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Consumers' experience of security and expectations towards CSR communications in a crisis-stricken environment

Marketing
Master's thesis

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Our social environment is becoming crisis-stricken due to various, simultaneous crisis processes. One effect of a crisis-stricken environment is a change in consumers' experience of security. Consequently, consumers are increasingly demanding action from companies to curb the crises of our times, and at the same time, businesses are expected to meet these expectations with their CSR communications.

The purpose of this study was to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment. The theoretical background of the study is based on consumer experience research and corporate social responsibility communications research, while also utilizing literature from the fields of psychology and sociology.

For the study, 17 qualitative theme interviews were conducted. Based on the analysis, consumers' experience of security in a crisis-stricken environment is constituted of five dimensions: the basic well-being pillars of life, stability, controllability, intrapersonal processing capability and emotional state. The consumers' experience of security is also reflected in consumer expectations towards companies, meaning expectations of trustworthiness, meaningful actions and considerations of current environment. If organizations strive to meet the consumer expectations, their CSR communication should have elements of transparency, authenticity, stakeholder-orientation and established sustainability.

The study has both theoretical and managerial value. The study highlighted the expectations consumers have towards companies holistically in a crisis-stricken environment and explored the driving factor behind the expectations, consumers' experience of security. By increasing knowledge about consumers' experience of security during times of crises, the study enriches the theoretical field of consumer experience. Additionally, the study explored how companies should meet consumer expectations by analysing the elements of an effective CSR communication strategy. Regardless of the state of the social environment, the tools for efficiently meeting consumer expectations are the same for companies. These findings also provide guidance for communication and management decision-making in companies. The most important contribution of the study is to bring to the limelight a topical phenomenon characterizing our time and encourage the scientific community to explore the phenomenon further.

Key words: consumers' experience of security, consumer expectations, CSR communications, crisis-stricken environment

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Sosiaalinen ympäristömme on muuttumassa kriisiytyneeksi lukuisten samanaikaisten kriisiprosessien vuoksi. Yksi kriisiytyneen ympäristön seurauksista on muutos kuluttajien turvallisuuden kokemuksessa. Kuluttajat vaativatkin yhä enemmän toimia yrityksiltä aikamme kriisien hillitsemiseksi, ja samalla yritysten odotetaan vastaavan näihin odotuksiin vastuullisuusviestinnällään.

Tämän tutkimuksen tarkoituksena oli analysoida kuluttajien turvallisuuden kokemusta sekä sitä, miten turvallisuuden kokemus heijastuu kuluttajien odotuksiin yritysten vastuullisuusviestintää kohtaan kriisiytyneessä ympäristössä. Tutkimuksen teoria perustuu kuluttajakokemuksen sekä vastuullisuusviestinnän tutkimukseen hyödyntäen psykologian ja sosiologian tieteenalojen kirjallisuutta.

Tutkimusta varten toteutettiin 17 kvalitatiivista teemahaastattelua. Analyysin pohjalta kuluttajien turvallisuuden kokemus kriisiytyneessä ympäristössä koostuu viidestä ulottuvuudesta: elämän hyvinvoinnin peruspilarit, stabiilius, kontrolloitavuus, ihmisen sisäisen prosessoinnin kyvykkyys ja emotionaalinen tila. Kuluttajien turvallisuuden kokemus heijastuu myös kuluttajien odotuksiin yrityksille, eli odotukset luotettavuudesta, merkityksellisestä toiminnasta sekä nykyisen toimintaympäristön huomioonottavuudesta. Jos organisaatiot pyrkivät vastaamaan kuluttajien odotuksiin, heidän vastuullisuusviestinnässään tulisi olla elementtejä läpinäkyvyydestä, autenttisuudesta, sidosryhmälähtöisyydestä ja vakiintuneesta vastuullisuudesta.

Tutkimuksella on sekä teoreettista että liikkeenjohdollista arvoa. Tutkimus toi esiin kuluttajien odotuksia yrityksille kokonaisvaltaisesti kriisiytyneessä ympäristössä sekä tarkasteli odotusten takana olevaa tekijää, kuluttajien turvallisuuden kokemusta. Lisäämällä ymmärrystä kuluttajien turvallisuuden kokemuksesta kriisien aikaan, tutkimus rikastaa kuluttajakokemuksen teoreettista kenttää. Lisäksi tutkimuksessa analysoitiin, miten yritysten tulisi vastata kuluttajien odotuksiin tarkastelemalla tehokkaan vastuullisuusviestintästrategian tekijöitä. Riippumatta sosiaalisen ympäristön tilasta, tehokkaat keinot odotusten vastaamiseen ovat yrityksillä samat. Nämä löydökset myös ohjaavat yritysten viestinnän ja johdon päätöksentekoa. Tutkimuksen tärkein kontribuutio on ajankohtaisen ja aikaamme värittävän ilmiön esiin nostaminen sekä tieteellisen yhteisön rohkaiseminen ilmiön tutkimiseen jatkossa.

Avainsanat: kuluttajien turvallisuuden kokemus, kuluttajien odotukset, vastuullisuusviestintä, kriisiytynyt ympäristö

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1 Introduction

1.1 Background of the study

Since the 1960s, corporate social responsibility (CSR) has steadily risen as a prominent concept defining what is expected of companies in addition to money-making and obeying laws. Simply put, CSR is about protecting and improving the well-being of society by reducing the negative and increasing the positive impacts business generates. Over the years, CSR has split up into several other terms with different emphasis, ranging from business ethics to considering the triple-bottom line of people, planet, and profits. (Carroll 2015, 87–88, 90–92.) Whatever the point emphasized, the upper-level concept of CSR has become an integral part of corporate communications visible not only in annual sustainability reports but in daily communications, too (Ettinger et al. 2018, 95). In the centre of CSR and CSR communications are stakeholders and managing their various expectations (Podnar 2008, 75), which is nowadays very much easier said than done. Different stakeholders have different expectations towards businesses, and balancing between them is no simple task.

Today's businesses are increasingly seen as blooming at the expense of society at large. Demands and expectations towards companies' corporate social responsibility work are ever growing, as the problems of our time are all but tackled sufficiently. This has spurred conversations about creating shared value; companies should reconstruct their products and value chains to not just make money but to benefit as many stakeholders in the process as possible. The private sector has been put forth as the main driver for battling social and environmental problems, largely because governments and NGOs have not been able to come up with scalable solutions. (Porter & Kramer 2011, 65, 70.) In some developing countries, businesses have even been forced to assure that several social rights, such as health and education, are taken care of. Traditionally these functions are handled by the government. (Hahn 2009, 317.) Nevertheless, CSR and CSR communications have historically been able to keep up with the changing stakeholder expectations towards businesses (Green & Peloza 2015, 109). However, the question remains what the most pressing expectations during our current times are and how can CSR communications answer to the calls. These issues have become topical, as extreme uncertainty, linked to even wars, is rapidly changing our operating environment.

In February 2022, the Western world was shocked by the Russian attack on Ukraine. Even though the cruelties that have happened in Ukraine are not of concern for every country, the ensued economical conflicts and inflation have had an international impact (Maurya et al. 2023, 1839). At the same time, the effects of the climate change and biodiversity crises are only increasing (Habibullah et al. 2022, 1074). To top it all off, humankind has also experienced a global pandemic in the past few years. According to Stern (2017, 21–22) we may not be facing any more crises than before, but the nature of the crises has changed. For instance, factors such as globalization, increasing mediatization and technological developments are spreading the effects of crises far and wide in unseen ways. Thus, the business environment for all stakeholders is changing. Due to the disruptions in consumers' everyday lives and the resulting uncertainty, consumers are increasingly experiencing insecurity (Campbell et al. 2020, 314). Especially the youth are feeling desperate about their future (YLE.fi 17.3.2022); what is there to dream about if the upcoming decades are riddled with crises? All these trends may lead businesses into a situation where they must better consider not only wider societal and environmental challenges in their operations but also take into account consumers' experience of security. CSR and CSR communications must, again, adapt to changes.

Business economics literature presently considers the concept of security quite one-sidedly. Technological growth in recent years has strongly steered research into data and cyber security (see Curtis et al. 2018; Petrescu et al. 2020; Maeng et al. 2021), which undervalues the importance of security from a more psychological viewpoint. After all, security is a multidimensional concept (Bourbeau 2015, 1), which has an effect on consumer perceptions and behaviour, to give an example (Kim et al. 2021, 703). Therefore, companies also have an incentive to impact consumers' experience of security in a beneficial way to the business.

1.2 Purpose and structure of the study

The purpose of this study is to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment. The purpose is approached from a consumer perspective. Increasing the knowledge of consumers about novel CSR communications and their role in it is crucial, as consumers can have a major impact on corporate social responsibility initiatives and communications. Especially for many young people CSR is

nowadays more of a point of parity rather than a point of differentiation; for some young consumers to even consider purchasing a company's product, the business must act sustainably. Thus, CSR is arguably no longer a factor that can greatly differentiate a commodity from competition, rather it can be a prerequisite for some to even be in the market. (see Narayanan 2022, 924.) Consequently, embracing corporate social responsibility in new ways secures a company's future and may bring up alternative ways of doing business in the first place (Nidumolu et al. 2009, 57–58). To reach the goal of this study, the following research questions are explored further:

- RQ1: What constitutes consumers' experience of security in the crisis-stricken environment?
- RQ2: How is the consumers' experience of security reflected in consumer expectations towards companies?
- RQ3: How should consumer expectations be met with CSR communications?

As consumers' experience of security has been a topic circulating in the mass media during the Covid-19 pandemic and the Russian invasion of Ukraine, for example, it indicates that the experience of security is under probable change. However, the extent of how the potential changes in a crisis-stricken environment have influenced stakeholder expectations towards companies and communications is rather unexplored in the scientific literature. Therefore, this study will utilize qualitative theme interviews to analyse how the changes truly affect consumer expectations towards B2C companies and their CSR communications. As can be seen from the research questions 2 and 3, the expectations towards CSR and CSR communications are explored somewhat separately despite them having a clear connection; for a consumer to have expectations towards CSR communications, they first must expect something from corporate social responsibility. The interviewees selected for this study are young consumers, as especially the youth seem to be greatly affected by the uncertainty according to discussions in the mass media. To define the interviewees better in this study, they belong to Generation Z. Therefore, the perspective of the study in analysing the phenomenon is through the consumer lens.

This study will specifically contribute to the research field of consumer experience as well as corporate social responsibility communications, which are also the domain theories of the study. The practical implications of this study will offer more specific tools for

companies to address the novel changes in their customers' expectations. Because the focus is on consumers, the implications of this study will be that of B2C companies. Additionally, the study is cross-disciplinary as it utilizes the fields of psychology and sociology as method theories. This is because defining the concept of consumers' experience of security requires both intrapersonal and interpersonal perspectives; psychology considers consumers' psychological processes, while sociology takes into account that consumers are beings operating in a common environment and are affected by others. Thus, both disciplines are needed to provide a holistic outlook on the consumer experience.

The research questions of the study follow a reverse funnel logic, meaning that the broader context of the study is presented first, after which the core phenomenon is discussed further. Consequently, the remainder of this study is structured as follows. After the introduction, the theoretical concepts of consumer expectations and CSR communications, as well as crisis-stricken environment, are analysed, which precede the exploration of consumers' experience of security. Next, the methodology entailing the qualitative theme interviews is discussed, which leads to the findings of the study. Finally, the empirical analysis is reflected to theory in the discussion and conclusions chapter, and both the theoretical contributions and managerial implications of the study are presented. The study is concluded with the limitations of the study, future research suggestions, and the summary.

1.3 Key concepts of the study

The purpose of this study is to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment. *Consumers' experience of security* refers to an individual's subjective experience of security, which is highly linked to one's general security perception (see Dzhamalova et al. 2016, 387). The concept consists of both intrapersonal and interpersonal processes, such as feelings and evaluations of reality (Dzhamalova et al. 2016, 384) as well as relationships with others (Wang et al. 2019, 3; Xin et al. 2022, 72) and general societal conditions (Hellevik & Settersten 2013, 924). In the real world, the intrapersonal and interpersonal processes are greatly intertwined and difficult to separate from each other.

Consumer expectations are all the expectations consumers have towards a certain company. Like consumers, all parties interested and affected by a business' actions have at

least some expectations for the company. (Donaldson & Preston 1995, 68– 69.) The expectations vary based on the company and consumers in question, but some consumer expectations can be categorized into economic, environmental, and social dimensions (Calabrese et al. 2016, 141). In addition, consumer expectations may quickly change when consumers face uncertainty (Perez & Rodríguez del Bosque 2014, 226).

CSR communications is a part of corporate communications, generally seen as its own discipline (Schmeltz 2014, 186). It can be defined as a communicative practice, where companies integrate environmental, social, ethical, human rights, and overall, consumer concerns into the organization's operations and strategy in collaboration with the organization's stakeholders (Ellerup Nielsen & Thomsen 2018, 493).

A *crisis-stricken environment* refers to our shared social environment, where companies and consumers act, which is riddled with crises. Social environments are dynamic by nature and may change over time due to external and internal forces (Barnett & Casper 2001, 465). One of these forces are various crises, which are unanticipated disruptions leading to detrimental outcomes at least to some parties (Matthews 2023, 9), and the developments leading up to a crisis are crisis processes (Boin 2005, 207). The process-like nature of crises has also been identified with different crisis stages (Tommasel et al. 2022, 3452). To conclude, a crisis-stricken environment is a social environment where crisis processes are happening and the development through crisis stages is perceived to eventually lead into an escalated crisis. This means that a crisis forms a threat whether the crisis processes lead to an escalated crisis or are just perceived to do so (Campbell et al. 2020, 312).

2 Corporate social responsibility communications in a crisis-stricken environment

2.1 Corporate social responsibility and consumer expectations

When considering the definition of *corporate social responsibility*, there are some issues that should be taken notice of. Potentially the most established definition of CSR describes the term with the four responsibilities of a business: economic, legal, ethical, and philanthropic (Carroll 1991, 42), in which the first two dimensions represent the baseline for corporate activities and the latter two the more desired actions wanted from businesses. In turn, the strategic management research justifies CSR according to four arguments, which include sustainability, moral obligation, reputation, and license to operate (Porter & Kramer 2006, 81). The significance of corporate social responsibility is also highlighted by policy makers. The European Commission (2011, 6) has set forth their own definition of CSR as “the responsibility of enterprises for their impacts on society”, which entails considerations of environmental, ethical, social and consumer concerns.

However, no clear scientific consensus has been reached on what the definitive nature of CSR is. For instance, CSR could be considered as certain behaviour, which suggests that corporate philanthropy and giving is at the centre of the concept. Alternatively, CSR could be seen as a corporate sacrifice of profits. (Sheehy 2015, 628– 629.) Although, this view is somewhat outdated and represents the opposite of Porter and Kramer’s (2011, 64) theory of creating shared value, which emphasizes CSR as being integrated into the business model. Fundamentally, there is no trade-off between being responsible and business profits. The more holistic approach to CSR is provided by the perspective of CSR as an internal management system. According to the system definition, corporate social responsibility’s core purpose is to enhance stakeholder as well as social relations of the business. (Sheehy 2015, 628.) Additionally, as the European Commission (2011, 6) stresses, businesses should integrate the various CSR issues, such as environmental and social concerns, into their strategic and business processes in close cooperation with stakeholders. Thus, companies could truly carry out their corporate social responsibility.

Consequently, the stakeholder theory first developed by Freeman (2010) in the 1980s still brings a central notion to today’s CSR. This is particularly evident in Vaaland et al’s (2008, 931) definition of CSR in the field of marketing: “Corporate social responsibility is management of stakeholder concern for responsible and irresponsible acts related to

environmental, ethical and social phenomena in a way that creates corporate benefit". A company's stakeholders are all parties interested and affected by the enterprise actions, and all the stakeholders have some expectations for the business. This entails investors, suppliers, employees, and customers, just to name a few examples. The stakeholders and their varying interests are not ranked by nature, meaning that there is no predetermined way of prioritizing the relationships. (Donaldson & Preston 1995, 68– 69.) Though, in practice companies do seem to neglect some expectations at the expense of those stakeholder groups, which hold a more significant influence on the business (Kolk & Pinkse 2006, 70–71). One of the most important stakeholders for practically all business organizations are customers, as the financial performance and whole existence of a company largely relies on retaining customers (Vlachos et al. 2009, 172; Akisik & Gal 2017, 246).

Considering the power of consumers, it is no wonder that *consumer expectations* can be the prevailing factor in determining a company's CSR elements compared to even institutional pressure (Tang & Gekara 2020, 383). Aligning and framing the company's CSR initiatives in accordance with the expectations does have a positive correlation to how customers view the business (Schmeltz 2014, 201). On the other hand, if the company lacks understanding of what stakeholders expect from it, the situation may lead to ineffective organizational practices (Auger et al. 2007, 300), and moreover, to changes in consumer behaviour. The expectations themselves do vary based on the company in question, but some overarching themes have been determined under which many of the consumer expectations can be categorized. The Global Reporting Initiative's Sustainability Reporting Guidelines provide one basis for CSR issues customers consider. These include economic, environmental, and social dimensions emphasizing matters such as indirect economic impacts, waste, indigenous rights, and local communities. (Calabrese et al. 2016, 141.)

The consumer expectations can also vary according to demographic factors. For example, the higher the education of a customer, the more expectations one has. Additionally, education decreases the differences males and females have on the expectations. Given this, companies should pay attention to differentiating CSR initiatives to match the needs of diverse groups. (Calabrese et al. 2016, 145, 147.) More importantly for this study, however, consumer expectations may quickly change in a crisis context when facing uncertainty. Thus, a need to realign corporate social responsibility activities emerges to combat the crisis effects on consumers. (Perez & Rodríguez del Bosque 2014, 226.)

2.2 Corporate social responsibility communication strategies

In companies, the role of the marketing and communications department has traditionally been to keep the customer at the heart of the organisation. This means thinking ‘customers first’ as well as establishing and building lasting relationships with them. (Kotler et al. 2016, 5, 630.) Consequently, marketing and communications is the function closest in touch with consumers and most sensitive to recognizing changes in stakeholder expectations. The same can be affirmed with rudimentary communications theories, which separate three elements from the communication process: the sender, the message, and the receiver. To elaborate, a definition given in behavioural ecology, communication is deemed as a process, where the sender sends a signal to the receiver, which triggers some sort of changes in one’s behaviour (Davies et al. 2012, 394). In turn, from the perspective of neuropsychology communication is a form of behaviour, where one transmits information to another (Kimura 1993, 3). Thus, being in the customer interface corporate communications and its different strategies provide the means to effectively address customers and the potentially changed expectations towards both companies and communications.

CSR communication is generally seen as its own discipline in corporate communications (Schmeltz 2014, 186). It can be defined as a communicative practice, where companies integrate environmental, social, ethical, human rights, and overall, consumer concerns into the organization’s operations and strategy. This all should be done collaboratively with the stakeholders, as the European Commission (2011, 6) too has emphasized, which is particularly important when considering the various concerns consumers have. (Ellerup Nielsen & Thomsen 2018, 493.) In general, scholars have outlined three main principles motivating companies’ CSR communications: value-driven, performance-driven, and stakeholder-driven (Maignan & Ralston 2002, 500). The value-driven approach emphasizes that corporations promote CSR as integral to a company’s identity and values. The performance-driven approach sees CSR as increasing the economic processes of a company. Finally, stakeholder-driven CSR communications is a response to an organization’s stakeholder demands. (Reid et al. 2023, 3.)

2.2.1 Theories on CSR communication strategies

The literature on *CSR communication strategies* is abundant but a few theories have risen as prominent. Arguably the most known framework is by Morsing and Schultz (2006), as

they make a case for the stakeholder information, the stakeholder response, and the stakeholder involvement strategies. The CSR communication strategies of Morsing and Schultz (2006, 324, 326) differ from each other in two key questions: how active is the role of stakeholders in corporate communications and how prepared is the organisation to change if stakeholder expectations are not in line with corporate activities? The authors' argument goes that the stronger the involvement of stakeholders, the better the support for the CSR activities. The first strategy, the *stakeholder information strategy*, sees communication as a one-way process flowing from the organisation to the public. The main purpose of CSR communication is to inform the stakeholders objectively about the positive actions the company has taken, as stakeholders do have power over the corporation; they can support or show opposition by purchases and boycotts, among other means, which is why information is to be disseminated to the customers about the good intentions of the company. (Morsing & Schultz 2006, 326–327.) However, the stakeholders do not have a say in what the organisation's CSR efforts are, and are thus, rather passive in the communication process.

The *stakeholder response strategy*, on the other hand, represents a two-way asymmetric communication model, in which information flows to the stakeholders and from them. Despite this and the perception of stakeholders being influential, the communication from public to company does not change the CSR efforts. Quite the contrary, the organisation strives to alter consumers' attitudes to match them with the company's ideology and primarily aims to reinforce the activities it already does and acquire acceptance. (Morsing & Schultz 2006, 327–328.) Thus, CSR communication is rather a persuasive attempt to influence stakeholder opinions (Vanhamme & Grobben 2009, 274). In contrast to the other two, in the *stakeholder involvement strategy* the company is ready to adapt its CSR actions if expectations towards it change or are not in line with the operations in the first place. Companies should engage themselves in regular dialogue with the stakeholders and be open to the influence of customers, employees, and governments. The organisation and its stakeholders should develop the CSR efforts together to achieve the most meaningful initiatives, truly tackling the concerns of the public. (Morsing & Schultz 2006, 328.)

The significance of Morsing and Schultz's (2006) work is highlighted by how later research has strived to refine the three pioneering CSR communication strategies. For example, Lim and Greenwood (2017, 769, 773) divided the two-way communication

models into stakeholder responsiveness and engagement strategies, which are much like the stakeholder response and involvement strategies. In addition, several other frameworks of CSR communication strategies have also emerged in addition to Morsing and Schultz's (2006) research. The strategies can also be separated into proactive and reactive, where the focus is on when CSR information has been communicated. In a *proactive CSR communication strategy*, the responsible statements are disseminated before a company is caught on conflicting corporate behaviour. On the contrary, a strategy is *reactive* when the CSR activities are followed by the conflicting operations. (Wagner et al. 2009, 77, 79–80.)

