effect was positive at low religiosity ($b=1.45$), but reversed direction at high religiosity ($b=-0.37$). For interdependent self-construal, the effect on CRM attitudes in Nigeria increased from $b=0.82$ (low religiosity) to $b=1.04$ (high religiosity). In the United Kingdom, the interdependent effect shifted from negative ($b=-0.99$) at low religiosity to positive ($b=0.97$) at high religiosity.

These conditional effects confirm that religiosity meaningfully alters how self-construals influence CRM attitudes across cultural settings, as illustrated in Figures 2 and 3. Taken together, these results indicate that religiosity conditions the role of self-construal in shaping CRM attitudes in both countries. To determine whether these path differences are statistically

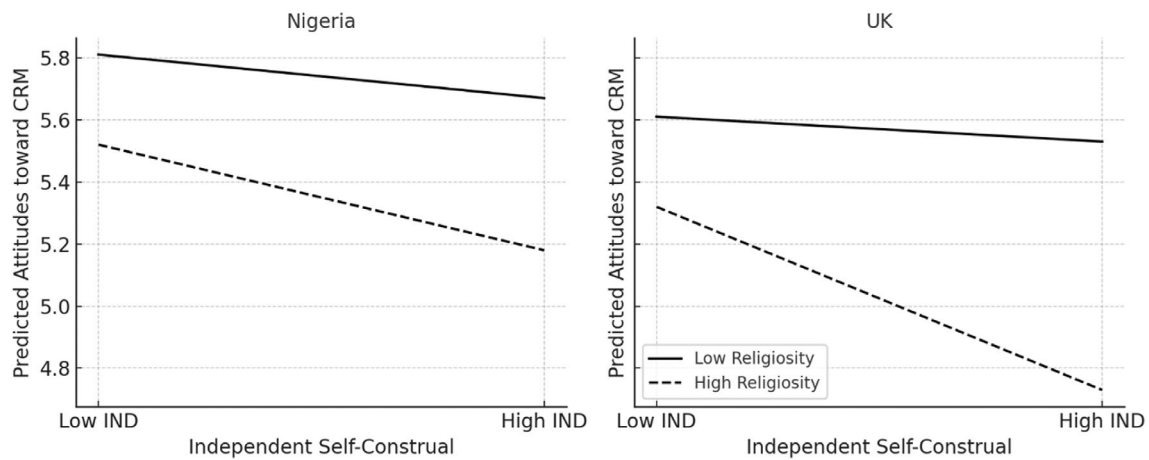


FIGURE 2 | Moderating effect of religiosity on the relationship between independent self-construal and attitudes towards CRM.

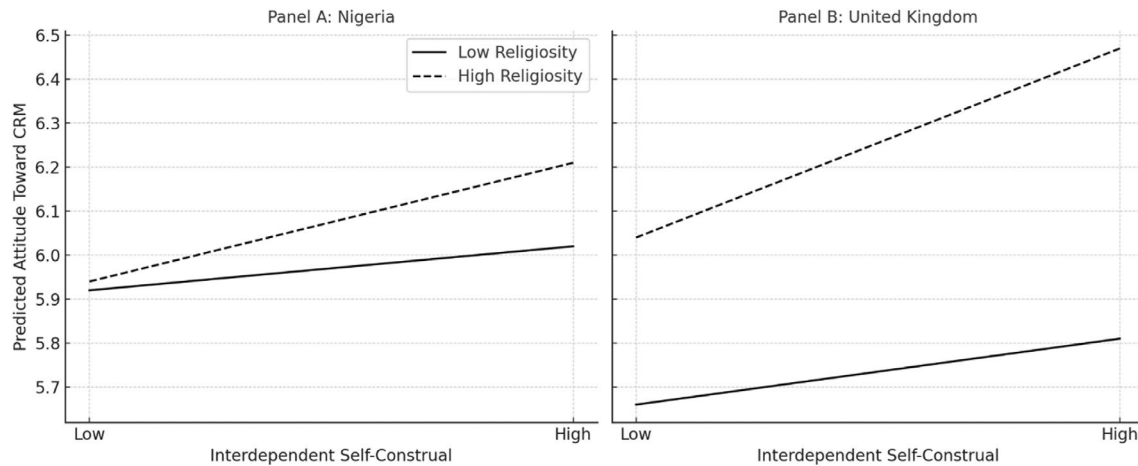


FIGURE 3 | Moderating effect of religiosity on the relationship between interdependent self-construal and attitudes towards CRM. (A) Nigeria, (B) United Kingdom.

TABLE 4 | Summary of hypothesis testing results.