However, the problem with the categorisation into proactive and reactive CSR communication strategies is the assumption that a corporation will eventually act contradictory to its CSR statements. This is not always necessarily true. In any case, through proactivity and engaging stakeholders a company can reduce the risks related to its CSR activities but also improve its general business practices (Chavan et al. 2023, 242). The proactive CSR communication strategy is most effective with a company's current customers, who already have knowledge of the firm. A reactive strategy is better when communicating to the general public. (Peasley et al. 2021, 285.) Thus, an organization should consider different CSR communication strategies to its different stakeholders.

Another typology of CSR communication strategies or as they call them, tools, is argued by Seele and Lock (2015). CSR communication can be either instrumental or deliberative, which represents company prioritizations. A *deliberative CSR communication strategy* strives for two-way communication with stakeholders and its purpose is to satisfy all stakeholders involved and their expectations. In contrast, the advocates of instrumental strategies see that a company should meet its economic needs before all else. (Seele & Lock 2015, 405.) The *instrumental CSR communication strategies* highly represent one-way communication with stakeholders, and in Morsing and Schultz's (2006) classification it could be categorized as a stakeholder information strategy. The deliberative strategies, on the other hand, are more stakeholder involvement strategies. However, the decision between deliberative and instrumental CSR strategies is also dependent on the sector and culture of the company (Seele & Lock 2015, 406).

Thirdly, general communication strategies can be sorted based on how the business aims to affect the stakeholders' associations of the company. Kim and Rader (2010) elaborate

that a company utilizes a *corporate ability communication strategy* if the business strives to emphasize its products and services and particularly their excellence. If the business attempts to build positive stakeholder associations regarding the company's social responsibility, the company opts for a *CSR-focused communication strategy*. Though, if a business simultaneously practices both of these strategies, the organization is utilizing a *hybrid strategy*. Although there are differences between industries, in general it can be said that the larger the company is the more likely it is to utilize a CSR-focused strategy. This can be explained largely by the impact a big company has. As the operations grow larger, so do the effects of them on people and the planet. (Kim & Rader 2010, 59–60, 75.) Therefore, more attention must be put to performing well socially and environmentally. Stakeholders simply expect more from a large organization as it has the capabilities and resources to be responsible. In line with this, according to recent studies the company size in fact does have a positive effect on the CSR performance of an organization (Arminen et al. 2018, 433). In addition, if a company with a potentially big impact does not listen to its stakeholders about their growing expectations and acts against them, the public critique would be significant (Kim & Rader 2010, 75).

Finally, Dai and Reich (2023) differentiate CSR communication strategies into monological and dialogical strategies. The *monological strategy* is one-way communication from a business to its various stakeholders. In turn, the *dialogical strategy* is a two-way, more interactive form of communication between the business and its stakeholders. Examples of the different strategies in practice could be CSR reports and websites as monological, and social media and stakeholder roundtables as dialogical strategies. (Dai & Reich 2023, 233.) By engaging in dialogical CSR communication and encouraging dialogue with stakeholders, a company can gain better understanding of what they are expected of and how they could better meet the expectations (Kim & Ferguson 2018, 550). Consequently, a greater understanding of customers leads to more effective CSR communication.

2.2.2 Stakeholders in CSR communication strategies

Generally speaking, all the CSR communication strategies can be categorized into two different approaches to communication: functionalistic and constitutive. In the functionalistic approach, CSR communications' main purpose is to inform stakeholders. CSR communication flows are one-way, and they are about transparently messaging the public about a company's CSR objectives and efforts. (Golob et al. 2013, 79.) Compared to the

more transmission-based view, constitutive theories approach the issue from the opposite direction; CSR communication is two-way and focuses on interacting with the stakeholders. Through collaboration between the company and customers, employees as well as other relevant players co-create holistic organizational CSR efforts. (Schoeneborn & Trittin 2013, 204.)

In table 1, the constitutive elements from each presented communication strategy are highlighted to showcase the importance stakeholders are given in the communicative function. When consumers' expectations towards companies are changing, the CSR communication strategies with a constitutive approach are more prone to identify the changes and consequently, initiate the actions required from the company's CSR efforts.

Table 1 Constitutive approach in CSR communication strategies

Authors	CSR communication strategy	Two-way information flow	Co-construction of CSR efforts
Morsing & Schultz (2006)	Stakeholder information strategy	No	No
	Stakeholder response strategy	Yes	No
	Stakeholder involvement strategy	Yes	Yes
Wagner et al. (2009)	Proactive strategy	N/A	Yes
	Reactive strategy	N/A	No
Seele & Lock (2015)	Instrumental strategy	No	No
	Deliberative strategy	Yes	Yes
Kim & Rader (2010)	Corporate ability strategy	No	No
	Corporate social responsibility strategy	Yes	Yes
	Hybrid strategy	Both	Both
Dai & Reich (2023)	Monological strategy	No	No
	Dialogical strategy	Yes	Yes

Based on the synthesis of the different CSR communications strategies, it is evident that several of them recognize the importance of dialogue and collaboration with consumers. Moreover, all the articles analysed have identified at least one strategy utilizing stakeholders in constructing the CSR activities of an organization. To conclude, stakeholder engagement is a central concept in many CSR communication strategies identified by scientific literature.

2.2.3 Elements of an effective CSR communication strategy to consumers

In the context of this study, an *effective CSR communication strategy* is one that meets consumer expectations as efficiently as possible. According to Podnar (2008, 75), embedded in the whole process of CSR communication is the act of providing *true* and *transparent* information to various stakeholders about a company's operations. True information is also emphasized in the expectation towards CSR communication that businesses must *avoid overstating* their CSR activities and their impacts in CSR communication (Martin et al. 2024, 202). Thus, for a CSR communication strategy to be effective to consumers and be able to meet consumer expectations, communicated information needs to be factual and transparent. As the empirical part of this study is focused on young consumers, it is worth mentioning that especially young consumers are accustomed to transparent and open communication in their personal lives and therefore may expect the same level of transparency from companies about CSR issues (Schmeltz 2014, 185). In addition to transparency, businesses should *take accountability* and responsibility about their activities (Golob & Bartlett 2007, 7; Waddock & Googins 2011, 23) and be honest. This also means that companies confess any problems they face. (Middlemiss 2003, 359.)

Businesses are often accused of being too vague with their CSR communication. An effective CSR communication strategy tackles this matter by being *clear, informative* and *based on tangible numbers*. (Auger et al. 2003, 299; Pracejus et al. 2003, 27.) The CSR issues a company is going to address should be presented clearly, along with what the company is concretely going to do about the issues (Pomering & Johnson 2009, 111). Hence, it is integral to state what the actual impact of each CSR initiative is (Du et al. 2010, 11). CSR communications on all initiatives should be *simple, realistic* and based on actual events (Middlemiss 2003, 359). A great tool for enhancing the transparency of CSR actions, and meeting consumer expectations, is CSR reporting, which can be used for communicating environmental and social topics (Golob & Bartlett 2007, 1, 3).

Although the focus of the study is on the stakeholder group of consumers and their expectations, it is important to *engage all relevant stakeholders* of a company to corporate social responsibility (Middlemiss 2003, 359; Morsing et al. 2008, 109; Martin et al. 2024, 202). This also means that all stakeholders wanting to do so should be able to participate in the CSR communication (Maignan & Ferrel 2004, 15). However, encouraging stakeholder involvement in CSR communication also exposes a company to consumer

perceptions of hypocrisy. Corporate hypocrisy is even seen as omnipresent in company-consumer interactions, meaning that the participants cannot easily avoid it. The inherence of hypocrisy in the dialogue processes mainly stems from the organizational side, as the corporation strives to meet as many expectations simultaneously as possible. (Andersen & Høvring 2020, 430.)

The danger in stakeholder dialogue is that it is utilized as a tool for overcoming differences between the opinions of consumers and the company, which usually leads to the corporate view overruling the consumers. Rather, CSR stakeholder involvement should be for analysing and negotiating the differences and exploring compromises that satisfy all parties. Moreover, in the dialogue the participants could promote their own individual agendas over the common, shared targets. To overcome this, the company and consumers should advance, again, transparency to a high degree. (Høvring et al. 2018, 641.)

Interestingly, while consumers expect companies to engage in CSR, they do not want businesses to be too loud about it in their communications (Morsing et al. 2008, 108; Waddock & Googins 2011, 25). An effective CSR communication strategy is one that *discloses only relevant information* to the public (Golob & Bartlett 2007, 2). In the eyes of consumers, this matter is tied to the company motives behind CSR, which have been widely discussed in the literature. The company's motivation for engaging in CSR should not be based on profit-making, rather it should be grounded in genuine concern about social and environmental issues. This can also be described in terms of intrinsic motives and extrinsic motives. A consumer is likely to question CSR communication if it perceives that the actions are only motivated by image improving, meaning extrinsic motives, which decreases the effectiveness of a CSR communication strategy. (Pirsch et al. 2007, 134–135; Elving 2013, 278.) Consumers want to feel that businesses are sincere and *motivated by intrinsic aspects* with their CSR activities and communication (Yoon et al. 2006, 377; Du et al. 2007, 238). However, consumers' tolerance of extrinsic motives for CSR communications is also growing, as they are increasingly adopting a 'win-win' perspective on CSR; corporate social responsibility can serve both the society as a whole and the profit-side of business at the same time (Du et al. 2010, 10).

Concerning credibility and the promotion of intrinsic motives, there are several means to increasing the effectiveness of a CSR communication strategy. Firstly, companies should consider how their *CSR activities fit with their business* and integrate CSR into their core

operations (Pomeroy & Johnson 2009, 112). If there is not a perceived fit to consumers, companies must elaborate the connection better to avoid any accusations of window-dressing (Du et al. 2010, 12; Schmeltz 2012, 44). Though, Martin et al. (2024, 202) argue that companies should also proactively develop CSR activities that do not only align with core activities but impact the society in general. Companies should also allocate substantial resources into their CSR and develop *constant* as well as recurring CSR messaging rather than just considering one-time events (Martin et al. 2024, 202).

Secondly, if CSR activities are communicated via non-corporate sources as opposed to channels controlled by the company, such as corporate websites, consumers are likelier to perceive CSR communications as credible. Consequently, there is an apparent trade-off between the credibility and controllability of CSR communications. Communicating through owned communication channels will likely be perceived as self-interested rather than trusting the communication into the hands of independent sources. (Du et al. 2010, 13).

In addition to credibility and the motives behind corporate social responsibility, the prior experiences of a consumer affect the effectiveness of CSR communications (Torelli et al. 2012, 959–960). This means that if consumers have negative experiences with the business, the company's CSR communication strategy may not have any positive outcomes, rather the opposite (Türkel et al. 2016, 237–238). On the other hand, positive experiences may mitigate irresponsible CSR communications and actions (Peasley et al. 2021, 275). This highlights that CSR communication is greatly intertwined with what the company represents and has previously done in its operations. Expanding the notion of *corporate reputation*, the industry where a business operates will also impact how effective the CSR communication is (Du et al. 2010, 15; Song et al. 2020).

CSR actions and communication strategy are also more effective when they have *personal relevance* to consumers. The relevance can be increased with value-based CSR communication and message framing; a company should clearly state what are the driving values for their actions and communications, and make sure these values resonate with the consumers. (Schmeltz 2014, 198–199.) Furthermore, a potential key to effective CSR communication is perceived authenticity: the stated values behind corporate social responsibility should be in the core of business activities and performance (Middlemiss 2003, 358–359).

Finally, Kim and Ferguson’s (2018) framework consisting of six dimensions for effective CSR communications is worth noting. The authors argue that the dimensions impacting the effectiveness of CSR communication strategies are informativeness, third-party endorsement, personal relevance, avoiding self-promotional message tone, consistency and transparency. Almost all these dimensions are in line with the arguments already discussed in this chapter. However, the authors do expand the forementioned notion of communicating via non-corporate sources to *third-party endorsement*, where credible third parties give wider support also to the company’s CSR actions. This, in turn, increases the effectiveness of the businesses’ CSR communication (Kim & Ferguson 2018, 553). As a summary, all the discussed 17 elements of an effective CSR communication strategy to consumers are depicted in figure 1 below.

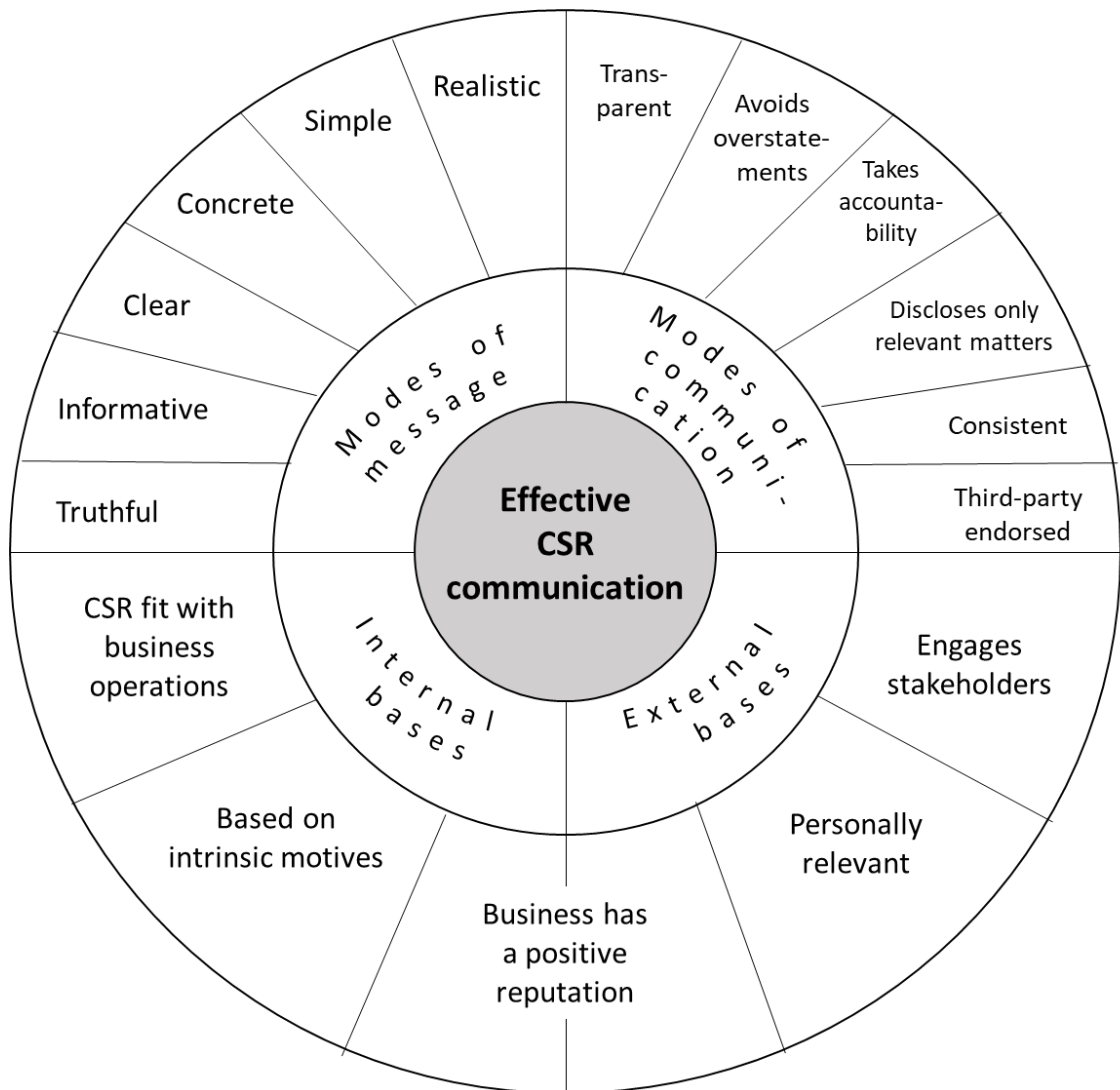


Figure 1 Elements of an effective CSR communication strategy

The elements in figure 1 have been categorized into four groups, which strive to describe the nature of the elements. These groups are modes of message, modes of communication, external bases and internal bases. In short, modes of message describe what characteristics the communicated message should have, and modes of communication state how the message should be communicated. In turn, external and internal bases describe the elements outside and inside a company that influence how effective CSR communication is in meeting consumer expectations. However, it should be noted that this categorization is rudimentary and mainly meant to illustrate the foundations of the elements. Moreover, the groups are not black-and-white, which is illustrated for example by the overlap of the element ‘business has a positive reputation’. Modes of message and modes of communication also greatly overlap in reality.

Although figure 1 shows a rather comprehensive listing of the elements, it is by no means complete. For example, most of these elements have been derived from research concerning Western consumers, a group from where data is gathered in this study, too. According to literature, cultural context does influence what is perceived as effective CSR communications and how consumer expectations should be met with it (Kim & Ji 2017, 581–582). Nevertheless, our current crisis-stricken environment, and crisis times in general, provides an opportunity for businesses to move towards more customer-oriented and efficient CSR communication (He & Harris 2020, 176).

2.3 Crisis-stricken environment

Companies and consumers act and function in a shared environment, which entails our physical surroundings and our social relationships. This so-called *social environment* is very multi-faceted and consists of several components but among them are industrial structures as well as economic and social processes. What is crucial, however, is that social environments are dynamic by nature and may change over time due to external and internal forces. (Barnett & Casper 2001, 465.) One of these influential forces are crises, which are unanticipated disruptions leading to detrimental outcomes at least to some parties. Moreover, crises can be categorized into different levels according to where they occur and affect. In the micro-level, crises result from errors of individuals. The meso-level analysis of crises is the most typical to business economics literature, as this considers crises’ impacts on organizations and the crises that are the outcome of organizational failures. (Matthews 2023, 9.) Related to the meso-level is the definition of

organizational crisis, which sees crises as non-routine and unexpected events or sequences of events “that create high levels of uncertainty and threaten or are perceived to threaten an organization’s high-priority goals” (Seeger et al. 1998, 233).

The final level of categorization is the macro-level, where crises are widespread adverse events or processes with major impacts on society at large (Matthews 2023, 9–10). Considering this three-fold classification, the focal area of this study is positioned in the interface of meso- and macro-level crises. Although the focus is on how changing consumer expectations affect organizations and their CSR communications, the crises initiating the expectation changes in the first place are macro-level; the Russia-Ukraine war, climate change and the Covid-19 pandemic have far-reaching impacts on society beyond just companies.

The conventional view of a crisis is centred around crises as events, where the focal analysis unit is the event perceived to account for the crisis. Here, the event itself possesses characteristics one can experience as a threat. Nonetheless, a crisis can also be understood as socially constructed and not just related to physical events. Crises can be seen as claims of urgency to act, where the central unit of analysis are in people and how they construct crises through interactions. (Spector 2019, 274, 277.) Thus, the sociological viewpoint better considers the effects a crisis can have on people as consumers. Whether it be the event- or claim-focused crisis model, the existence of threat is present in both.

2.3.1 Crisis as a process

In line with the crisis-as-claim model, a crisis rarely results from a single event isolated from its surrounding social environment. Rather, the occurrence of a crisis is a process and a consequence of interactions between several happenings (Matthews 2023, 10). The various developments leading up to an eventual crisis can be called *crisis processes* (Boin 2005, 207). The developments can even be *inconspicuous interactions* and processes that do not seem, or are not, inherently negative. However, as a sequence the crisis processes together give rise to uncertainty and threaten people. (Matthews 2023, 12). Either way, a single event can still be perceived as the culmination point of a crisis. If considering the Russian invasion of Ukraine, the date 24th of February 2022 is easily pinpointed as the start of the crisis. Despite this, the crisis had arguably been developing at least since the 2014 Russian annexation of the Crimean Peninsula. To give another example, climate change can hardly be said to be escalated by a single event. The climate change, or

crisis even, is an ongoing process, which consequently threatens people more or less continuously nowadays.

Historically the research on crisis development has relied on violent crimes, such as war and political conflicts. For instance, Carlson (1998, 226) argues that for a crisis to develop and escalate further, at least one party of the embryonic crisis must be uncertain about how much others are willing to tolerate damage and costs for the sake of their goals. Consequently, *information asymmetries and failures* between actors are a critical factor in war escalation (Kurizaki 2016, 625–626). Additionally, Brecher (1996, 215) considers crisis development from three distinct but interrelated meanings from which two concern changes from no violence to severe violence. However, despite the Russian attack on Ukraine the macro-level crises of our time are not just related to wars and conflicts. The progressing of the climate crisis, the Covid-19 pandemic and financial crises do still seem to follow the general principles of crisis development socially and psychologically.

Several authors have showcased the phased and process-like nature of crises by identifying different crisis stages. The most traditional stages according to which crisis develop are preparedness, response, recovery, and mitigation. (Tommasel et al. 2022, 3452.) In turn, Brecher (1996, 216) argues for four factors progressing a crisis within the stages of which an *acute threat*, *time pressure* to act and a *more severe disturbance as an outcome* are most generalizable to many crises. As the term indicates, heightened war likelihood being the fourth factor is noteworthy mainly in violent conflicts, but the dimension can also be generalized to *heightened likelihood of escalation* for the purposes of this study. Consequently, a crisis such as the Covid-19 pandemic developed when actors in a social environment perceived the situation as a threat, there was limited time to take preventive action, the potential danger of the virus became more probable for us all, and the foreseeable consequences of the crisis were drastic.

From a more psychological perspective, a crisis forms an external threat to an individual and their well-being, whether the processes leading up to a crisis are actual or just potential. For example, during the Covid-19 pandemic a health threat was potential when considering the possibility of contracting the disease, but the health threat was actual when a person or their relative in fact caught the virus. The extent of how significant an effect to consumers the threat has is determined by scope, severity, and psychological distance. In this context, scope refers to the threat's duration as well as the number of people and

geographical areas impacted or potentially impacted by the threat. Severity, in turn, refers to the possible harm the threat can inflict. (Campbell et al. 2020, 312–314.) Thirdly, psychological distance indicates how close the threat is perceived to be by the person. (Trope & Liberman 2010, 440).

To conclude, a *crisis-stricken environment* is a social environment where crisis processes are happening and the development through crisis stages is perceived to eventually lead into an escalated crisis. The emphasis of this should be on the perceived threat of an escalated crisis and its potential impacts, as the crisis processes do not automatically mean an escalated crisis is to materialize. Still, the effects of the observed crisis processes are very real socially and psychologically to consumers despite the outcome of the processes. The developments leading up to a crisis-stricken environment are depicted in figure 2. Although the focus of this study is on the crisis-stricken environment and not in the escalated crisis, the process after a crisis-stricken environment leading or perceived to lead up to an escalated crisis is also depicted in figure 2.

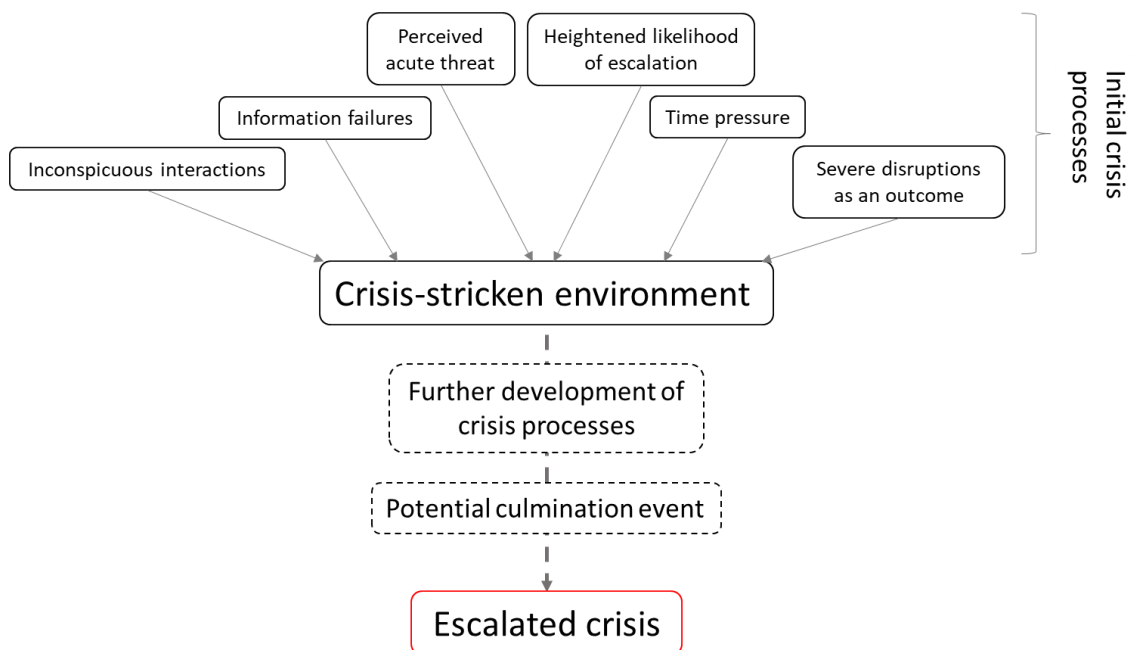


Figure 2 Development process towards a crisis-stricken environment

For brief demonstrative purposes, we can analyse the elements of figure 2 against an annual speech traditionally given in Finland by the President on New Year's Day. The New Year's Speech's purpose is to reflect on the past and future as well as discuss the current state of the nation (Kotimaisten kielten keskus 2023). This makes it a suitable channel for

analysing what is on top of citizens' minds at a certain time. When considering the President of Finland's New Year's Speech in 2024, there are identifiable crisis processes present. To give an example, in the following three citations (President of the Republic of Finland 2024) we can notice subtle elements of heightened likelihood of escalation, time pressure and severe disruptions as outcomes.

“Wars do not happen in a vacuum. Chaos in one part of the world often also stirs up chaos elsewhere.” (*heightened likelihood of escalation*)

“The concern over the Finnish economy is not only a chronic issue but it is also becoming an increasingly acute one.” (*time pressure*)

“Our sights should be set on the future. The movements in the geopolitical arena, disruptive technologies, climate change – so many factors are changing our world into something totally different.” (*severe disruptions as outcomes*)

Given the purpose of the New Year's Speech, the reason why these topics are handled in the speech reflects that there is also an acute threat perceived concerning wars, the economic situation, and future changes. Another credible national actor in Finland, the Finnish Innovation Fund Sitra, published in January 2023 a report about future megatrends and their importance in our current time. In their analysis, Sitra describes the present day as post-normal time, where we have entered a period impacted by surprises, conflicts, and contradictions. These impacts have materialized as an ecological sustainability crisis, geopolitical power struggles and energy crises, to name a few. Moreover, these crises are not happening in a vacuum, rather they strengthen each other and cause a snowball effect of general uncertainty in the society, leading to a crisis-stricken social environment. Due to the accumulating unsureness, people are mentally under a lot of strain. (Sitra 2023, 8–9, 12.)

2.3.2 The effects of a crisis-stricken environment on individuals

According to Tommasel et al. (2022, 3463–3464), people live through various negative emotions already at the first stage of a crisis process, meaning the stage of preparedness. These emotions entail horror and aggression, among others. Consequently, a crisis-stricken environment has effects on individuals and groups even if the crisis doesn't progress into its final peak. We can also experience fear, solidarity, and sympathy due to a crisis affecting people elsewhere, meaning that we can have negative feelings despite a crisis not directly impacting us. In line with Campbell et al.'s (2020, 313) findings, the

closer people are socially but also physically to the scene of the crisis, the stronger the experiences of fear, sympathy and solidarity are. (Lin & Mangolin 2014, 1, 23–24.)

In addition, the nature of a crisis influences people's predominant feelings. If the situation is perceived to be out of the public's control but still predictable, experiences of sadness are probable to occur. In turn, if the crisis is out of public control and unpredictable, the primary emotion is likely to be fright or fear. Anxiety prevails in both scenarios. (Jin 2009, 312.) Anxiety may also emerge before fear; while fear is often linked to a more tangible external threat (Fawaz et al. 2023, 1490), people can experience anxiety independently without a concrete external threat that can be accounted for it (Kinnvall & Mitzen 2020, 241). Additionally, individuals' reactions to crises differ based on how long the exposure to the threat is and whether the crisis or crisis processes are natural or man-made (Fawaz et al. 2023, 1493, 1496).

Campbell et al. (2020, 312) argue that all these various responses consumers have due to threats and crisis processes stem from ontological insecurity, or disruptions in consumers' experience of security. The analysis states the disruptions cause shorter term psychological and affective effects, like fear, and long-term psychological effects, such as anxiety. Consumer behavioural effects and changes are also plausible. Moreover, a social environment riddled with threats may induce manifold cognitive reactions. Consumers can experience a loss of control (Vanbergen & Laran 2016, 534) and changing information processing schemes to regain control (Chaxel 2016, 194), loneliness or emptiness (Su et al. 2019, 821), and an increase in death-related thoughts (Schimel et al. 2007, 801). Consequently, as consumers' experience of security has been highlighted as the main driver behind consumer responses to a crisis-stricken environment, the concept will be explored in more detail.

3 Consumers' experience of security

3.1 Conceptualizing security

Retaining or regaining a feeling of security is argued to be among the most central goals for people (Jia et al. 2018, 117). Consequently, many of us instinctively understand the meaning of security: safety from continuous threats of repression, disease, hunger, and crime. Additionally, security is protection from unexpected and harmful disruptions in the routines of our everyday lives. (United Nations Development Programme 1994, 3.) In line with this, in academic research security is seen as an absence of risks or threats. It can also be classified both as a feeling as well as a reality. Individuals may be needlessly concerned, or they could even worry about the wrong threats because they perceive some risks more dangerous to what they in reality are. This leads to a distorted perception of security (Al Qudah et al. 2020, 395.)

The development of the security concept gradually moved from a military focus into non-military issues during the late 20th century, meaning that security goes beyond threats such as armed conflicts (Elbe 2005, 115; Engerer 2011, 135). As there is arguably some ambiguity regarding the phrasing 'absence of threats', Baldwin (1997, 13) suggests that the wording should be reformulated into "a low probability of damage to acquired values". Thus, the questions of 'security for whom' in addition to 'security for what values' are raised. Baldwin (1997, 15, 17) continues their analysis on the concept of security by presenting five additional questions narrowing security further. Within them are considerations of security 'from what threats' and 'in what time period', indicating the timebound nature of threats and the diversion away from not only the military issues but also from the traditional state-centred focus of security.

The novel understanding of security has broadened the analysed threats to economic, environmental, personal and community risks, among others, and the unit receiving these threats has shifted more to the individual perspective (United Nations Development Programme 1994, 24–25; Huysmans 1998, 227). The individual viewpoint also emphasizes a person's ability to live a safe and healthy life coupled with freedom from any fear. However, the categorization into individuals and the state is somewhat artificial because the two are always at least partially intertwined; a threat impacting a state will often threaten individuals and the well-being of individuals is crucial for a state to function. (Elbe 2005, 115.) Regardless, at its most fundamental form security is 'a matter of life

and death', meaning that threats are perceived dangerous to one's survival (Huysmans 1998, 230). It should be noted, though, that only some security threats have violent dimensions (Gleick 1993, 82).

Meanings of security can additionally be analysed based on how security is obtained in relation to threats. Firstly, security can be defined as an absence of threat, where gaining security stems from preventing potential causes of threats to becoming reality in the first place. Secondly, security can also be seen as a suspension of threat, where security is enhanced through deterrence. By suppressing a threat from materializing, individuals do not have to be concerned about the causes of a threat nor the threat itself. Finally, if a threat does materialize, security is regained by surviving the threat and protecting individuals from the consequences of it. Both the suspension of a threat and survival of a threat are rather reactive notions of security, whereas preventing the threat relies on proactive actions. (Krahmann 2008, 382–383.)

Highlighting the individualistic perspective to security is the term human security. The United Nations Development Programme (1994, 24–25) presents in their report seven categories for human security, into which most threats to individuals can be allocated. The seven domains are all interdependent (Mahoney & Pinedo 2007, 355) and human security as a concept strives to examine holistically the threats people face and how they as individuals and as groups react to them (Martin & Bojicic-Dzelilovic 2017, 364–365). However, in the search of a total understanding of security, significant details could be disregarded. For instance, although objective measures can be useful in determining individual's security, they are solely insufficient in examining experiences of security (Mahoney & Pinedo 2007, 363, 365). This is due to security not being an objective state, rather a subjective perception dependent on various dimensions such as psychological, social, and environmental factors (Bourbeau 2015, 2, 11; Wang et al. 2019, 2). Therefore, describing the phenomenon as an *experience of security* is justified, as experience emphasizes the subjective nature of security.

To conclude, individuals have personal differences in how they respond to threats and crises. Though, as consumers act in a shared social environment, they are also influenced by their surroundings and society as well as their innate psychological foundations. As human security is vague and arguably too inclusive a construct to be applied for the purposes of this research (see Paris 2001, 96), the concept of *consumers' experience of*

security is best analysed as a subjective phenomenon including intrapersonal and interpersonal dimensions. Moreover, as the individual's subjective experience of security as a customer and consumer is inextricably linked to their general security perception, we can comprehensively utilize cross-disciplinary, previous literature regarding crises, threats, and responses to the disruptions (see Dzhamalova et al. 2016, 387). Consequently, the literature fields of psychology and sociology are of high importance (Zotova & Karapetyan 2018, 110).

3.2 Psychological perspective to the experience of security

An individual's *psychological experience of security* is a complicated system structured by various intrapersonal processes. These processes can be allocated into different operating levels, such as feelings and senses, evaluations of reality based on its perceived threats, and forecasts for future's security. (Dzhamalova et al. 2016, 384.) As early as in the 1940s, a renowned American psychologist Abraham Maslow (1942, 334–335) analysed psychological security and insecurity via personal feelings and tendencies. A psychologically secure individual is generally calm and optimistic, accepts oneself, experiences feelings of belonging and being loved. Security is psychologically also a fundamental need for humans. Oppositely, the more intense the psychological security of an individual, the fewer negative feelings and tendencies one experiences (Wang et al. 2019, 2; Zhang & Zhao 2023, 632).

Maslow's emphasis on feelings is dominant also in the psychologist's definition of the concept: psychological security is "a feeling of confidence, safety and freedom that separates from fear and anxiety, and especially the feeling of satisfying one's needs now (and in the future)" (Wang et al. 2019, 1). Additionally, the concept can be viewed not just as a feeling but a general state of a person, where one may *satisfy their central needs* for self-preservation. The feelings and state of a person are not permanent, however, and several authors argue that security is a constant, dynamic process, where the experience of security must be continuously created upon facing new threats. (Zotova & Karapetyan 2015, 128; Zotova & Karapetyan 2018, 103–104.) When dealing with variations in the experience of security, individuals can also learn to better adapt to potential risks and changes in their social environment. This is particularly crucial in today's uncertain world riddled with threats, which inherently reduces people's psychological security. (Zhang & Zhao 2023, 632.)

As Wang et al. (2019, 2) argue, psychological security is an emotional experience, and thus a subjective judgement of the individual about one's social environment. Consequently, the intensity of how people experience threats and external stimuli varies (Dzhamalova et al. 2016, 384). Psychological security also largely refers to hypothetical constructions of the human mind, which are difficult to objectively measure. The multitude of dimensions composing psychological security make it hard to treat the concept as a standard structure, which is why comparing individuals' levels of psychological security is not very meaningful. (Zotova & Karapetyan 2018, 103–104.) Still, analysing the dimensions separately gives us a sufficient idea of what a regular consumer theoretically regards as building their psychological experience of security.

In accordance with the subjective nature of psychological security, *past life experiences* of individuals influence their experience of security. Further, the previous experiences impact their attitudes towards the future and how optimistic they are about it. (Wang et al. 2019, 4; Lunov et al. 2023, 443.) The past experiences can also affect whole groups even if they are initially only experienced by a few members of the group (Zotova & Karapetyan 2018, 107). What is more, psychological security is impacted by specific personality traits, like tendency to neuroticism (Edmonson & Mogelof 2005, 118). A person's *freedom to express themselves* as they wish and thus, being able to be yourself contributes to experiencing security, as well (Brown & Leigh 1996, 360).

When a threat in the environment is interpreted as significant, a person's *perceived control over the situation* is crucial. If an individual is certain and confident about how they can cope with potential threats and affect their future life, their psychological experience of security is consequently better. In turn, if a person sees life full of unpredictability and uncertainty, they are more likely to experience insecurity. (Zotova & Karapetyan 2018, 108; Wang et al. 2019, 11; Xin et al. 2022, 72; Zhang & Zhao 2023, 632.) The feelings of insecurity may be interpreted as reactions of powerlessness caused by the uncontrollability of potential or actual threats. Powerlessness may only emerge if a person believes they will possibly not be able to cope with the threat in the social environment. (Bar-Tal et al. 1995, 355.) Furthermore, threats that are unclear and inconsistent increase feelings of insecurity (Brown & Leigh 1996, 360).

Nevertheless, perhaps the most important dimension contributing to the psychological experience of security of a consumer is *psychological well-being*. Increasing academic

attention has been paid to the connection between security and psychological, or subjective, well-being, and a positive correlation seems evident. (Bordovskaia & Baeva 2015, 86; Zotova & Karapetyan 2018, 110.) However, the literature field of psychology has contradictory views on what is the nature of the relation. Some see well-being as a major contributor to security (Bordovskaia & Baeva 2015, 86), and others see security as one of the contributing dimensions to well-being. For example, Zotova and Karapetyan (2018, 108) argue that general human well-being can fundamentally be defined with three factors: health, material well-being, and security. Nonetheless, this study takes on the viewpoint that well-being is in fact a dimension contributing to the experience of security.

Whatever the relation argued between the two concepts, psychological well-being cannot comprehensively be defined with only three factors. Therefore, there are also more multifaceted constructions built which define psychological well-being in detail. Shek (2007, 115–116) argues that well-being encompasses an individual's sense of hope and control of their future, life satisfaction and level of self-esteem. In turn, Diener et al.'s (1999, 277, 292) basis for analysis lies in the balance between positive and negative effects towards life. These effects, or components, are emotions defining long-term moods, such as the interplays between elation versus sadness, contentment versus anxiety and worry, and affection versus stress.

The most comprehensive definition for psychological well-being is brought by Ryff and Singer's (2008, 20–26) review. Their six conceptual subdimensions of well-being include self-acceptance, positive relationships with others, personal growth, purpose in life, environmental mastery, and autonomy. The subdimensions are elaborated further in table 2, as it is integral to understand them thoroughly especially with the qualitative theme interviews and data analysis in mind; due to the strong positive correlation between psychological well-being and security, the interviewees may talk about the well-being topics while discussing about their experience of security. The theoretical foundations of the six subdimensions are in the theories of self-actualization by Abraham Maslow, personality development by Erik Erikson, individuality by Carl Jung and desire for meaning by Viktor Frankl.

Table 2 Definitions and subdimensions of psychological well-being (modified based on Ryff & Singer 2008, 20–26)

	High	Low
Self-acceptance	A positive attitude towards oneself and one's past life. Acceptance and awareness of one's strengths and weaknesses.	Dissatisfaction and disappointment with oneself and one's past life. Anxious about some personal qualities, or even a wish to be different.
Positive relationships with others	Trusting relationships with others, feelings of empathy and affection for all human beings. Understanding of the give and take nature of relationships.	Few trusting relationships with others, difficulty in being empathetic and concerned about human beings. No will to make compromises in relationships.
Personal growth	Realization of personal potential, feeling of continued development and open to new experiences. Vision of improvement in self over time.	A sense of personal stagnation. A lack in the sense of improvement. Feeling of boredom, indifference, and incompetent with development.
Purpose in life	Possession of goals in life and a sense of directedness. Feeling of meaning to present and past life.	Few goals and no sense of meaning in life. No sense of direction and beliefs that give life meaning.
Environmental mastery	Creation of environments suitable to one's psychic conditions. Effective use and management of surrounding opportunities.	Difficulty in managing everyday affairs. Unable to change or improve surrounding context and unaware of surrounding opportunities.
Autonomy	Self-determination and independent. Evaluation of oneself by personal standards and no need for other's approval.	Concern about the expectations and evaluations of others. Reliance on other's judgements and social pressures to think and act in certain ways.

It also should be emphasized that as with most of the elements determining an individual's psychological experience of security, well-being, too, is determined mostly by innate personality characteristics and not by life circumstances (Bordovskaia & Baeva 2015, 88). For instance, more extraverted and emotionally stable individuals generally experience more well-being (Soto 2015, 52). To summarize, the dimensions constructing the complex concept of psychological experience of security are satisfying one's needs, past life experiences, freedom to express oneself, perceived control over situation, and psychological well-being. All the presented dimensions are illustrated in figure 3.

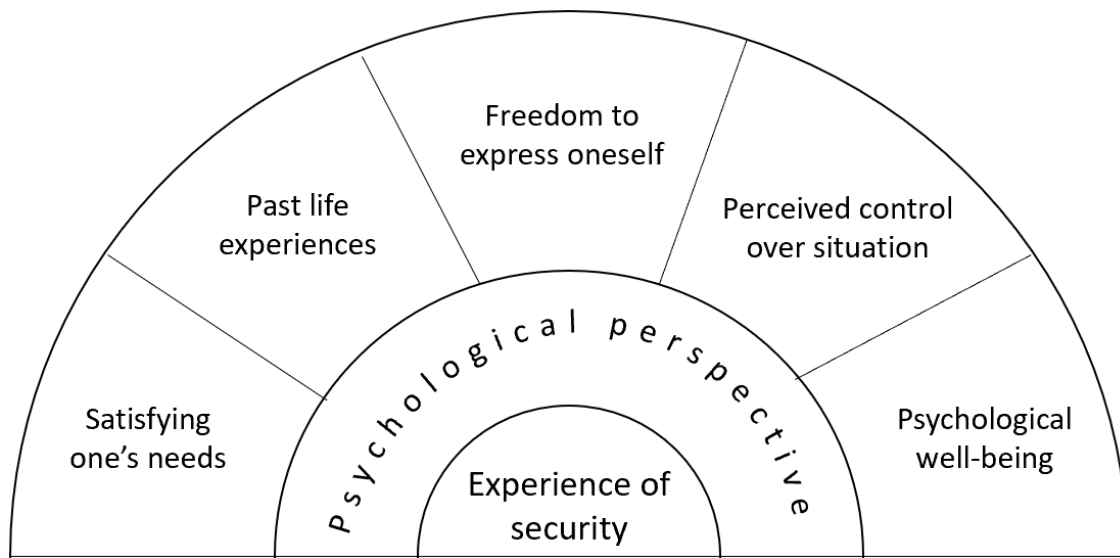


Figure 3 Psychological perspective to the dimensions constructing the experience of security

After exploring the psychological perspective, we have gained knowledge on an individual's personal premises to the concept in hand. Next, the sociological dimensions of the experience of security are discussed, which provide better understanding to an individual's interactions with others and their role in the experience of security.

3.3 Sociological perspective to the experience of security

Interpersonal relationships affect our lives in many ways both positively and negatively. During uncertain times, the *ability to trust in others* and maintain relationships greatly increases a person's experience of security, as individuals will even perceive negative events as less impactful to them (Wang et al. 2019, 3; Xin et al. 2022, 72). In other words, feeling socially connected and being able to engage in trusting and open interactions contributes to an individual feeling secure (Zhang & Zhao 2023, 633). Though obvious, the general societal conditions where a person lives also affect the experience of security. An interesting notion about people living in less advantageous societal circumstances is that they tend to *plan more their future* to gain security. This is because individuals in favourable societal conditions can almost take for granted that they will have a secure future no matter how they plan it. (Hellevik & Settersten 2013, 924, 928, 931.) Consequently, planning can be said to positively influence the experience of security.

An individual's security-building feeling of trust is not limited to just relationships. In addition to personal trust, people's *ability to trust in abstract social systems* such as the operations of a state and government increases security. The knowledge about a stable

social order one can rely upon also reduces anxiety due to predictability. (Mahoney & Pinedo 2007, 365; Kelly & Noonan 2008, 234–235.) Moreover, trust in the constancy of nonhuman species, objects, and ecosystems builds security, too (Banham 2020, 132–134). These elements of predictability and reliability in one’s social environment are particularly integral in a central concept in sociology called ontological security. The concept was first introduced by psychologist R.D. Laing in his attempt to advocate a more existentialist and humane approach to psychoanalysis (Laing 1960; Rossdale 2015, 371). However, ontological security was better made known by renowned sociologist Anthony Giddens and his sociological interpretation of Laing’s notions.