Hypothesis	Statement	Result	Estimate (p)	Interpretation
H1a	Independent self-construal positively influences attitudes towards CRM	Supported	United Kingdom: $\beta = 0.537$ ($p < 0.001$); Nigeria: $\beta = 0.663$ ($p = 0.003$)	Positive effect in both countries; slightly stronger in Nigeria
H1b	Interdependent self-construal positively influences attitudes towards CRM	Partially supported	United Kingdom: $\beta = -0.008$ ($p = 0.928$); Nigeria: $\beta = 0.931$ ($p = 0.003$)	Only significant in Nigeria, confirming cultural variation
H2	Attitudes towards CRM positively predict willingness to pay across countries	Supported	United Kingdom: $\beta = 0.455$ ($p < 0.001$); Nigeria: $\beta = 0.494$ ($p < 0.001$)	Strong, consistent predictor in both contexts
H3a	Religiosity moderates the effect of independent self-construal on attitudes	Supported	United Kingdom: $\beta = -0.911$ ($p = 0.001$); Nigeria: $\beta = -0.748$ ($p = 0.010$)	Religiosity weakens the IND-ATT link in both samples
H3b	Religiosity moderates the effect of interdependent self-construal on attitudes	Supported	United Kingdom: $\beta = 0.982$ ($p < 0.001$); Nigeria: $\beta = 0.110$ ($p = 0.003$)	Religiosity strengthens the INTER-ATT link; effect stronger in the United Kingdom

equivalent across cultural contexts, we next conducted formal cross-cultural path comparisons.

4.4 | Cross-Cultural Path Comparisons

To formally test the equivalence of structural paths across countries, chi-square difference tests were conducted by constraining each path across groups and comparing model fit to the unconstrained baseline (Byrne 2016; Collier 2020). The path from independent self-construal to attitudes differed significantly across cultures ($\Delta\chi^2[1] = 14.483, p < 0.001$), as did the interdependent self-construal–attitude path ($\Delta\chi^2[1] = 12.759, p < 0.001$), affirming culturally contingent effects. However, the attitude-to-WTP path did not vary significantly between Nigeria and the United Kingdom, indicating that attitudinal influence on behavioural intention was culturally invariant. These findings reinforce the role of attitudes as a stable predictor of WTP across contexts, while demonstrating that the antecedents of such attitudes are shaped by distinct cultural and religious logics.

Table 4 presents the results of hypothesis testing across Nigeria and the United Kingdom, including structural path estimates and moderation effects of religiosity on self-construal–attitude relationships.

5 | Conclusion

This study offers key insights into the role of self-construals and religiosity in shaping consumer responses to CRM across culturally distinct settings. By comparing Nigeria and the United Kingdom, the findings demonstrate that both independent and interdependent self-construals influence CRM attitudes and WTP, with religiosity emerging as a critical moderating variable—particularly in the Nigerian context.

A core contribution lies in demonstrating that independent self-construals consistently predict CRM attitudes across both individualist and collectivist cultures. This challenges assumptions that national culture alone dictates CRM responsiveness and supports the argument that self-construals operate at the individual level, transcending broad cultural typologies (Agrawal and Maheswaran 2005; Deb et al. 2025; Escalas and Bettman 2005). While interdependent orientations alone do not significantly predict CRM attitudes, they enhance WTP when moderated by religious commitment, aligning with evidence that moral motivation among interdependents is often activated by culturally embedded moral cues (Chen and Moosmayer 2020).

In Nigeria, independent self-construals significantly predicted positive CRM attitudes (Estimate = 0.776, $p = 0.003$), indicating that personal agency remains salient even within a collectivist environment—echoing findings that autonomy-based narratives can resonate in non-Western settings when moral identity is invoked (Deb et al. 2025; Lalwani and Forcum 2016). Conversely, interdependent self-construals were not significant predictors of CRM attitudes (Estimate = $-0.139, p = 0.533$), suggesting that communal identity alone does not

reliably drive CRM evaluations. However, both self-construals were significant predictors of WTP (Ind: 0.196, $p < 0.001$; Inter: 0.193, $p < 0.001$), particularly under heightened religiosity—consistent with research showing that guilt-based or communal ethical responses are intensified among interdependents in religious settings (Chen and Moosmayer 2020; Sung et al. 2012).

In the United Kingdom, independent self-construals strongly predicted both CRM attitudes (0.622, $p < 0.001$) and WTP (0.164, $p = 0.009$), reflecting the role of ethical self-expression and personal values in individualist consumer behaviour (Escalas and Bettman 2005; Deb et al. 2025). In contrast, interdependent self-construals had no significant effect on CRM attitudes (0.001, $p = 0.989$), supporting prior findings that communal considerations exert limited influence in more individualistic contexts (Wang 2014; Oyserman et al. 2002).