According to Giddens (1984, 375), ontological security can be defined as “confidence or trust that the natural and social worlds are as they appear to be, including the basic existential parameters of self and social identity”. It is about people’s ability to trust in the solid and constant orderliness of daily life and the social narratives it entails via which one’s self-identity is also built (Giddens 1991, 52). To put it more simply, ontological security is the feeling of continuity and order in the world as well as people’s deep-seated trust that their social environment is secure and predictable, while in reality it may not be (Giddens 1991, 39–40, 243; Hiscock et al. 2001, 50; Phipps & Ozanne 2017, 361). In fact, people have an innate desire to experience security, which can even deter individuals from taking initiatives that would decrease real physical damage potentially inflicted to them. This means that people may prefer feeling secure rather than truly being secure; in terms of Giddens, ontological security is sometimes put above physical security. A person that is ontologically secure believes that life can continue as it has even in the face of threats. (Harries 2008, 479, 482.)

An ontologically secure individual relies on their routines, which enables one to operate systematically and orderly in the everyday life (Phipps & Ozanne 2017, 378). In fact, a great deal of our daily actions are routine activities, meaning that we follow similar patterns of living on a regular basis. These routines are a means for people to bring predictability to their environment. (Dupuis & Thorns 1998, 33.) Consequently, if routines are disrupted by a threat, such as the potential of a crisis, ontological security is affected (Campbell et al. 2020, 314). If individuals cannot perform their daily routines under a threat, they must adjust to the disruptions (Phipps & Ozanne 2017, 378). This leads to the emergence of other routines and possibly a “new normal”, as the novel routinized

practices could become established over time even after the danger of the threat has diminished (Phipps & Ozanne 2017, 370; Fawaz et al. 2023, 1495).

Due to the rather complex nature of ontological security, the concept has rarely been operationalized explicitly (Banham 2020, 134). Among the few are Dupuis and Thorns' (1998, 29) conceptualisation, where they divide ontological security into four conditions that are characteristic of a person feeling secure. Firstly, an individual has *perceived constancy* in their social and material environment. Secondly, *routines* are important to the person, as they are day-to-day manifestations of one's existence. Thirdly, the *person feels that they are in control* of their own life and in the final condition the individual can *construct their own identity*. As is also evident from the operationalization, the sociological perspective to security, and ontological security more precisely, overlaps with psychological security. For instance, perceived control over a situation is present in the viewpoints of both disciplines. Further, Jabareen et al. (2017, 2) argue that ontological security is affected by how people can *satisfy their needs* in their everyday social environment, which is also highlighted as a dimension in figure 3.

The sociological perspective to security emphasizes that feeling secure is not something that you either experience fully or not at all. Rather, our experience of security moves along a continuum and thus, we cannot make a binary distinction between feeling secure and not. (Bondi 2014, 334.) Nevertheless, the concrete implications of one experiencing security or insecurity are easier to perceive. Let us take consumer behaviour during threats or crisis processes as an example. Fawaz et al. (2023, 1483) found that during man-made disasters, such as war, consumers prefer materialistic purchasing, whereas during natural disasters, like earthquakes and pandemics, people opt for experiential purchases. In turn, Goode et al. (2022, 70) argue that disruptions in ontological security may cause panic buying, through which consumers aim to restore some normalcy in their lives and daily routines. Finally, Atanasova et al. (2023, 2) explained in their analysis that during threats solid consumption, such as purchasing a new home, is seen as a risk rather than bringing security.

Even though people can never be truly secure ontologically (Steele 2008, 48), it is still essential to understand the sociological elements influencing the experience of security. Therefore, the sociological dimensions are summarized in figure 4, which are trust in people and abstract social systems, ability to plan one's future, satisfying one's needs, perceived constancy in social environment, daily routines symbolizing existence, perceived control over situation, and ability to construct own identity. Because Giddens' and Laing's ideas are central here, as stated, many of the dimensions depicted are characteristic of ontological security. However, dimensions distinctive of interpersonal relationships in general are also present in figure 4. Moreover, some elements have been combined into one dimension. For example, the dimension of "trust in people and abstract social systems" includes both the notions of feeling socially connected and the general societal conditions in a society.

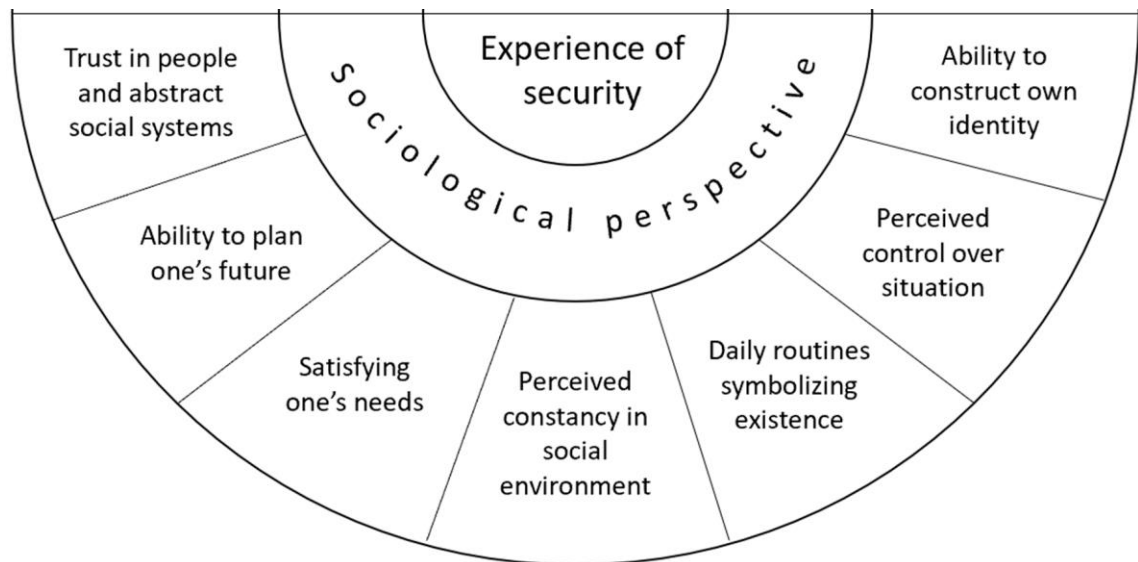


Figure 4 Sociological perspective to the dimensions constructing the experience of security

When combining the dimensions of figure 3 and 4, there are in total ten different dimensions constructing consumers' experience of security. The dimensions are collectively highlighted in figure 5, where the overlaps between psychological and sociological elements have also been taken into account. All in all, three dimensions are specific to psychology, five to sociology and two of them typical of both. The solely psychological dimensions are past life experiences, freedom to express oneself, and psychological well-being. In turn, the solely sociological dimensions are trust in people and abstract social systems, ability to plan one's future, perceived constancy in social environment, daily

routines symbolizing existence, and ability to construct own identity. Finally, the two dimensions having both psychological and sociological background are satisfying one's needs and perceived control over situation. By considering consumers' experience of security from the viewpoints of two separate disciplines, we have acquired a more holistic picture of the construct.

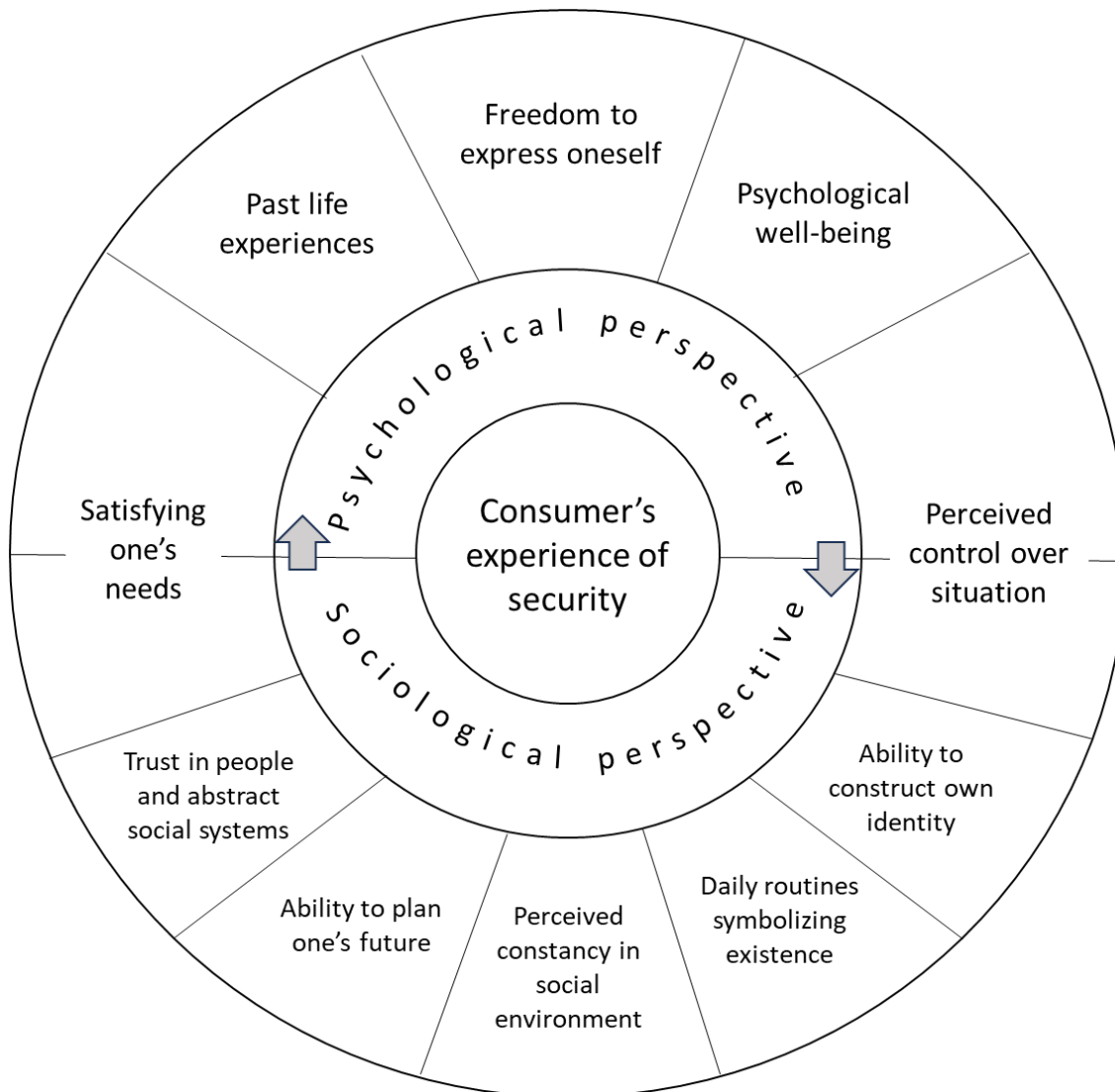


Figure 5 Dimensions constructing consumers' experience of security

The arrows in figure 5 depict the interactive nature of the psychological and sociological perspectives. A consumer is not separate from its environment, meaning that the intrapersonal processes always interact with the interpersonal processes, and vice versa (see Gilboa-Schechtman et al. 2024, 11). This highlights the fact that the categorization into psychological and sociological dimensions is not truly black-and-white. In the real world,

the perspectives are also difficult to separate from each other. Despite this, the overview in figure 5 will be useful in operationalizing the complex concept in hand. It should still be said that even though utilizing both psychology and sociology in analysing the experience of security provides a comprehensive idea of the construct, it is not all-encompassing by any means. Consumers' experience of security in a crisis-stricken environment is a multidimensional phenomenon, and this analysis only gives us one standpoint to the issue.

3.4 Synthesis of the analytical framework

The theoretical background of the study has been explored in the chapters 2 and 3. The purpose of the literature review was to establish the theoretical foundation for the research. It also provided the context for the study, highlighted key concepts and theories, and informed the development of research questions. In chapter 2, corporate social responsibility communication strategies were discussed, where the importance of dialogue and understanding stakeholders and specifically consumer expectations towards companies and CSR communications were highlighted. This was termed as a constitutive approach in CSR communication strategies. The multitude of elements describing an effective CSR communication strategy, which can better meet consumer expectations, were also analysed. Additionally, the characteristics of a crisis-stricken environment, crises as processes, and the effects of a crisis-stricken environment has on people were further discussed. In chapter 3, one of the central effects, consumers' experience of security, was explored in detail. This was done with a multidisciplinary approach considering intrapersonal as well as interpersonal elements of security.

Following the literature review, an analytical framework was developed based on insights gained from the literature and the research questions identified. The analytical framework outlines the key concepts and themes to be examined in the study and specifies the relationships between them. The synthesis of the analytical framework of the study is presented in figure 6. The framework also acts as a guide for data collection as well as analysing and interpreting, thus providing a structured approach to organizing and making sense of the data. The three research questions and their relations related to the phenomenon are highlighted with bolded text. The specific interest areas of the study are shaded as grey. It is also worth noting that the grey circles of effective CSR communication and consumers' experience of security correspond to figures 1 and 5. To make the analytical

framework easier to read, the figures are only embedded to the final framework explored later in the discussion and conclusions chapter.

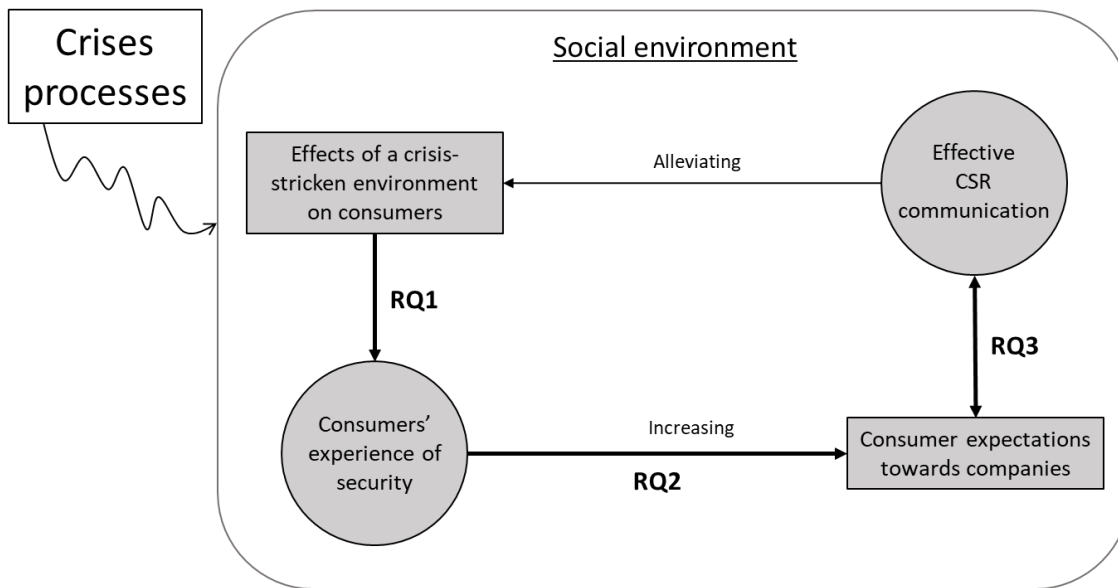


Figure 6 Synthesis of the analytical framework

The phenomenon portrayed in figure 6 proceeds as follows. Various initial crisis processes, such as perceived acute threat and time pressure, disrupt the social environment. Consequently, the environment can develop into a crisis-stricken environment, which has several effects on consumers. A central interest area of this study is the effects a crisis-stricken environment has on consumers' experience of security and how it is constituted (RQ1), and further, how the experience of security is reflected in consumer expectations towards companies (RQ2). Moreover, the consumer expectations are expected to be met with effective CSR communication emphasizing the constitutive approach (RQ3). As the expectations are presumably met with CSR communications, the corporate efforts are expected to alleviate the effects a crisis-stricken environment has on consumers, and thus, improve consumers' experience of security, too. Next, the analytical framework and the research questions will be explored empirically.

4 Methodology

4.1 Qualitative research

The chosen research method for this study was qualitative. When deciding the research method, all depends on the research problem and the question of what the study is striving to find out. The research problem also ultimately determines what kind of data should be collected and through which methods. (Silverman & Marvasti 2008, 10; Hirsjärvi & Hurme 2022.) Moreover, the method should be in keeping with the built theoretical or analytical framework (Alasuutari 2011). The purpose of this study was to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment.

As the specific research area is a rather new topic for business literature and it hasn't been analysed widely before, an exploratory approach and a holistic understanding of the problem were necessary (Hirsjärvi et al. 2009, 205). Therefore, a qualitative research method was justified because it enables to gain novel insights, construct possible explanations and provide meaningful interpretations for a real-world phenomenon (Hirsjärvi et al. 2009, 161; Tuomi & Sarajärvi 2018, 98; Ghauri et al. 2020, 129.) The goal was not to quantify the phenomenon, like in quantitative research (Kvale & Brinkmann 2009, 30). What is more, a qualitative method is especially suitable for exploring "how" research questions (Pratt 2009, 856).

A qualitative research approach aims to understand various social phenomena and it sees our world as socially constructed (Eriksson & Kovalainen 2008, 5–6; Renz et al. 2018, 824). The epistemological starting point here is that there is no absolute truth, rather the world is interpreted through individuals' own lenses. Consequently, to reach the purpose of this study the researcher must have thoroughly comprehended the meanings consumers themselves give to their experiences of security and how they see the role of CSR communications in relation to security. This approach can be described as humanistic, as the importance of holistically understanding the subjective phenomenon is of high significance (Hirschman 1986, 238).

Qualitative research methods have become prevalent in a number of disciplines, like sociology, psychology, business, and marketing (Kvale & Brinkmann 2009, 12). Common qualitative methods include observation, interviews, as well as surveys (Tuomi & Sarajärvi 2018, 83). In this study, the chosen method was the interview, which is suitable

for many research purposes (Hirsjärvi & Hurme 2022). For an interview to be as fruitful as possible in gaining understanding, the interviewer could aim to establish a normal conversation-like discussion, where the distinction in who is the interviewee and who is the interviewer is not so evident (Eriksson & Kovalainen 2008, 79). However, Kvale and Brinkmann (2009, 3) argue that the conversation would never be between equal partners, as the researcher is to be in control of the situation and critically follow up on answers needing further elaboration. Nevertheless, if a conversation-like interview is pursued, the researcher must pay particular attention to the discussion; in an everyday conversation one easily becomes distracted, and in a research interview solely an ‘anything goes’ conversation is not sufficient (Beuving & de Vries 2015, 111). As a conversation-like discussion was pursued in the interviews, these factors were carefully considered.

The benefits of a qualitative interview method are plentiful. Interviews are flexible, as the researcher has the possibility of repeating questions, clarifying confusion, and having an interactive discussion with the interviewee (Tuomi & Sarajärvi 2018, 85). Interviews also allow the researcher to adapt their data collection during the process and make it possible to contact the interviewees afterwards if there are some unclarities in the data. Despite all its upsides, the method is time-consuming, and it requires a lot of planning and preparations. (Hirsjärvi et al. 2009, 206).

4.2 Data collection

Qualitative interviews used in research can be structured, unstructured, or semi-structured (Fontana & Frey 2000, 645–646). For this study the semi-structured interview, or theme interview, was chosen as the data collection method, which is an intermediate between the structured and unstructured interview methods (Hirsjärvi et al. 2009, 208). In the semi-structured interview method, the discussion is focused on pre-determined themes or somewhat open questions, the order of which can be changed between interviews. This means that the researcher does not have to present the themes or questions in the same order for every interviewee, rather they can adjust it to the flow of the conversation. (Flick 1998, 94; Hirsjärvi & Hurme 2022.) The advantage of a semi-structured interview is that the researcher can pose further questions based on the answers the participant provides for the themes, which also challenges the researcher as an interviewer (Flick 1998, 94; Tuomi & Sarajärvi 2018, 87–88). However, this flexibility helps the researcher to comprehend the viewpoints of the interviewees more holistically, which was especially

important in a subjective topic such as this. In principle, the themes are derived from the literature review and the analytical framework (Tuomi & Sarajärvi 2018, 88).

The main aim of the semi-structured interview is not to generalize the answers to a broader context (Tuomi & Sarajärvi 2018, 85), rather the point is to achieve a comprehensive picture of the participant's thoughts, views, and experiences (Hirsjärvi & Hurme 2022). In other words, the interviewer must sufficiently understand how others see the reality (Hirschman 1986, 240). The chosen semi-structured interviews emphasize the participants' conceptualizations of social phenomena and bring forth the voices of the interviewees in the research (Hirsjärvi & Hurme 2022). In addition, a well-defined method greatly assists in enriching the analytical framework with new findings (Alasuutari 2011).

The criteria for the participants chosen for this study were two-fold. Firstly, the interviewees were required to be *young consumers*, as they are particularly engaged in companies' CSR activities (Kim & Austin 2020, 300). To make the definition of 'young consumers' clearer, the interviewees were required to be representatives of Generation Z, even though this study does not necessarily analyse Generation Z as a group and consider its various features. Nonetheless, young consumers, or consumers of Generation Z, have increasing purchasing power, and they will greatly shape the global economy in the future (Singh & Sibi 2023, 3). The age range for the participants of this study was set between *the birth years of 1995 to 2005*, as representatives of this group were all of age at the time of conducting the study. Further, although not clearly agreed upon, the people a part of Generation Z are generally said to be born between the years of 1995 and 2012 (Gabrielova & Buchko 2021, 490; Nieżurawska et al. 2023, 1).

Secondly, the interviewees must have been either *studying towards an academic degree*, meaning in a university or a university of applied sciences, or they must have *completed the degree* already. This is because in higher education institutions CSR and sustainability are not unknown topics, and they are greatly integrated into education programmes (Teixeira et al. 2018, 235). Higher educational attainment also correlates positively with emotional intelligence, indicating that people with an academic degree or students striving for one are better at verbalizing their complex feelings and experiences, such as the experience of security (Demenescu et al. 2014, 5). Moreover, formal education has empirically been shown as developing a person's moral judgement (Dellaportas 2006, 393), an integral element in analysing and understanding corporate social responsibility. Even

further, people with higher education often have more expectations towards companies (Calabrese et al. 2016, 145).

The participants of the study were recruited by utilizing snowball sampling, or chain referral sampling. Firstly, four interviewees were chosen from different fields of education. After their interviews, the participants were asked to recommend other potential interviewees from their own contacts. The recommended interviewees were then contacted by the researcher. In practice, many of the already interviewed were the ones asking first their contacts that would they be interested in participating in the interview, which potentially increased the willingness to participate. Next, the second wave of participants were interviewed, after which they were also asked to recommend further participants, and so forth. (Robinson 2014, 37.) The number of participants was constantly reviewed during the interview phase with the aim of saturation: when the findings from the interviews began to repeat themselves and no further insights seemed to be gained, the data was deemed saturated (Tuomi & Sarajärvi 2018, 99).

The first interviewees were chosen from different fields of education because education is likely to have an impact on how a person perceives companies and corporate social responsibility, as well as what expectations towards businesses they have (Sobczak 2006, 472). Consequently, the four participants directly contacted by the researcher and their fields of education were chosen to represent the three main aspects of CSR: social, environmental, and economic responsibility, or in other words, the triple-bottom line of people, planet, and profits. The reasoning behind the choices was that young consumers from different fields of education may experience matters in the crisis-stricken environment from different viewpoints: one studying biology may worry about the nature, and another studying social sciences may consider people first. In other words, consumers' experience of security and expectations reflected by it could be approached from varying angles.

Thus, the four interviewees starting the method of snowball sampling studied social sciences, educational sciences, biology, and business. As it was likely that they had contacts from similar fields of education as them, the sample was meant to become more wide-ranging. The snowball sampling, and the interview waves, is depicted in figure 7. As seen in the figure, the interviewees were also given pseudonyms to better personify the interviewees, while still being anonymous. The names were randomized but the first letter of each name indicates the alphabetical order in which the interviews were truly conducted.

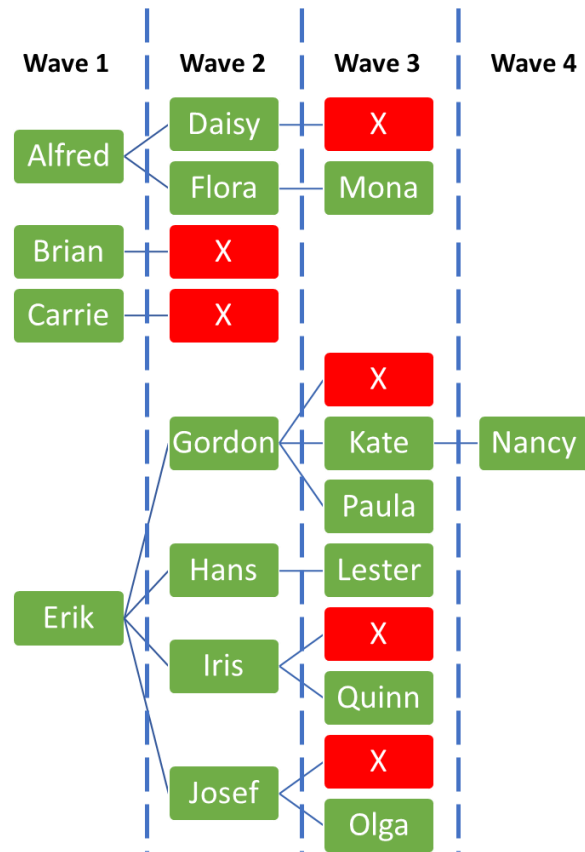


Figure 7 Snowball sampling in data collection

The interviews were conducted as face-to-face interviews and via Zoom depending on what each interviewee wished. Utilizing Zoom in interviews enhances the accessibility to participants and some participants truly prefer talking about personal topics in a space they can choose themselves (Gray et al. 2020, 1297). However, video calls are not an optimal channel for interpreting non-verbal communication in the interview situation compared to face-to-face conversations, which could lead to some details being disregarded by the researcher. In addition, video calls may be hampered by technical difficulties. Regardless, the discussions were audiotaped in face-to-face interviews and videotaped in Zoom, if the participants gave their permission for it. If not, in-depth notes were prepared to be taken during the interviews. (Holstein & Gubrium, 1995, 79.)

The research questions and concepts of the study are operationalized in table 3. The themes and interview questions were compiled based on chapters 2 and 3, and the analytical framework in figure 6. All the interview questions are presented in appendix 1, where the questions are in English and in Finnish, as the interviews were conducted in Finnish.

In addition, the themes and interview questions were discussed in another order than is showcased in table 3. This is not atypical to semi-structured interviews, as the questions are often adjusted to match the flow of the conversation (Flick 1998, 94; Hirsjärvi & Hurme 2022). Nevertheless, in table 3 the themes are matched to the order of the research questions.

Table 3 Operationalization table of the study

Purpose of the study			
To analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment			
Research questions	Key concepts	Themes	Example interview questions
1. What constitutes consumers' experience of security in the crisis-stricken environment?	<i>Crisis-stricken environment</i> <i>Effects of crisis-stricken environment</i> <i>Consumers' experience of security</i> - Psychological - Sociological	Experience of security during times of crisis	How would you describe the 2020s so far? What events occur to you? How do you see the recent events affecting our society? How about you personally? What does security mean to you?
2. How is the consumers' experience of security reflected in consumer expectations towards companies?	<i>Consumer expectations</i> <i>Security in consumer expectations</i>	Consumer expectations towards companies driven by the experience of security	What are your current expectations towards companies and their CSR like? Should companies aim to influence consumers' experience of security in their CSR? Why and how / Why not?
3. How should consumer expectations be met with CSR communications?	<i>CSR communications strategies</i> <i>Consumer-company dialogue</i> <i>Effective CSR communications</i>	Consumer expectations towards CSR communications	What do you think CSR entails? How do companies encourage consumers to interact with companies? Can you think of an example for good CSR communications? Why do you see this as good?

In total, 17 interviews were conducted during the month of April in 2024. The interviewees represented ten different study programmes, and all the participants were within the birth years of 1995 to 2004. In addition, everyone gave their permission to record the

interviews. The interviews lasted between 46 and 92 minutes, being 63 minutes on average. Altogether, 1074 minutes or nearly 18 hours of recorded audio data was gathered. The interviewees were given the option of either a face-to-face interview or a Zoom interview but almost all of them preferred to conduct the interview in person. Detailed information about each interview and interviewee is presented in table 4. As stated, the names of the interviewees are randomized pseudonyms. If the interviewee was still a student, as most of them were, their education is presented based on what programme they were studying in at the time.

Table 4 Background information about interviewees and interviews

Interviewee	Education		Date of interview	Mode of interview	Duration
	Current studies	Discipline			
<i>Alfred</i>	Bachelor	Social Services	2.4.2024	In-person	48 minutes
<i>Brian</i>	Bachelor	Biology	3.4.2024	In-person	56 minutes
<i>Carrie</i>	Master	Education	4.4.2024	In-person	53 minutes
<i>Daisy</i>	Bachelor (graduated)	Health Care, Registered Nurse	10.4.2024	In-person	1 hour 5 minutes
<i>Erik</i>	Bachelor	Economics and Business Administration	10.4.2024	In-person	57 minutes
<i>Flora</i>	Bachelor (graduated)	Health Care, Physiotherapist	12.4.2024	In-person	46 minutes
<i>Gordon</i>	1. Master 2. Bachelor	1. Economics and Business Administration 2. Computer Science	16.4.2024	In-person	1 hour 17 minutes
<i>Hans</i>	Bachelor	Economics and Business Administration	17.4.2024	In-person	1 hour 11 minutes
<i>Iris</i>	Bachelor	Economics and Business Administration	17.4.2024	In-person	1 hour 5 minutes
<i>Josef</i>	Bachelor	Law	18.4.2024	In-person	59 minutes
<i>Kate</i>	Master	Economics and Business Administration	19.4.2024	In-person	1 hour 1 minute
<i>Lester</i>	Bachelor	Economics and Business Administration	22.4.2024	In-person	50 minutes
<i>Mona</i>	Master	Economic Sociology	23.4.2024	Via Zoom	57 minutes
<i>Nancy</i>	Master	Economics and Business Administration	24.4.2024	In-person	1 hour 32 minutes
<i>Olga</i>	Bachelor	Law	24.4.2024	In-person	57 minutes
<i>Paula</i>	Master	Economics and Business Administration	25.4.2024	In-person	1 hour 30 minutes
<i>Quinn</i>	Bachelor	Bioinformation Technology	28.4.2024	Via Zoom	1 hour 10 minutes

Additionally, it should be mentioned that the interview questions were not presented to the participants in advance, as this could have skewed their answers. The three main interview themes were also not revealed in detail during the interview, as the factors affecting interviewees' answers were aimed to be minimized. Though, this did challenge the interviewer even more to explain the questions on the spot and get meaningful data.

4.3 Data analysis

The gathered interview data was firstly transcribed from audio files into separate Microsoft Word text documents. While transcribing, the data was already roughly analysed as processing qualitative data rarely proceeds linearly. In other words, data was continuously processed even during the data collection and management phase. (Langley 1999, 694.) To help with the transcriptions, an AI-based transcribing website provided by the University of Turku was utilized. The UTU Transcribe Service allowed for a data secure means for the transcriptions, as no data was sent to outside services.

The approach of the study was abductive, as the research's target was to discover new insights (Dubois & Gadde 2002, 559; Eriksson & Kovalainen 2008, 24). The research problem itself can be described as an anomaly insufficiently understood based on existing knowledge. The abductive process in this study started from observing a novel phenomenon in practice, which required explanation. More concretely, this was about the upsurge of various crisis processes and their influence on consumers and their expectations towards companies and CSR communications. After confirming the phenomenon, or anomaly, and delving into its theoretical foundations, the study proceeded back to reality to study the issue further. Here, this was done with the empirical method of interviews. This continuous interactive process and generative reasoning between theory and practice separates the approach from deductive and inductive studies. (Sætre & Van de Ven 2021, 684–685). To put it bluntly, the abduction in this study was based on an ongoing iteration between theory and practice, and the findings were continuously reflected against the theory. Nevertheless, the aim of the analysis was to be as open-minded as possible to ensure that new empirical findings could arise.

The chosen method for the data analysis was inspired by the *Gioia method* but adapted to an abductive research setting. In line with the adapted method, a *1st-order analysis* was done at first, where initial categories were gathered from the transcriptions (Gioia et al.

2013, 20). The categories were gathered for all relevant items concerning the three research questions of the study, including the dimensions of the experience of security and consumer expectations towards companies. In practice, the analysis was done by utilizing highlighting colours to point out important parts and citations from the Word documents. These highlighted parts, or 1st-order categories, were then collected and summarized to a Microsoft Excel document, where the chosen method was further executed.

Secondly, similarities and differences were sought between the 1st-order categories to reduce the amount to a more manageable number of concepts. In this *2nd-order analysis*, the concepts were grouped together and thematized in Excel with the aim of finding common denominators for the categories. When the 2nd order themes had been summarized, they were developed even further to distil the themes into abstract, *aggregate dimensions*. (Gioia et al. 2013, 20.) The 1st and 2nd order analyses are similar to the qualitative research approaches of open and axial coding presented by Corbin and Strauss (2008, 160, 183), where the idea is also to seek initial categories from data and then group them into abstract themes. Additionally, it should be said that the process of seeking 1st-order categories and abstracting them into 2nd order themes and aggregate dimensions was not completely linear. In practice, the phases of analysis intertwined and were done somewhat in parallel. After the full set of themes was developed, the elements for building complete coding structures for the study were ready. All the coding structures are depicted in chapter 5 with the findings, where the categorization based on the three research questions is also visible.

The coding structures built with the adapted method are only, however, static depictions of a complex big picture, which means that the structures must be fitted into the novel, dynamic phenomenon studied (Gioia et al. 2013, 22). The phenomenon and the relations between the concepts of the study has already been depicted in figure 6. Thus, the next step in the data analysis was to reflect the coding structures to the theoretical background and analytical framework and modify the framework based on the new findings, such as enrich or confirm its elements. The transcribed citations in the research data are used to illustrate the points discussed in the analysis. The citations that are used are the ones describing and summarizing the analysed points and categories the best. The pseudonyms given to the interviewees also bring the citations more to life.

4.4 Quality of the study

The quality of the study was evaluated based on the four criteria suited for qualitative research: credibility, transferability, dependability, and confirmability (Lincoln & Guba 1985). They are equivalent to the criteria of internal validity, external validity, reliability, and objectivity, traditionally used in quantitative research (Tynjälä 1991, 390–391). Next, the criteria suitable for qualitative research are explained in more detail and the actions by which they have been considered in the study are presented.

Credibility

Credibility takes into account that the models and reconstructions produced in a study are as equal as possible to the constructions of the studied reality and phenomena (Tynjälä 1991, 390). These considerations extend to the analytical framework and the choices made in data gathering, and how they align in relation to the research problem. Thus, particular attention was paid to the operationalization of the study visible in table 3, as this was crucial to credibility and to the success of the whole study.

In addition to a detailed operationalization, triangulation also enhances credibility (Lincoln & Guba 1985, 305). Consequently, theory triangulation, the act of using several theories to provide a more holistic viewpoint to a phenomenon (Cornelissen 2023, 9), was utilized. In other words, business literature was combined with the fields of psychology and sociology in this study. The holistic viewpoint gained with theory triangulation also challenged the researcher to not cling too much to the analytical framework; the researcher had to be particularly sensitive to potential new findings in the analysis, as the whole theory framework built was already quite comprehensive. Consequently, some themes arising from the data could have been falsely categorized as already existing. Even though Lincoln and Guba (1985, 307) argued that a naturalist cannot accept that certain facts could be in line with multiple theories, more recent studies have spoken in favour of theory triangulation (Cornelissen 2023).

All the interview audio data was recorded, and its saturation was constantly reviewed. When the discussions bore resemblance to each other, the data collection was stopped. To increase credibility, the diversity of the data was considered by interviewing people of all ages within the birth years 1995 and 2005 and people from various fields of education. (Mäkelä 1990, 52.) However, if we consider that the data collection method of

snowball sampling was supposed to broaden the sample to people representing social, environmental, and economic viewpoints equally, interviewees with business educations were more emphasized. As seen in figure 7, one of the four streams of interviewees was more fruitful than the others. Despite this, snowball sampling allowed the researcher to interview people, who otherwise wouldn't have been contacted (Hibberts et al. 2012, 68), and the sample was still interpreted as demographically homogenous enough, so that the differences in answers were not due to demographic reasons (Mäkelä 1990, 49).

Gathering data through snowball sampling could have potentially influenced the interview situations, too. The discussions on the experience of security turned out to be rather sensitive and difficult to participants, which could have impacted their answers, as a significant number of participants didn't know the researcher beforehand and thus, were opening up to a stranger. In addition, interviews are not natural settings to today's adults in general, either (Mäkelä 1990, 50). This challenged the researcher to create a safe environment during the interview and establish an open dialogue between the interviewer and the interviewees. Therefore, participants' anonymity and privacy protection were also emphasized. Conducting most of the interviews in person, as seen in table 4, allowed the researcher to be better in control of creating the environment, where interviewees could talk openly.

Additionally, as the interviews were discussion-like, the researcher had to be careful not to express their own opinions in a way that would influence the answers of the interviewees. To enhance credibility further, negative case analyses were done in the chosen method's 1st order analysis to systematically search for elements, which would disprove the already iteratively formed 2nd order themes (Lincoln & Guba 1985, 309–310). Consequently, the 2nd order themes, and aggregate dimensions, were abstracted until they were inclusive of all the findings.

Finally, to increase credibility, the research process has been described transparently in detail, which provides the reader with means to make their own conclusions on the study. This is particularly important in qualitative research, as it is somewhat typical that other researchers may come to different conclusions about the same data than the researcher that conducted the study (Eriksson & Kovalainen 2008, 14). By being open about the research process, the study could better utilize peer debriefing and feedback, which was given in several thesis seminars (Lincoln & Guba 1985, 308). Transparency of the

research process is also discussed in the following criteria contributing to the quality of the study.

Transferability

Transferability refers to the generalizability of the findings into another context, which is dependent on the field of further application in addition to the similarities in the studied environments. To enhance the transferability of this study, the characteristics of the data and interviewees were discussed as thoroughly as possible within fair limits of anonymity and privacy protection. This was done to allow other researchers to transfer the findings of a study to another study and use them as best seen suitable. However, the other researchers also have the responsibility to consider transferability and how the findings fit into their uses. (Tynjälä 1991, 390.) This is particularly crucial considering this study's cultural context. In Finland, consumers experience crises differently than consumers in other countries, such as in Spain or Canada, which weakens transferability. To give an example, this can be said for the Russian attack on Ukraine due to Finland's geographical location. The best one can do with their own study is to describe the research processes as well as the empiric data and its features in detail (Lincoln & Guba 1985, 298, 316).

Dependability

When evaluating *dependability*, the researcher must consider all the factors that could possibly affect the findings of the study (Tynjälä 1991, 391). Dependability is also connected to credibility. Lincoln and Guba (1985, 316–317) argue that as there cannot be credibility without dependability, it would be sufficient to demonstrate the former to establish the existence of the latter. Therefore, many of the factors contributing to credibility also increase dependability. Still, dependability and its enhancement should be discussed independently, as the connection with credibility is not indisputable.

The study and its findings have been reported publicly and openly, which entails identifying and reporting all the factors influencing the analysis and findings (Tynjälä 1991, 391). For example, the answers interviewees gave to similar questions in the beginning and at the end of the interviews sometimes differed. This was due to the interview discussions acting as a process of realization and reflection. In addition, the assumptions of a researcher and their own background involuntarily always affect the analysis, even though these factors were paid particular attention to. Consequently, if the analysis was

done by another researcher, the findings would not necessarily be the same. Additionally, accepting the existence of several realities is inherent to qualitative research (Tynjälä 1991, 391).

Nevertheless, with the aim of increasing dependability, the reasoning behind the analysis and thematizations have been discussed transparently. Thus, readers have been given the opportunity to either accept the reasoning or, on the other hand, question it and come to another conclusion. (Mäkelä 1990, 53, 59.) What is more, citations from the interviewees have been utilized to both make it easier to follow the reasoning and make it clearer for the reader to notice when the researcher is talking and when the data is (Graneheim et al. 2017, 33).

Confirmability

The fourth and final criteria, *confirmability*, takes into consideration that qualitative research is not about searching for an objective truth, rather it is about presenting a carefully documented and well-argued viewpoint on a phenomenon (Tynjälä 1991, 392). Therefore, the findings cannot stem from the mind of the researcher; they must be logically stated and reasoned, or in other words, confirmable. A valid way to increase confirmability is to use an external auditor to analyse the whole research process and the data used (Lincoln & Guba 1985, 319), but this was not utilized in the study. Consequently, the responsibility of increasing confirmability is with the researcher via other means.

During interviews, particular attention was paid to asking open questions, meaning that the interviewees were able to answer freely without the researcher guiding their answers. Some of these answers, or unit of analyses, were presented as citations in the study as a part of being transparent as well as to help the reader understand the logical reasoning behind the findings (Mäkelä 1990, 57). This increases both confirmability and the fore-mentioned dependability. Moreover, the used citations were sent to the interviewees afterwards, so they could review and confirm their answers. Thus, member checking was used to increase confirmability but also credibility (Lincoln & Guba 1985, 314).

However, three factors could have a negative influence on the confirmability of the findings. Firstly, due to the mentioned sensitivity of the interview topics concerning the experience of security, there can be no certainty that the answers were truthful. A few months had also passed between the interviews and sending the citations for review,

meaning that the interviewees may not exactly remember what they said or meant in the interviews. Secondly, as the crisis-stricken environment is dynamic, opinions and viewpoints may change quickly along with changing circumstances. Though difficult, member checking was the best possible option to tackle both these problems.

Finally, an action increasing all the four criteria, and therefore the quality of the study, was a reflexive journal. The journal was used throughout the data collection and analysis processes to write down thoughts and reflections of the researcher especially on interview and analysis days. Here, the researcher was able to reason their decisions, and the journal could also be used afterwards to examine the arguments and justifications made concerning the research process (Lincoln & Guba 1985, 327).

4.5 Research ethics of the study

Research ethics can be defined as following and promoting responsible and fair courses of action in addition to identifying and preventing violations and dishonesty towards scientific research in all disciplines (Tuomi & Sarajärvi 2018, 150). The responsibility to familiarize oneself with ethical rules and good research practices and follow them accordingly is with the researcher themselves and the leader of the research team (Tuomi & Sarajärvi 2018, 151), and it is a process spanning over the whole research process, not just the data collection (Eriksson & Kovalainen 2008, 64–65). Thus, considerations of research ethics are present from constructing a research plan all the way to reporting the findings (Tuomi & Sarajärvi 2018, 149).

The Finnish National Board on Research Integrity, or TENK, has published the nationally adopted ‘The Finnish code of conduct for research integrity and procedures for handling alleged violations of research integrity in Finland 2023’, which provides a basis for good research practices and research integrity. According to the broader European Code of Conduct for Research integrity, there are four basic principles constructing research integrity: reliability, honesty, respect, and accountability. In accordance with the European instructions on research ethics, TENK states that good research practices can further be described through eight larger contexts. (TENK 2023, 11.) Out of these eight, four were particularly significant to this study: research procedures, safeguards and agreements, data practices and management, and authorship, publication and dissemination.

Firstly, the researcher familiarized themselves with TENK's code of conduct for research integrity before starting the research process. Thus, as per the context of *research procedures*, the researcher considered questions on research ethics and integrity already when designing the research process in addition to when carrying out the research and documenting it transparently (TENK 2023, 13). This included reflecting questions on professional integrity, due to which logicity in arguments and in reporting the analysis were paid high attention to. In addition, the decision to keep a reflexive journal throughout the data collection and analysis processes was made with professional integrity in mind; it is important that the process of analysis can be inspected afterwards. (Eriksson & Kovalainen 2008, 72.)