5.1 | Theoretical Contributions

This study contributes to CRM scholarship by offering new evidence on how self-construals and religiosity jointly shape consumer responses across national cultures. A key insight is that independent self-construals consistently predict CRM attitudes across both Nigeria and the United Kingdom, challenging the binary assumption that interdependence governs collectivist contexts while independence dominates individualist ones (Agrawal and Maheswaran 2005; Oyserman et al. 2002). These findings support the conceptualisation of self-construals as individual-level constructs shaped by psychological and ideological factors, not solely by national culture (Singelis 1994; Lalwani and Forcum 2016).

Moreover, the study advances self-construal theory by demonstrating that the influence of interdependence on CRM evaluations becomes salient only when religiosity is high. This corroborates prior findings that interdependent consumers are more responsive to moral cues when they align with religious or group-based obligations (Chen and Moosmayer 2020; Ramasamy and Yeung 2009). In Nigeria, religiosity amplified the effect of interdependent self-construal on CRM attitudes, highlighting the need to incorporate faith-based values into ethical consumption models.

These findings also extend moral identity theory (Aquino & Reed, Aquino and Reed II 2002), which holds that consumers act ethically to maintain a self-view as moral agents. In the United Kingdom, independent consumers responded to CRM as a form of moral self-expression, in line with research linking independence to narrative transportation and ethical alignment with brand stories (Deb et al. 2025; Escalas and Bettman 2005). In contrast, in religious and collectivist contexts such as Nigeria, ethical action is embedded within communal obligations, reinforcing the salience of interdependence when activated by religious norms (Chen and Moosmayer 2020).

Collectively, this study underscores the importance of integrating self-construal and religiosity into culturally intricate models of ethical consumer behaviour, offering a more dynamic and context-sensitive understanding of CRM effectiveness.

5.2 | Practical Contributions

The findings offer practical guidance for marketers designing CRM campaigns in culturally diverse contexts. The consistent effect of independent self-construal on CRM attitudes in both Nigeria and the United Kingdom indicates that appeals to personal moral agency and ethical identity have broad cross-cultural relevance. CRM messages should therefore emphasise self-directed values such as autonomy, individual impact and personal ethical responsibility—particularly where consumer-brand relationships are grounded in self-expression and identity alignment (Deb et al. 2025; Lee et al. 2023).

In contrast, the culturally contingent role of interdependent self-construal—significant only in Nigeria—emphasises the importance of congruent message framing in collectivist settings. Campaigns targeting such audiences may be more effective when they highlight shared responsibility, communal benefit and social duty. This aligns with evidence that interdependent consumers are more responsive to socially embedded and morally framed marketing appeals (Chen and Moosmayer 2020; Sung et al. 2012; Wang 2014).

Religiosity adds a critical layer of strategic relevance. In both countries, it moderated the relationship between self-construals and CRM attitudes, reinforcing its role as a cultural belief system that shapes moral interpretation. Religious consumers are more inclined to support CRM initiatives that reflect faith-based values, collective morality, or doctrinal expectations (Vitell 2009; Deb et al. 2025; Skarmeas and Shabbir 2011). Brands may benefit from collaborating with faith institutions or incorporating value-consistent language that respects religious norms and moral imperatives (Ramasamy and Yeung 2009; Chetioui and Lebdaoui 2022).

Finally, the strong and consistent link between CRM attitudes and WTP underscores the strategic value of fostering favourable attitudes. This supports the Theory of Planned Behaviour, which posits attitude as a principal driver of behavioural intention (Ajzen 1991). Effective CRM strategies should therefore focus on building trust and emotional resonance through authenticity, transparency and culturally sensitive ethical positioning (Xue and Mattila 2024; Piao et al. 2024).

5.3 | Limitations and Directions for Future Research

Despite its contributions, this study presents several limitations that offer avenues for future research. First, the use of cross-sectional survey data restricts the ability to draw causal inferences. While the structural relationships were theoretically grounded and statistically significant, longitudinal or experimental designs would enhance causal interpretation and assess the stability of CRM responses over time (Edwards and Lambert 2007).

Second, although Nigeria and the United Kingdom provide contrasting cultural and religious backdrops, the analysis did not account for intra-national diversity. Future studies could explore

subcultural, regional, or religious subgroup differences—such as urban versus rural consumers in Nigeria or religious versus secular consumers in the United Kingdom—to reveal more granular patterns of CRM response (De Mooij and Hofstede 2011; Wang 2014).

Third, this research relied on self-reported measures of attitudes, WTP, self-construal and religiosity. Although validated scales were used, self-report data are vulnerable to social desirability and common method variance. Triangulating survey responses with behavioural data, implicit measures, or qualitative insights would help to mitigate these concerns and enhance construct validity (Podsakoff et al. 2003).