The second context, *safeguards and agreements*, is centred especially around being responsible towards research participants. The researcher must acquire the required permits and consent agreements before starting the data collection, and they must ensure that the research is not of danger to the health and safety of neither research participants nor researchers (TENK 2023, 13). Eriksson and Kovalainen (2008, 69) even state that one of the key principles in conducting research should be that it is done with respect for the well-being of all people. This also entails respecting and acknowledging other researchers' work and findings, which is touched upon in the fourth context. However, the many responsibilities that researchers have in conducting research are towards research participants (Eriksson & Kovalainen 2008, 70).

In general, it can be said that human rights form the ethical basis of research concerning people (Tuomi & Sarajärvi 2018, 155). Protection of the participants includes that the participants are informed about the basic information of the research, entailing the purpose of the study, the criteria for choosing the participants, and the use of data and data protection, among others (Eriksson & Kovalainen, 71). This informed consent including the forementioned facts about the study was carried out with an information bulletin, as seen in appendix 2 (in Finnish), that was sent to the potential interviewees beforehand. Based on the thorough information given, the participants could make the decision if they wanted to participate.

Voluntary participation was emphasized when contacting the interviewees, in the information bulletin, before the interview and even after it. In other words, the participants could withdraw themselves and their data from the study whenever they wanted (Eriksson

& Kovalainen 2008, 70; Tuomi & Sarajärvi 2018, 156). However, as seen in appendix 2, the participants were informed that after the report is published, their participation and data can no longer be withdrawn. To achieve a written mutual understanding about the study and the conditions of participation, the interviewees were asked to sign a proof of conscious consent before the interviews (see Eskola & Suoranta 1998), as seen in appendix 2. Here, it was also asked if the interviews could be recorded. Moreover, the participants were encouraged to present any questions concerning the information bulletin and the study before, during and after the interviews.

The anonymity of the participating individuals was of utmost importance in the study. The interviewees were informed beforehand what information would be reported about them, such as education, and that their answers would otherwise be reported completely anonymously. (Eriksson & Kovalainen 2008, 73; Tuomi & Sarajärvi 2018, 156.) Additionally, it's important to note that the only significant detail not disclosed to the interviewees beforehand was that the research also concerns consumers' experience of security. This was because knowledge about this information could have impacted the participants' answers right from the beginning of the interview. As for some the discussions about security were a bit sensitive, a short debriefing was conducted after each interview to discuss about the interviewees' feelings informally and outside the recordings (Eskola & Suoranta 1998).

As the name indicates, the third context of *data practices and management* takes into account matters concerning data usage and processing as well as data storage (TENK 2023, 14). All possible threats to data security were considered and managed accordingly. Therefore, the data was stored into two places, both of where the data security is managed by the University of Turku. These places were the university's own cloud storage and Seafile storage services. Moreover, it was made sure that the data management of the research is in accordance with the EU's GDPR regulations (TENK 2023, 14). The whole data management plan with detailed information is depicted in appendix 3, the important information of which was also presented in the information bulletin to the participants. To give an example, it was stated that the data would only be used for research purposes and that the researcher is committed to protecting the data from outside parties. In addition, the bulletin included a data protection notice. The proofs of conscious consent signed by the interviewees were also securely stored in the two data storages.

Finally, the important considerations with the fourth context of *authorship, publication and dissemination* involves respecting the work of other researchers and acknowledging their scientific achievements by giving them credit (Eriksson & Kovalainen 2008, 73; TENK 2023, 14). This means that the so-called silencing of other researchers was avoided by referring to their work accordingly. What is more, when silencing was actively prevented and the right people were credited, the researcher also acted against plagiarism (Eriksson & Kovalainen 2008, 75).

5 Findings

5.1 Experience of security during times of crisis

Based on the 17 interviews and the data collected from them, the findings are presented according to the three research questions and main interview themes of the study. For each theme, a separate coding structure was formed as a backbone for the analysis process. The coding structures are also presented alongside the findings and analyses as figures. Derived from the first research question of “what constitutes consumers’ experience of security in the crisis-stricken environment”, the starting theme for the interviews and the analysis process was the *experience of security during times of crisis*.

The dimensions that arose from the data analysis for theme 1 are a heterogeneous group of elements, of which some affect the experience of security more positively and some more negatively. However, categorizing the dimensions constituting the experience of security like this provides a too black-and-white picture for the theme. Thus, the aspects are discussed thoroughly. The coding structure for theme 1 is depicted in figure 8.

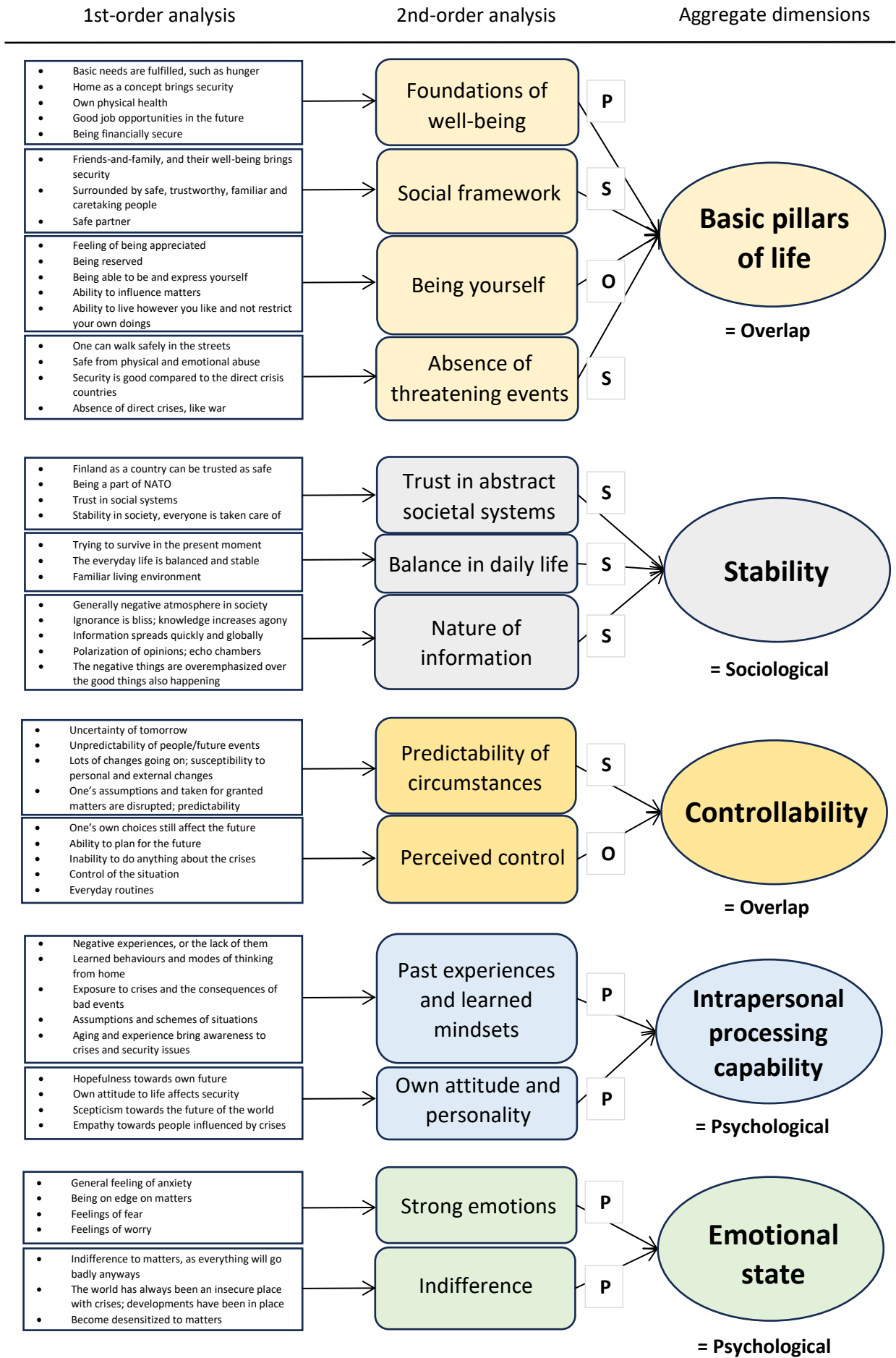


Figure 8 Coding structure for theme 1 – Dimensions of the experience of security during times of crisis

In the analysis, five aggregate dimensions were found for the first theme. These dimensions constituting consumers' experience of security in the crisis-stricken environment were *basic pillars of life*, *stability*, *controllability*, *intrapersonal processing capability*, and *emotional state*. Altogether, the five aggregate dimensions were constructed from 13 2nd order categories and 54 1st order categories. Reflecting on the literature review and figure 5, the coding structure also shows what perspective of the experience of security a finding tentatively represents. Indicated by the first letters P, S, and O, the letter beside each 2nd order category represents whether the category concerns the psychological or sociological perspective, or if the finding overlaps with both the perspectives. The classification is based on if the category highlights more a consumer's intrapersonal or interpersonal processes or if it has elements of both. Below the aggregate dimensions are indications of tentative perspectives and potential overlaps, too.

5.1.1 Basic pillars of life

The first dimension of theme 1 was found to be consisting of four 2nd order categories. As seen in figure 8, the basic pillars of life are based on *foundations of well-being*, *social framework*, *being yourself*, and *absence of threatening events*. Of these 2nd order categories, one represents the psychological perspective, two the sociological perspective, and one overlaps with both, making the aggregate dimension of basic pillars of life an overlapping dimension. For a consumer, the basic pillars of life lay the groundwork and provide the starting premises for a positive experience of security.

Foundations of well-being (P)

In a consumer's everyday life, and especially during crisis times, the experience of security starts from the very basics. Consumers need their basic needs fulfilled, such as hunger, and they want to live a physically healthy life. Several interviewees stated that they also find their home in itself as a safe space that brings security. Home is something that has everything an individual needs and it is a place where one can always go and be in peace.

In addition, the foundations of well-being consist of economic elements. Consumers want to see that they have sufficient job opportunities in their future, which consequently provides them with financial security. Being financially secure is highly connected to the other elements constructing foundations of well-being, too. For instance, for a consumer

to fulfil their basic needs, one simply needs money to purchase food and pay for rent. Some of the foundations are also elements that are generally taken for granted and are only paid attention to when they are disrupted.

But if I was in a field, where the future job prospects looked really bad – or suddenly my own future job prospects started to look real bad – it could cause me quite intense feelings of insecurity, as I’ve sort of taken it for granted. (*Gordon*)

For me, it [security] means livelihood. – – it means that I have a roof over my head, and I get food from somewhere. And I don’t have to be worried about livelihood. (*Olga*)

Social framework (S)

The people around a consumer greatly affect one’s security. The interviewees emphasized that familiar people, who they know to be safe, trustworthy and caretaking enhance the experience of security. In the discussions these were usually pointed out as friends-and-family, but the significance of one’s partner and the safe feeling around them was highlighted, too. To generalize, when a consumer is surrounded by their own reliable social framework, they feel secure. Moreover, when the well-being of one’s social framework is also good, an individual’s experience of security increases.

– – my circle of friends and their security affects mine, as well. Like, how my friends are doing – – (*Quinn*)

The positive effect that familiar and trustworthy people have on a consumer’s experience of security go the other way around, as well. When an individual is surrounded by unfamiliar and unknown people, one’s experience of security is likely to decrease. Based on the analysis, this more negative side of the phenomenon has seemingly strengthened in the setting of a crisis-stricken environment. However, for some the current environment and its effects have brought one’s social framework closer to each other, and the negatives have together been turned into positives.

Actually, starting exactly from the 2020s, my sort of feeling of security... it has been even greatly tested sometimes. And at times, it has maybe been like on the downfall, ‘cause maybe before I’ve had more trust in people and our surrounding society – – (*Mona*)

These [events] have sort of affected me negatively, but it has also given maybe like space, so that you talk even more about the matters in the world to your friends and family and to everyone else. So even though the general

trends cause distress at times, when you like discuss about it, you can offload it. (*Lester*)

Being yourself (O)

A familiar and trustworthy social framework has not only intrinsic value. Additionally, it allows an individual to safely be and express themselves how they like. Consumers want to feel appreciated in their own framework and be around people, with whom they do not need to be constantly reserved. In many interviews, the consumers reflected their own privileged position to their experience of security; if they were part of a discriminated minority, they would experience their security as much lower. Consequently, the interviewees that were part of a minority under discrimination did state their experience of security truly being worse. This experience has been accentuated by our current crisis-stricken environment, as highlighted by Quinn in discussions about the Israeli-Palestinian conflict.

You are sort of bad or something... Somehow you get a feeling that because I am a part of this group of people, I must try to prove myself and immediately have an opinion, so that I am seen as a human person. (*Quinn*)

If you are part of a group of people, who are discriminated or oppressed, or sort of moved aside, then the security can be just that is it safe for you to even exist. -- If not existential, it is at least that you do not have the possibility to talk or have an influence. -- I just don't have any danger that is really directed towards me. So, it is pretty easy for me to be myself in my own community. (*Gordon*)

As stated by Gordon, the privileged position of an individual affects what is their ability to influence matters, which was also brought up as a factor contributing to security. Moreover, being yourself includes that consumers do not have to restrict their own doings, and they can do whatever they want. This is highly dependent on one's social framework, as well. When a person's framework is reliable, a consumer can truly be who they are without the insecurity of being judged upon. Being and expressing yourself as you wish, in turn, increases the experience of security. Despite all these sociological aspects, being yourself is also a psychological state; a belief that you can be who you are.

Absence of threatening events (S)

The fourth and final category for basic pillars of life stems from the theoretical conceptualizations of security, and it is arguably the most intuitive factor constituting the experience of security. When there are no threats to a consumer present, one feels more secure

than with the presence of threatening events. In discussions about security, many interviewees emphasized the importance of being safe from physical and emotional abuse. The most concrete example of this often mentioned was that one can walk safely in the streets without the fear of being attacked. However, it should be mentioned that the physical aspect of security, which refers more to safety than security, was likely brought up because of language reasons: where in English it is easier to reason the difference between security and safety, they both translate into the same word in Finnish. Thus, as the interviews were conducted in Finnish, security-related matters were sometimes mixed up with safety.

Nevertheless, the absence of threatening events was further elaborated by many as the absence of direct crises, such as wars. Consumers reflected their experience of security with the current state of their immediate social environment to countries and areas affected by direct crises. For example, the interviewed particularly mentioned Ukraine, the Middle East, and even the United States due to their turbulent societal and political environment. Compared to the forementioned examples, consumers felt that their experience of security is significantly better than the security of people living in the crisis areas.

In comparison things are really good with me, and this is a thing that I often gaslight myself into the mindset of why am I anxious about everything now when in reality there is nothing to worry about – – if I compare to what is happening in Ukraine or in Gaza, I don't even want to imagine it. (*Brian*)

5.1.2 Stability

Based on the analysis, the second dimension of theme 1 consists of three 2nd order categories. Thus, the categories for stability are *trust in abstract societal systems*, *balance in daily life*, and *nature of information*. Here, all the 2nd order categories represent the sociological perspective, which makes stability a sociological dimension, too. Stability as a concept builds the backbone for a positive consumers' experience of security but in addition, brings the central notion of trust better into the limelight.

Trust in abstract societal systems (S)

Even though trust is a rather overarching factor in many aspects constituting the experience of security, such as trust in people surrounding an individual, it is especially integral when considering abstract societal systems. In the interview data, these systems entailed the state of Finland, the North Atlantic Treaty Organization NATO, democracy, the health

care system and even the police institution. All together with general social tranquillity, trust in these systems and trust in their ability to operate enhance consumers' experience of security.

I know that someone is taking care of my rights. Just in general, how things are done in a welfare state. If I suddenly started suffering from a mental illness or any other illness, I wouldn't drop out of society. That is taken care of.
(*Hans*)

Based on Hans' comment, trust in abstract societal systems is emphasized especially in times when not everything goes well. Consumers rely on systems and their stability because they want to believe in at least some lasting factors that could assist and provide comfort during turbulence. However, it should be mentioned that the most highlighted system was the state of Finland, and that Finland is still seen as a very secure and reliable country to live in. The interviewed consumers were unanimous that just living in Finland already brings security.

Balance in daily life (S)

For consumers, stability also means balance in their daily lives, which has been heavily tested during recent years. In the current crisis-stricken environment, individuals have occasionally had to just cope with their everyday and manage through the present. Thus, they have not been able to look much forward into their future, either. The balance in daily life has a notable connection to the dimension of basic pillars of life, which have a significant role in building balance. From the following citation from Alfred, some of the pillars highlighted are job- and family-related.

Balance in the everyday life and family are really important. If they didn't exist, I wouldn't have a safe feeling because I would have been alone. So, like a safe daily life is secure – – I am able to go to work and have fun once in a while, so it is like so-called... it is safe that a life is monotonous. (*Alfred*)

Additionally, the balance is perceived to be linked to a familiar living environment; not only one's home increases the experience of security but also the general environment, which the consumer is accustomed to living in. On the other hand, when a consumer is in an environment that is unfamiliar to them, their experience of security is likely to decrease.

Nature of information (S)

Because of the crisis processes happening in our environment, the interviewees had noticed that there is a pronouncedly negative atmosphere in the society. Naturally, many people are worried and uneasy about current trends, but this has even materialized, as one interviewee put it, as fearmongering. Many positive events are overshadowed by negative news, which usually are remembered more easily than the good ones. This is also due to the rapid pace of information flow; compared to the time before digitalization, the negative news from all over the world nowadays reach global consumers quicker than ever before.

A more specific element affecting consumers' experience of security is polarization of opinions. These days, people have very contrasting opinions, and they have difficulty discussing about them constructively. The ability to see the reasons behind another person's opinion has greatly diminished, and individuals are labelled as good or horrible people just based on single opinions.

All crises create a lot of confrontations. And that is the most dangerous problem nowadays in my opinion. So, like really divided. Also, this sort of encampment and these echo chambers, so I'm not sure which powers are going to win here. (*Hans*)

I'm most scared of, you know, politics becoming heated. I feel like today you are either or: you are either of this opinion or against that opinion, but...and when you have such strong opinions and you cannot be of another opinion, it also brings the other group to a head, who disagree with it. (*Quinn*)

In response to the negative atmosphere in society, fearmongering, and polarization of opinions, many interviewees stated that they try to ignore negative news on purpose. For instance, individuals have first searched and read all the information available about a particular crisis or a crisis process but then they have had to stop this for their own sake. This can be seen as a rather natural coping mechanism to protect an individual's experience of security. As one famous saying goes, ignorance is bliss.

Exactly the same happened with me when the war [in Ukraine] started, I read almost every piece of news there was about it. But over time it became sort of... The news started to make me anxious. They were such terrible things and there was so much of it every day. So, I felt that I somehow had to... Due to my own mental well-being I had to limit how much I read them on purpose. -- it was even difficult to process all the information at times. (*Mona*)

5.1.3 Controllability

The third dimension found in the analysis was controllability. The dimension consists of two 2nd order categories, which are *predictability of circumstances* and *perceived control*. One of these categories represents the sociological perspective and the other is an overlapping 2nd order category, which means that controllability is an overlapping aggregate dimension. A crisis-stricken environment raises a lot of questions about consumers' futures, and the ability to be in control of happenings would significantly increase a person's experience of security. However, this is not always possible in the current environment.

Predictability of circumstances (S)

A very common notion that arose from the data was that in a crisis-stricken environment, nobody can know what happens tomorrow. This uncertainty, coupled with the increased unpredictability of today's events, is one of the most integral sociological factors decreasing consumers' experience of security. On the other hand, when knowledge and information about a crisis or crisis process increases, the ambiguity and uncertainty is reduced, which consequently affects security positively. Nevertheless, all the changes and trends that are currently underway seem to be something that have disrupted the assumptions and taken-for-granted matters the interviewed consumers have had; people would have never guessed that a war in the Western world or a global pandemic shutting down societies would have been possible.

I would have never believed that a worldwide pandemic would come. It felt so... I don't know, it wasn't a thing that I thought would happen. -- Somehow these crises, and that things can become heavily crisis-stricken, have changed my general way of thinking; that things can go wrong very quickly. So, after the covid pandemic, due to climate change some large land areas could become totally uninhabitable in a few decades does not sound unrealistic at all anymore. All this has showed that things can go wrong fast. (*Gordon*)

Well, this brings some attitudinal changes, for example that I see sustainability more important. So, it does change attitudes. And during covid it changed behaviour in a way that do you want to be in a large crowd. (*Erik*)

As showcased by Gordon's and Erik's comments, changes are not only in events; consumers' ways of thinking are under change, too, and they must adapt to their environment differently. One interviewee even stated that their political stance had changed due to crises. However, it should be noted that the attitudinal changes may be influenced by

demographic factors, as well. The interviewees were all young consumers, who were in the age where individuals are naturally forming and shaping their self and opinions. Thus, the crisis-stricken environment and its effects may have interplayed with this factor.

Perceived control (O)

Many people have a need, or a psychological perception, to be at least in some control of situations they are in. This means that they can predict what is going to happen or they have an idea how usually a situation or an event proceeds. The crisis-stricken environment we live in has challenged this sense of control greatly, as the data showed that consumers are struggling with the inability to do anything about the crises. Consequently, this has impacted their experience of security negatively.

A noticeable aspect of everyday control are routines. For some, routines are the building blocks of daily life, which bring structure and cohesion to one's actions. This structure is especially important in a crisis-stricken environment, where unpredictability and uncertainty prevail.

I couldn't probably function if I had no routines. For instance, I must set my alarm clock at about the same time every morning because I feel like I'm losing some control, if... If I don't have the day pre-planned in my mind.
(Paula)

Despite all this, the interviewees discussed that in general they feel that they can still plan for their future meaningfully. Moreover, their own choices and plans they make are felt to have an impact on how their future is going to shape up. For consumers, it is important that they can affect their future, or at least that they have a perception they can affect it, with their own doings. This perceived ability to plan increases the experience of security.

5.1.4 Intrapersonal processing capability

The next dimension identified from the data was intrapersonal processing capability consisting of two 2nd order categories: *past experiences and learned mindsets* in addition to *own attitude and personality*. Both the categories are of psychological perspective, making intrapersonal processing capability a psychological dimension, as well. The way consumers naturally react to happenings and developments in a crisis-stricken environment is largely affected by their temperament and attitude in life, which are also shaped by their previous experiences and ways of thought.

Past experiences and learned mindsets (P)

If an individual has had negative experiences in their past, be it related to present crises or not, the person has a larger likelihood to experience negative events even more negatively. In turn, if a consumer has been privileged and they've experienced no harmful or traumatizing happenings, their natural reactions to negative events are not as intense and their experience of security is not impacted as much. Together with past experiences, the behaviours and modes of thinking we get from home dictate our assumptions and interpretations of situations. Thus, our learned mindsets indirectly influence the interpretations of our surroundings in a crisis-stricken environment.

I feel that maybe some fears also come from home. – – But I feel like, and it is terrible to say this, but because nothing has ever happened and never has there been even a close call, I've sort of become daring in a way. (*Daisy*)

All kinds of past things affect, in my opinion, how we react to anything in the first place – – or like I always react really negatively, or exaggeratedly negatively, to bad things. (*Brian*)

A crucial point derived from the data analysis was that the more significant the amount consumers have been exposed to crises and the consequences of them, the more intense are the negative effects to their experience of security. Again, this phenomenon can also be reversed: if negative events are happening far away with no concrete implications to a consumer's direct environment, the safer one's experience of security is.

For example, the climate crisis is hard to comprehend at least here in Finland. Because no significant changes have happened. Of course, now in South Europe there has been this blazing heat and that has brought it concretely closer. (*Kate*)

The more you see bad things happening, the more you start to think that can that happen to me, can that happen to one of my dear, loved one. Or can that happen in this country? (*Daisy*)

Based on the analysis, past experiences and learned mindsets are firstly sociological factors derived from one's surroundings but eventually turned into psychological beliefs. Thus, the category is seen as representing the psychological perspective. Additionally, it is good to note that ageing is an indirect factor influencing one's experience of security in a crisis-stricken environment. The more a consumer ages and proceeds in their studies, the more aware and experienced they come with crises and security-related issues. For

some, the knowledge they gain increases their experience of security, and for some knowledge increases the agony.

Own attitude and personality (P)

Despite living in a crisis-stricken environment riddled with negativity, consumers seem hopeful towards their own future and are empathetic towards those people who they feel do not have such a fortunate situation ahead of them. Consequently, this hopefulness positively impacts the experience of security. However, consumers are still rather sceptic about the general future of the world: the climate crisis is seen to escalate, and wars are believed to be still present. The only thing consumers are certain they can influence is their own attitude towards these trends.

I think that I can always approach things the way I want to. So, if something goes to s***, I can still find something positive about it. I think more of it like I'm the master of my own thoughts. And I decide, if this is a world-changing problem or is this a minor inconvenience that I'll get through. -- Even though I'm hopeful towards my own future, I'm not so hopeful in the bigger scale concerning the future of the world. (*Erik*)

5.1.5 Emotional state

The final dimension of theme 1 concerns a consumer's emotional state. Based on data, it is constructed by the 2nd order categories of *indifference* and *strong emotions*. Both are psychological categories, and thus, emotional state is a psychological aggregate dimension. Living in a crisis-stricken environment evokes various feelings in consumers that constitutes one's security experience. Unfortunately, in the current environment these feelings and emotions are usually rather negative.

Strong emotions (P)

In addition to the multitude of psychological and sociological elements that constitute consumers' experience of security in a crisis-stricken environment, simpler emotions also construct security. Due to the turbulent times, the emotions that arose from the data concerned the feelings of anxiety, fear and worry, which have more of a disruptive effect on the experience of security. The absence of these builds the security experience more positively.

I've probably never had this anxious a feeling in general. -- At least I notice that I'm like on the edge all the time; whenever there is a bang somewhere, I think 'all right, are we going now'. (*Brian*)

For some, these emotions are stronger than for others. This is mainly caused by the fore-mentioned intrapersonal processing capability, which is naturally an individual factor that varies. Some interviewees pointed out that they personally haven't felt such strong emotions, but they have noticed them in their circle of friends. However, several consumers stated that even though they have not experienced the emotions so strongly, they still have such fear about the future that has made them reconsider starting a family, for example.

Indifference (P)

One emotion was particularly highlighted when the data was analysed: indifference. From a CSR perspective, some consumers see that people do not care as much about sustainability especially from an environmental point of view. This is because everything is seen to go awry in the world anyway; why bother when people will destroy the Earth in any case? Indifference can be perceived as a coping mechanism to protect the experience of security.

What is more, consumers have become desensitized to matters in the crisis-stricken environment. At first, the happenings were shocking to many but when they continued, the effect on consumers' experience of security was not so significant anymore. Some also see that the world has always been a dangerous place with crises and that the culmination points now are just developments reaching their climax. Thus, the experience of security may remain stable because consumers have been able to reason the events to themselves.

I don't know if it is terrible to say this but maybe I'm sort of desensitized to everything. Like to war and the news that you read all the time. In the beginning it was a shock, and I thought about the war, like if a war broke out in Finland and if my own brother had to go. -- But now when it has continued for some time already, I don't pay attention to the news about war that much.
(Mona)

Maybe overall, my impression of the 2020s is pretty dark but not necessarily that there has been... There hasn't even happened much during this time. Rather it is that the matters that have started some decades ago have now intensified.
(Olga)

5.2 Consumer expectations towards companies driven by the experience of security

The second interview theme of *consumer expectations towards companies driven by the experience of security* comes from the research question "how is the consumers' experience of security reflected in consumer expectations towards companies". Businesses must

adapt to consumers' varying expectations, and the experience of security has had an influence on the expectations in the crisis-stricken environment. A special notice that should be paid attention to considering the novel expectations is that in addition to being reflections of the experience of security, many of them also take into account how consumers' experience of security could be enhanced. Consequently, a comprehensive understanding of these expectations in a crisis-stricken environment should be gained. The coding structure for theme 2 is depicted in figure 9.

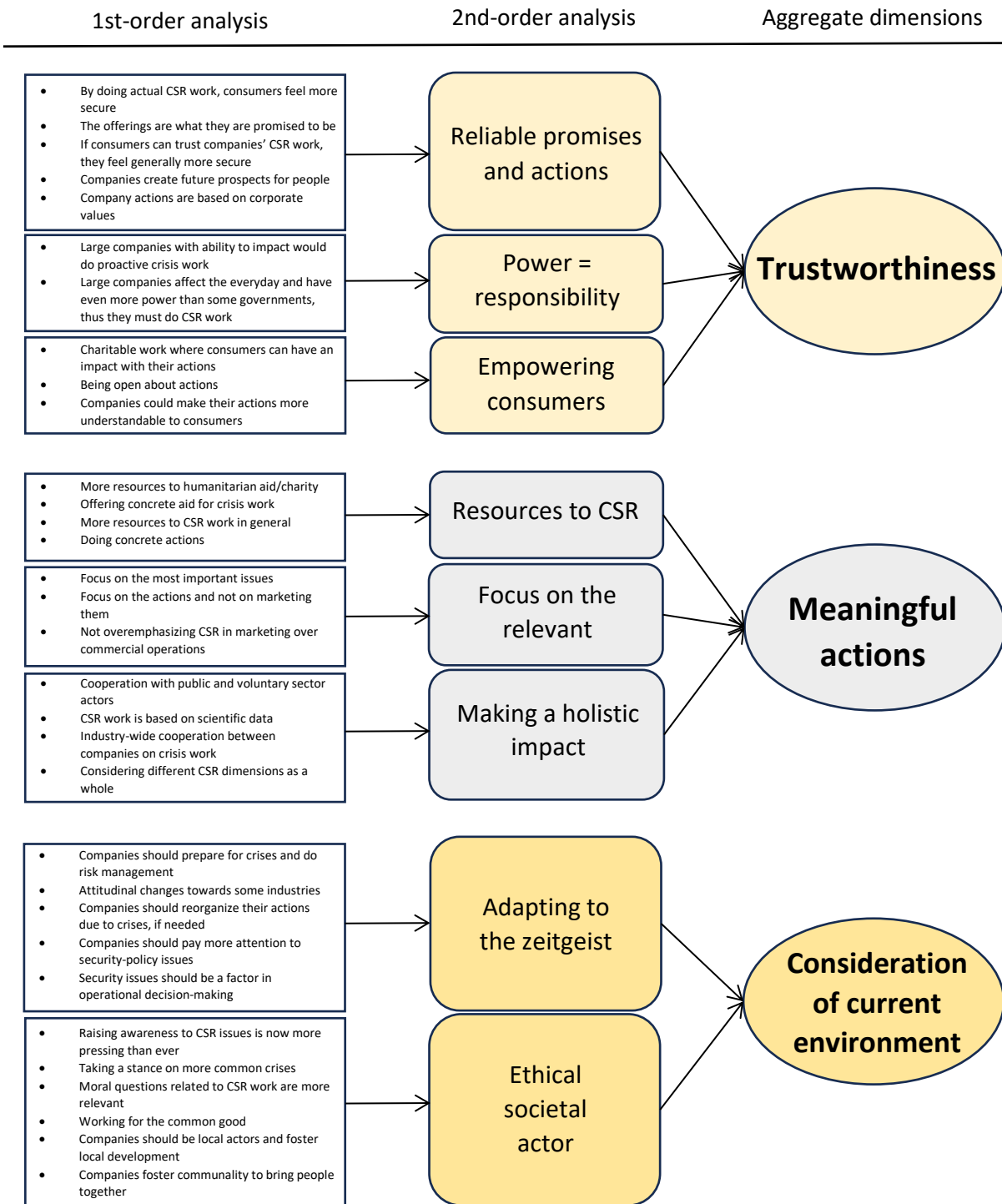


Figure 9 Coding structure for theme 2 – Consumer expectations towards companies driven by the experience of security

Based on the data for theme 2, three aggregate dimensions arose from the analysis. The dimensions that reflected consumers' experience of security in consumer expectations towards companies were *trustworthiness*, *meaningful actions*, and *consideration of*

current environment. All in all, the three aggregate dimensions were compiled of eight 2nd order categories and 32 1st order categories.

5.2.1 Trustworthiness

The first of the three dimensions found for theme 2 was trustworthiness. It consists of three 2nd order categories, which are *reliable promises and actions*, *power = responsibility*, and *empowering consumers*. Trustworthiness is arguably the most important reflection of the experience of security on consumer expectations towards companies. However, it is quite a multifaceted concept, which in practice manifests itself in different ways.

Reliable promises and actions

Doing what you say you will and offering products and services, which perform as promised lays the foundation for a basic form of trustworthiness. Consumers expect that companies hold their promises in their operations, and that their actions are based on sustainable corporate values; not just on what businesses think consumers want to see and hear. By doing concrete CSR work that consumers can trust, consumers inherently feel more secure, too. As mentioned, this reflects the experience of security on consumer expectations but also considers how the security experience could improve.

From my perspective, all their [companies'] actions should be such that they promote security. (*Nancy*)

If we can just make subjects act like more sustainably, then maybe it naturally increases the feeling of security. So, that some wastewater is not dumped to the Baltic Sea, of course it would cause distress to go the cottage. (*Kate*)

The reason why the ability to trust in companies' CSR work enhances consumers' experience of security can be traced back to the findings of theme 1. In the dimensions of basic pillars of life and stability, a trustworthy social framework one can rely upon and the trust in abstract societal systems are aspects constituting the experience of security. As a general concept, trust is also one of the most integral factors building overall security.

The consumer could trust it, when the company says that it does things sustainably. -- Let's say this Asket [a clothing company], if it would be revealed that they secretly used Uyghur work force all these years. I would probably completely stop buying from them. Even if they would remove it right away but if I found out that they have tried to keep this as secrecy all this time. I wouldn't trust anything anymore. (*Gordon*)

Another consumer expectation found from the data, that also builds the experience of security, is that companies should create future prospects for people. By working, building and communicating a better tomorrow consumers tend to feel more secure. The reasons behind this can also be found from the findings of theme 1. If companies bring controllability and predictability to consumers' future by removing uncertainty with their sustainable actions, the experience of security is likely to improve.

Power = responsibility

Consumers have increasing expectations for larger companies concerning CSR matters: the bigger the resources of a business are, the better the possibility and the larger the responsibility is to make a positive impact in the world. In the crisis-stricken environment, consumers especially insist on proactive CSR work. This reflects the experience of security on expectations, as consumers want big companies to act now on our novel crises rather than reactively when it is too late. In addition, some interviewees even argued that companies have more power than some governments nowadays and that businesses are prevalent in all walks of life. Thus, comprehensive CSR work is reasonable to be expected of companies, and consumers want to trust that businesses in fact strive to make the world a better place.

I could even say that large corporations today are more important, or more significant, actors than any governmental actor. If not counting superpowers like the United States. But you could almost say that the world's biggest companies are octopuses, who run everything everywhere. (*Hans*)

Empowering consumers

The most complex dimension of trustworthiness at face value is empowering consumers. Consumers wish that companies would enable them to impact the crises positively themselves, like via charitable work. By giving more power to the people, they feel that they can do something about the crisis. Referring to theme 1 and the analysis on controllability, inability to do anything about the happenings in a crisis-stricken environment impacts the experience of security negatively. By tackling this aspect, companies can improve consumers' security experience.

Additionally, the experience of security is reflected in consumer expectations through a thirst for knowledge. Consumers want to ease their uncertainty about the future and increase predictability by expecting companies to be open about their actions, even though

the openness will likely face both trust and scepticism. From the analysis, it also became evident that businesses could do a better job at making their actions more understandable to consumers.

As a consumer, this climate crisis and matters related to climate change, they have like increased my need for more information about how these environmental issues are taken care of, for example. (*Mona*)

5.2.2 Meaningful actions

The second dimension stemming from the data for theme 2 was meaningful actions, which is comprised of three 2nd order categories: *resources to CSR*, *focus on the relevant*, and *making a holistic impact*. In a crisis-stricken environment, consumers expect companies to take meaningful action to combat the negative happenings and trends. Communicating hopeful and optimistic but still empty words is simply not enough.

Resources to CSR

In general, consumers demand more CSR work from companies during crisis-stricken times. Doing impactful company actions strengthens consumers' experience of security, as it simply indicates to people that problems are being tackled. Consumers seem to value all sorts of CSR work, whether it be about putting more resources to humanitarian aid or charity or harnessing one's business capabilities for the greater good. An example given by an interviewee was that a company operating in the logistics sector could simply put their CSR efforts in transporting help packages to severe crisis areas. What is important in putting more resources to CSR is that businesses do actual, concrete actions.

[Companies] have started to communicate more and do those acts. Plus, people's demands have increased a lot more. -- Now, little by little companies are maybe realizing that that is not enough: you must really do those acts and have proof of that. (*Iris*)

Focus on the relevant

The crisis-stricken environment has brought with it a frustration in consumers. People see that too many companies focus their CSR efforts into irrelevant matters that do not in reality contribute to resolving our novel crises. Consumers expect that in addition to focusing on the most important issues, businesses shouldn't exaggeratedly boast and market about their actions; focused CSR work is just what should be the baseline for company

actions. Focused CSR work can both have an impact on crises and on consumers' experience of security.

I think it [marketing about CSR] is a good thing, as long as CSR is not made into the so-called main point. In my opinion, the product is still the number one thing. (*Lester*)

As showcased by Lester's point, consumers understand that marketing CSR actions is beneficial to businesses, and for some even a necessity. However, some interviewees were irritated that CSR is sometimes overemphasized in relation to commercial operations. After all, for many companies their product or service is their main offering. Businesses should thus focus on the relevant both in their CSR work and their marketing.

Making a holistic impact

When companies strive to do meaningful actions in their CSR work, consumers see that all different CSR dimensions must be considered. This entails economic, environmental, social, and governmental aspects. Based on the analysis, CSR work is also expected to be based on scientific research, and not on gut feeling: it is not enough that you mean to do good, you must prove that you are doing good.

To make a holistic impact, consumers expect that businesses cooperate with several stakeholders, whether it be with public and voluntary sector actors or industry-wide with other companies. Consequently, this better ensures that the various dimensions of CSR are better considered. As stated, CSR work that truly has an effect in the crisis-stricken environment can build the consumers' experience of security.

This kind of working together for a common goal. And that if together we could somehow help even more. -- That way we could do a bit more good. And it doesn't necessarily mean companies in the same field. But even like companies in different industries. If somehow, they could find a common way. Because then there would be more people, more publicity. And maybe more benefits. (*Daisy*)

5.2.3 Consideration of current environment

Thirdly, consideration of current environment arose from the data as a consumer expectation towards companies reflected by the experience of security. The dimension can be divided into two 2nd order categories, which are *adapting to the zeitgeist* and *ethical societal actor*. Companies must consider the current events and trends in their surrounding

environment, especially when there are crises as well as crisis processes present affecting consumers' security experience.

Adapting to the zeitgeist

The spirit of the times is changing in today's social environment thanks to the novel negative happenings, and companies must keep up with the zeitgeist. Concretely, consumers experience attitudinal changes towards industries, which affect their expectations. For instance, the question of is the war industry sustainable and responsible is not so simple anymore. Consumers also expect that businesses start preparing for modern crises and crisis processes in advance and do sufficient risk management accordingly.

Companies also have a responsibility to react and be up to date. And it also benefits the companies. So, not just knocking around and being like: "Oh well, covid came. I don't care". Overall, companies should keep an eye on the situation and maybe then they could proactively do things. *(Paula)*

What is more, consumers expect that companies pay specific attention to security-policy issues and consider security issues better in their operational decision-making. Thus, the experience of security is not only abstractly reflected in consumer expectations, as consumers concretely see security matters important in the crisis-stricken environment. If the negative events and crises do affect business operations, the interviewees expect that companies reorganize their actions.

In my opinion, withdrawing from Russia for example. And doing changes to the supply chains so that they don't support repression, which is also connected to things not so topical like China's human rights problems. That is definitely important in my opinion. *(Josef)*

Ethical societal actor

Businesses are expected to be societal actors, who work towards the common good and consider moral issues in their general CSR work now better than ever. However, being an ethical societal actor is not as simple in all cases. To give an example, consumers expecting companies to take a stand on crises is a double-edged sword. On one hand, consumers' experience of security has influenced expectations in a way that people want companies to be vocal about the happenings in a crisis-stricken environment. On the other hand, some interviewees stated that companies should just comply with laws and that it is not the responsibility of business to do anything else. The latter of these ideas highly stems from general scepticism towards corporations.

I've previously always thought that impartiality is good, very Finnish [thinking] you know. So maybe that has like... my thinking with that has maybe changed because of those crises. -- exactly from the perspective of those companies. So, maybe due to the crises I've started to call for... like, making choices. (*Nancy*)

Only when the legislation really forces them into a specific framework, like concerning CSR, then... Well, I don't know is there a need even then to take a stance on anything. They can show it with their actions, if there is. So, like what are companies to take a stand on issues like these. -- only if the legislation compels them so, because it is that I don't trust that any company would do anything if the law wouldn't demand it. (*Kate*)

As reflected by Kate's comment, some see companies as just money-making machines with no other intentions, thus they are not trusted. Moreover, in the fear of increasing polarization of opinions in society, some interviewees wanted that companies do not mix themselves into politics and only take a stand on crises concerning us all. A good example of this is the climate crisis.

Nevertheless, if an interviewee was not sceptical towards companies, CSR work was seen in a positive light. In fact, companies are expected to raise societal awareness to CSR issues especially during crises times, and businesses are seen to be able to foster local development even better than some governmental actors. Being a local actor means that companies can foster communality, which brings people together in a crisis-stricken environment. Communality is also seen to influence the experience of security.

Personally, I see that it [fostering communality] could increase trust and specifically trust between people, and sort of between people in different social classes or from different backgrounds. So, I think that it would increase trust and that way this sort of feeling of security. (*Mona*)

5.3 Consumer expectations towards CSR communications

The final interview theme, *consumer expectations towards CSR communications*, was derived from the third research question of "how should consumer expectations be met with CSR communications". As analysed, consumers' experience of security is constituted in a multitude of ways in the crisis-stricken environment, and the experience of security is variously reflected in consumer expectations, too. Next, the analysis delves deeper into the consumer perspective of expectations and how companies should answer to the expectations towards companies and CSR communications, thus giving insight to how companies could alleviate the concerns of consumers. Further, the analysis empirically establishes what entails an effective CSR communication strategy and what

elements are integral in meeting consumer expectations. The coding structure for theme 3 is depicted in figure 10.