In addition, this study assessed attitudes and WTP as proxies for behavioural intention, following the logic of the Theory of Planned Behaviour (Ajzen 1991). While this is a widely accepted approach, future research could examine actual purchase behaviour or digital engagement metrics to validate the translation of CRM attitudes into consumer action. We acknowledge that ‘attitudes towards CRM,’ used as the mediating construct in our model, is theoretically broad and offers limited novelty as an explanatory mechanism; consequently, it may not fully explicate the pathway from self-construal to WTP. Psychological mediators such as moral identity (Aquino and Reed II 2002) or perceived brand–cause fit may also clarify how self-construal and religiosity shape consumer decisions (Rego and Hamilton 2022; Wilson 2017). Future work should incorporate more process-specific mediators—for example, moral identity centrality, value congruence and perceived brand–cause fit, perceived authenticity, guilt/empathic concern and narrative transportation/self-reflection—and examine whether religiosity conditions these pathways.

Although demographic variables such as age, gender and education were included as statistical controls, they were not the focus of analysis. Future research could examine these variables more directly to inform segmentation and message tailoring strategies, particularly in culturally pluralistic markets (Cosgrave and O'Dwyer 2020).

Finally, although digital surveys present sampling challenges in emerging markets, this study faced minimal disruption due to the professional recruitment platform used in Nigeria. Participants were primarily drawn from urban centres and university environments with stable internet connectivity. As a result, the sample quality was maintained, but future studies should acknowledge and explore digital disparities that may affect generalisability to rural or lower-income populations. Complementing this approach with offline data collection or mixed-method strategies could enhance inclusivity and representativeness in culturally diverse settings.

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Data Availability Statement

The data that support the findings of this study are openly available in Mendeley Data at <https://data.mendeley.com/>.

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Appendix 1

Stimulus for Participants



The company donates 10% of the normal price of 600 Naira (Nigeria), £2.50 (United Kingdom) per 0.75CL of the drink to a local charity that fights child poverty.

The above figure illustrates the promotional message used in the study's CRM version, where the company donates 10% of the product's price (₦800 in Nigeria; £2.50 in the United Kingdom) per 750 mL unit to a local charity fighting child poverty. The visual representation ensures clarity in communicating the CRM initiative across both national contexts.

Appendix 2

Construct Descriptives and Reliability Statistics

Constructs and items	Nigeria, <i>M</i>	Nigeria, <i>SD</i>	Nigeria, α	United Kingdom, <i>M</i>	United Kingdom, <i>SD</i>	United Kingdom, α
Independent self-construal (IND) (Triandis and Gelfand 1998) <i>Items:</i> I would rather depend on myself than others; I rely on myself most of the time; I rarely rely on others; I often do 'my own thing'; my personal identity independent of others is important to me; winning is everything; competition is the law of nature; when another person does better than I do, I get tense and aroused	17.27	0.83	0.83	26.68	6.41	0.75
Interdependent self-construal (INTER) (Triandis and Gelfand 1998; Singelis 1994) <i>Items:</i> I feel good when I cooperate with others; the well-being of my colleagues is important to me; to me, pleasure is spending time with others; parents and children must stay together as much as possible; it is my duty to take care of my family, even when I have to sacrifice what I want; family members should stick together no matter what sacrifices are required; it is important to me that I respect the decisions made by my groups	10.86	7.31	0.92	29.82	7.00	0.87
Religiosity (REL) (Choi 2010) <i>Items:</i> My religious beliefs influence many aspects of my life; I try hard to carry my religion over into all other dealings in life; my religious beliefs are very important to me; my religious faith sometimes restricts my actions; spending periods in private religious thought, reading, or meditation is important to me	7.80	6.07	0.91	12.40	9.72	0.95
Attitudes (ATT) (Moosmayer and Fuljahn 2010) <i>Items:</i> Buying FRESH is a good way to raise money for the CFR charity/Foundation; the promotion campaign is a good way to support the CFR charity/Foundation; it is a convenient way to raise funds for the CFR charity/Foundation	5.81	3.52	0.89	13.14	3.00	0.90

Constructs and items	Nigeria, <i>M</i>	Nigeria, <i>SD</i>	Nigeria, α	United Kingdom, <i>M</i>	United Kingdom, <i>SD</i>	United Kingdom, α
Willingness to Buy (WTB) (Klein et al. 1998) <i>Items:</i> I would like to buy it whenever possible; I would like to buy it if I see it in-store; I will actively seek to buy it in-store	0.85	0.13	0.85	0.89	0.05	0.89

This table presents the means (*M*), standard deviations (*SD*) and Cronbach's alpha (α) for each construct across the Nigerian and UK samples. All constructs were measured using multi-item scales, and internal consistency exceeded accepted thresholds in both groups. Construct items are listed beneath each heading.