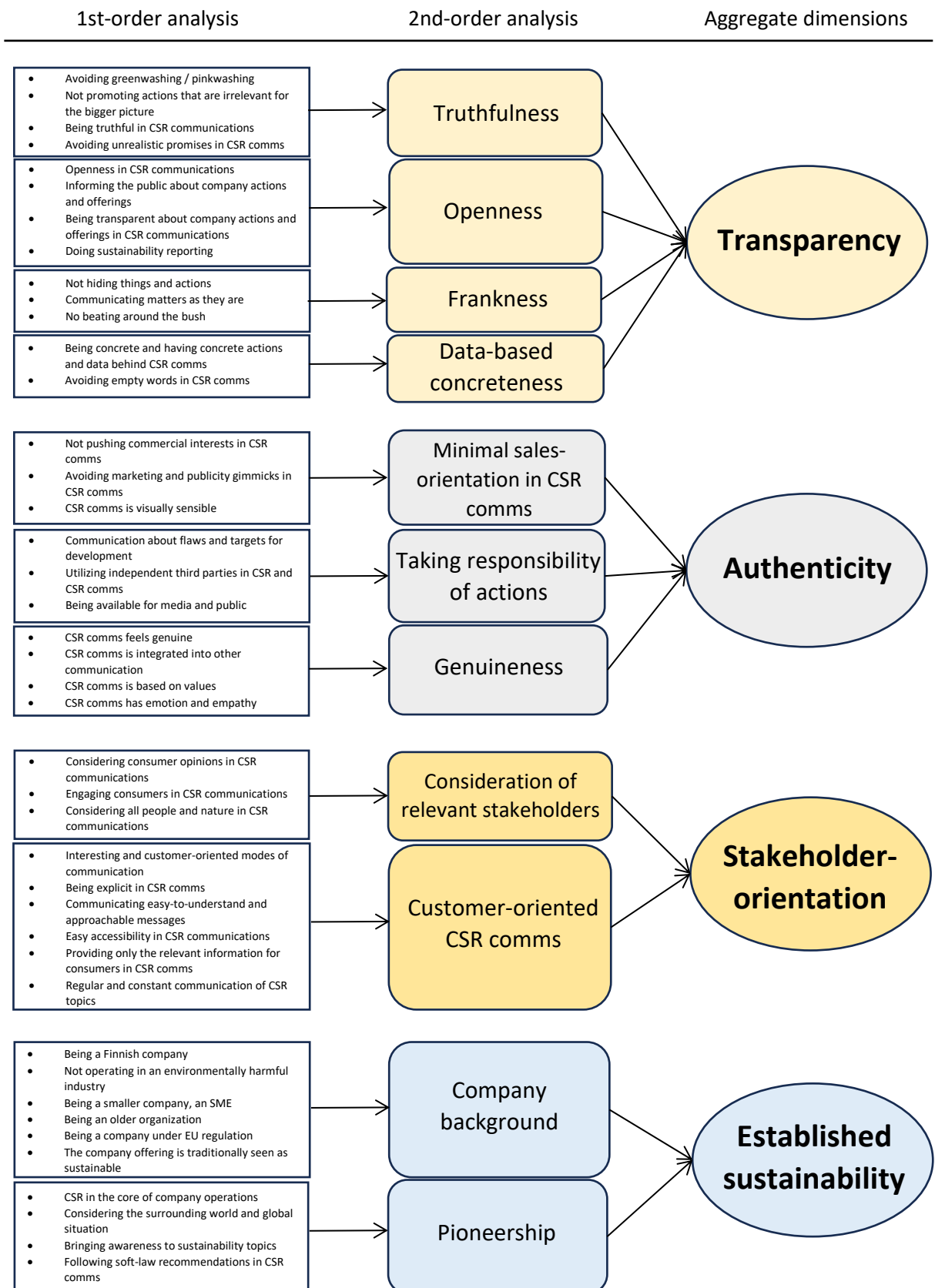


Figure 10 Coding structure for theme 3 – Consumer expectations towards CSR communications

Four aggregate dimensions were found from the data for the final theme. The dimensions answering how consumer expectations should be met with CSR communications were *transparency*, *authenticity*, *stakeholder-orientation*, and *established sustainability*. In total, the four aggregate dimensions consist of 11 2nd order categories and 42 1st order categories.

5.3.1 Transparency

Based on the data analysis, the first dimension for theme 3 was transparency. It consists of four 2nd order categories, them being *truthfulness*, *openness*, *frankness*, and *data-based concreteness*. Without embedded transparency in companies' CSR communication strategies, consumers can never truly know what businesses do, and thus, companies cannot effectively meet consumer expectations towards companies and CSR communications. Being transparent means that companies communicate about their doings, whether it be positive or negative from a business perspective.

Truthfulness

The foundation for transparent CSR communications lies in truthfulness. Simply put, companies must tell the truth, and they cannot lie to the public if they want to be credible and meet consumer expectations. As this point was frequently brought up in the interviews, it indicates that consumers generally have an inherent distrust towards CSR communications.

The interviewees emphasized the importance of avoiding greenwashing and pinkwashing, too. Skewing the truth in environmental matters is more known than pinkwashing, which is related especially to the rights of sexual minorities (Bullock 2022, 373–374.) Additionally, the data showed that companies must not promote any actions that are irrelevant to the bigger picture. This means that businesses shouldn't pick and choose actions which to promote in their CSR communications, if the impact the communicated actions make are meaningless in sustainability issues.

On the other hand, if you think about Pride month, a lot of companies change their logos into rainbows and other stuff. But do they really do anything that minorities would be better off in countries? (*Flora*)

Let's change a little some fabric's... some fabric into little more environmentally friendly, and that is made into the biggest communications matter. Even though in the end the other problems – like social problems, child labour, like

in the China region – are very big social problems, which are completely ignored. And focus is put on these sorts of details and that is brought forth to the consumers a lot. (*Hans*)

Being truthful is also connected to giving realistic promises in CSR communications. Consumers see that businesses are often guilty of being unrealistic with their action promises. It is evident that consumers can see through these exaggerations, too, as showcased by Carrie's citation below about the retailing conglomerate Kesko's campaign against bullying. The campaign promotes the conglomerate's markets as bullying-free areas. Unrealistic promises increase distrust towards CSR communications, as well, which has been established as having a negative effect on consumers' experience of security.

What can a storekeeper who is like working a summer job, some summer employee who is running the K-Market alone, what can they actually do there? – Can you basically put something like that as an employee's responsibility because of your image? – How is it concretely carried out? (*Carrie*)

Openness

Almost a synonym for transparency is openness. To effectively meet consumer expectations, businesses should be open in their CSR communications about what the company does. This entails businesses informing transparently both consumers and the public about company actions as well as offerings. To put it bluntly, in CSR communications companies must communicate how things are done in the organization. Being open and transparent is not just related to CSR: it is an overarching expectation for all company communications.

The company tells how they foster, say this, environmental responsibility or anything else. That it is brought up either in some release, website, or even just in an advertisement. (*Erik*)

How much firms communicate and what they communicate in the first place, is in my opinion a little like, that they have room for improvement in transparency in other things than just CSR, too. But then, especially in CSR there is a lot to be done, in my opinion. (*Nancy*)

In addition, consumers are increasingly expecting companies to do sustainability reporting, whether the law forces it or not. When done right, sustainability reports are a viable channel in increasing company transparency to consumers in a digestible package.

Frankness

Consumers believe that companies tend to embellish their CSR communications. This means that consumers see that businesses do not communicate their CSR matters as they truly are and that some companies may even hide things and actions unfavourable to them. Consequently, companies should instil frankness into their CSR communication strategies. There should be no beating around the bush when considering how to externally communicate what the company does or has done.

I'm most annoyed by this sort of hiding, that things are not talked about. Because it is that in social media everything spreads, and then it is public like right away. So, they are trying to like duck and circle around the issue, that it didn't really go like this and that. (*Flora*)

Data-based concreteness

Data-based concreteness combines two essential notions on how to meet consumer expectations: having concrete matters backing up the CSR communication validates it but also that the actions in CSR should have real data behind them. In other words, the company must be sure that the concrete actions they do undertake also have the intended impact. Concreteness was highlighted in theme 2, as well, when discussing about the 2nd order categories of 'reliable promises and actions' and 'resources to CSR'.

As a consumer, I don't feel like I can trust nowadays that the communication is actually reliable anymore. Because seldom they... especially some bigger companies, they have realized that sustainability is a trend, and they ride that trend. And they don't necessarily back that [CSR] up in their communications with any research information or their own data, which would show that they are this more sustainable than five years ago. Rather, they just say they are. But it isn't validated. (*Nancy*)

The clear downfall for not providing data-based concreteness, and thus not meeting the consumer expectations, is that consumers see the CSR communication as just empty words. Consequently, this impacts negatively the effectiveness of CSR communication strategies.

5.3.2 Authenticity

The second dimension for theme 3 was authenticity. The dimension is made up of three 2nd order categories: *minimal sales-orientation in CSR comms*, *taking responsibility of actions*, and *genuineness*. For consumers, authenticity is about being real and showing

that the company cares about softer values without there being a clear for-profit interest. In this sense, companies should also show the humane side of business in their communications.

Minimal sales-orientation in CSR comms

As a part of authenticity, consumers do not want to see companies pushing their commercial interests in CSR communications. Consumers want businesses to do CSR actions because it is the right thing to do, and not because it increases their profits. Blatant selling and marketing efforts in CSR communications are even seen as contradictory by some to the whole idea of corporate social responsibility.

CSR is sort of a trend as well now. They [companies] want to jump on it and thus also gain more sales, which is again like completely against sustainability. Like you take advantage of it in your marketing. (*Flora*)

However, some consumers perceive CSR communications as a win-win situation: the company is both putting effort into its CSR actions but also gaining business profits because they are promoting the actions. Therefore, companies are encouraged to do more good, as it also benefits them financially. While some consumers see CSR communications as inherently being marketing, it still frustrates a lot of people. Consequently, the interview data showed that companies' CSR communications should not be provocative and flashy. That is, companies ought to avoid any marketing or publicity gimmicks in their CSR communications and visually it needs to be moderate and low-key.

They [companies] are visually marketing a lot and probably somewhere there is like a handbook about how you should use green colours and bring these great numbers forth. And like utilize things that appeal to emotions, so in that way this sort of marketing has become a part of every company's business. (*Kate*)

Taking responsibility of actions

Consumers do not believe that all actions companies do are benefitting corporate social responsibility. No company is perfect, and they all have areas for improvement. Thus, businesses should communicate about their flaws and targets for development. This also means that when something goes awry, the company takes responsibility by communicating what has happened and how they are going to fix the issue. Although the interview data indicated this as a potential way to effectively meet consumer expectations, it is seen as somewhat wishful thinking.

Of course, their aim is to bring forward their brand, their goodness, but like... This maybe a utopian thought but they could highlight also the negative stuff. That we have problems in this and that, and we are trying to focus and consider these -- I'd want that you really say that these are our problems, this is how we tackle them. (*Hans*)

However, some consumers are sceptical towards everything a company communicates themselves because their motives are only seen as financial; all actions are driven by the objective of making profit. Therefore, some consumers rely more on certificates in addition to independent third parties and their evaluations on company actions. Considering this, the data indicated that integrating and engaging independent parties into CSR and CSR communication strategies increases consumer trust towards businesses' CSR work.

[Companies] would like cooperate on these documents, where there are blood and sweat and T-shirts, so like through documents would get an outside production to it. And then they would start digging the problems, and be like 'well yeah, let's do something about these' -- Something like taking independent researchers on board. (*Kate*)

What is more, taking responsibility in CSR communications is about being available for media and public if problems arise. One interviewee stated that too often companies form a hedgehog defence and are reluctant to answer to any tough questions in unpleasant situations. This means that companies should have their key representatives ready to explain issues if needed.

Genuineness

A more feeling-based aspect to authenticity is genuineness. Businesses should consider how sincere and real their CSR communication feels like in the eyes of a consumer. Though rather difficult to achieve, companies can enhance genuineness by a couple of things. Firstly, CSR communications must not be treated as a separate communication matter. Consequently, companies should integrate CSR issues into their other external communication strategies. Secondly, communicating about corporate social responsibility should show empathy, and not just use dull corporate language and tone. Thirdly, CSR communication must be based on real sustainability values, as emphasized by Paula's comment below:

I just wish from the bottom of my heart that there would be a sincere thought and genuine values behind it [CSR communication]. Some other, than we do this because we must, because the consumers demand it, because the competitors are doing it, and above all, because we get more money from it. -- There

would genuinely be, well depending on the situation, real values of CSR behind there. So, they would truly want to improve operations, truly want to communicate about it honestly. (*Paula*)

5.3.3 Stakeholder-orientation

Stemming from the data as the third dimension for theme 3 was stakeholder-orientation. Stakeholder-orientation is comprised of two 2nd order categories, which are *consideration of relevant stakeholders* in addition to *customer-oriented CSR comms*. Arguably in all areas of business, companies must take into account their customers and stakeholders, whether it be by adapting their offerings or adjusting their marketing efforts. CSR communications is no exception to this.

Consideration of relevant stakeholders

The constitutive theories in CSR communication strategies emphasized the importance of two-way information flow and interacting with relevant stakeholders of the company. In addition, the theories say that an organization should consider collaborating with the stakeholders, which could lead to co-creating holistic CSR efforts. This constitutive approach was also evident in the interview data. Several interviewees stated that they value companies who strive to consider different consumer opinions in their CSR communications and who discuss about topics worrying the masses, such as wars and climate change. Moreover, companies should not only consider consumers but also take into account all people they impact and nature, too. Based on the data, businesses should also further engage consumers in their CSR communications. However, the interviewees were rather sceptical whether companies are truly interested in their opinions and if it is only related to sales and profit.

I'd maybe want more the sorts of commercials, which are like "do you want to come and develop this in collaboration with us". There could be much more of it, where consumers and citizens are better included in the operations of large companies, and even smaller [companies]. (*Alfred*)

I would imagine that Apple follows what some bloggers and media write, for instance, about the regular consumers. But I don't know, I feel that like Apple isn't interested in my opinions more than how my purchasing decisions are visible in their statistics. (*Josef*)

Consequently, companies must consider how they concretely engage their consumers, so that it feels true to the stakeholders and meets consumer expectations. Some consumers see that social media makes engaging as well as considering stakeholder opinions quite

easy nowadays, but others feel that social media platforms are difficult to have constructive discussions on. On the other hand, some don't personally want to participate in discussions, even though they see the value in it. Nevertheless, the engagement companies do is too tightly linked to business activities so far, such as feedback from purchasing transactions, and not enough connected to CSR. Companies must approach consumers in a way that at least feels personal and not treat them as one homogenous mass. According to the interviewees, companies could even gain novel insights about their CSR by engaging consumers; insights that the company hasn't thought about themselves before.

Customer-oriented CSR comms

In the context of CSR communications, customer-orientation manifests itself in several concrete ways. For instance, companies should pursue interesting forms of communication such as engaging social media content, which attracts consumer interest. Effective CSR communication must also be explicit and clear to its recipients. The interviewees criticized that companies are bringing up irrelevant information in their communications on purpose, which distracts consumers from the most important CSR matters. Businesses should concentrate only on the central factors in their CSR especially, when CSR is linked to everything and everywhere nowadays.

The sort of [CSR communication] that truly gives the consumers only the information that they need. So related to the product, just cut out the unnecessary. Nowadays it [CSR] is such an essential part of all marketing, and every company knows that it is really important. So, in my opinion, we could now move into... okay, everyone has this already. So now me make this good and compact and the kind that it is easy-to-adopt information. (*Lester*)

The information is endless. And personally, I had a feeling that the intention was to pull the wool over my eyes – – rather than making the information accessible and in a sensible form. (*Paula*)

As Paula's citation above shows, accessibility is also an important part of customer-orientation. Accessible CSR communications is communication, in which companies make sure the message reaches everyone effortlessly and consumers do not have to spend unnecessary time to search for information. CSR communication should not be reliant on only one channel, as it decreases its accessibility, too. Moreover, companies must make sure that their messaging is approachable and easy-to-understand for consumers of all age. Businesses also have a responsibility to communicate on the CSR topics regularly to maintain consumer awareness.

It is easily accessible, the information, and expressed in a simple way. And... especially, that the information is in such a package, that even my mother would understand, what it is about. (*Paula*)

5.3.4 Established sustainability

The final dimension for theme 3 was established sustainability. It is constructed by two 2nd order categories, which are *company background* and *pioneership*. When a company strives to meet consumer expectations, the factors that should be taken into consideration are not solely related to CSR communications. Some things are directly connected to what the company represents and how it operates in relation to its surrounding environment.

Company background

What consumers see as established sustainability is greatly linked to what is a company's background. From the perspective of a business, unfortunately many of the factors are something they cannot do much about once the company has been founded or if the company wants to grow. To give an example, being an older organization indicates to consumers sustainability, as the company has been able to operate for a long time. The logic goes that if a company was truly unsustainable, it would have gone out of business already because they hadn't involved themselves in topical CSR matters. Moreover, being a Finnish company as well as a smaller business helps to meet consumer expectations. In addition to SMEs being more susceptible to consumer opinions, the sustainability of smaller companies is tied to financial aspects.

I believe there are small firms and especially start-ups, which are idealistic and truly aim for CSR being the company's sort of foundational pillar. – – And my feeling is that if there has been this idealistic start-up, at latest when some foreign big enterprise or institutional investor buys it, the unprompted CSR work will be sort of cut off. (*Josef*)

If H&M communicates that they are ecological, I wouldn't wholly trust it. Because in the long run it has been shown that it has not been that ecological in the past. However, if Marimekko communicates it I would [trust it] because it is this sort of Finnish icon and brand. It just feels more trustworthy. (*Daisy*)

What should be noticed is that Finland was also seen as constituting consumers' experience of security in the answers of theme 1, when talking about the dimension of stability and the 2nd order category of trust in abstract societal systems. Thus, Finland's security building aspects are also reflected in Finnish companies, which have an easier time to

meet consumer expectations due to trust. In addition to Finnish companies, businesses under EU regulation can also better meet consumer expectations.

Finally, the industry where a company operates and the offerings a business provides contribute to how a company can meet consumer expectations. Thus, a business should not operate in an environmentally harmful industry and the offerings of a company should traditionally be seen as sustainable. This means that businesses who offer garments or electronics have a tougher time in meeting consumer expectations than companies who focus on services, for example. Nevertheless, even though a company is operating in an environmentally harmful industry, they still should strive to be more sustainable.

Pioneership

Luckily for companies, their background is not the only thing determining whether consumers see their sustainability, or their CSR communications as established. Being a trendsetter in the industry and paving way in CSR matters also helps businesses to effectively meet consumer expectations. This means that companies are considerate of the surrounding global situation, and do not take advantage of it, like some novel crisis, to push their own interests and agenda. Companies should also bring general awareness to sustainability topics and follow soft-law recommendations in their CSR communications, if they wish to better meet consumer expectations. Soft-law recommendations are especially integral in environmental claims.

What is more, CSR should be embedded into the very heart of company operations. Consequently, if the business generates profit with an unsustainable revenue making model, it does not really matter if they say they are sustainable or do a lot of CSR work. Good examples of this are international fast fashion corporations, such as Zara and H&M.

It just feels like they are not... they are just doing it [CSR communications] because they are sort of pushed for. They also do not really care about it. Their selling point is the cheap price. So, they don't... They do not really care about what their polluting and treating of people and all this is like. (*Iris*)

6 Discussion and conclusions

6.1 Discussion of main findings

After reviewing relevant literature and analysing the empirical data collected, the main findings of the study have been summarized and illustrated in figure 11. The final framework of figure 11 has been constructed by utilizing the analytical framework in figure 6, and it strives to holistically depict the researched phenomenon of the study. The purpose of this study was to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment. Going further into the main findings, the more central and interesting notions that were found are presented in italics.

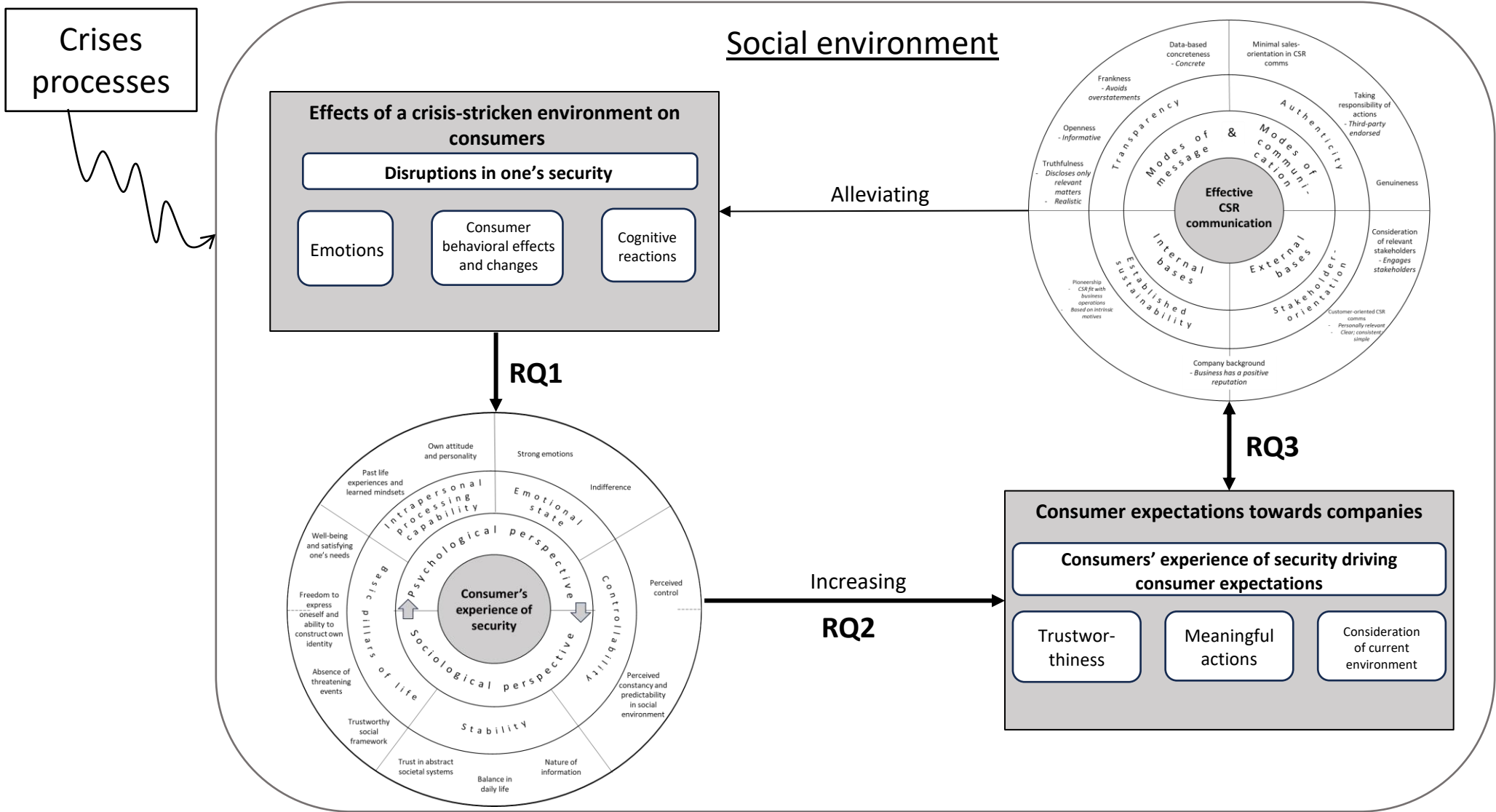


Figure 11 Consumers' experience of security and the reflections on consumer expectations towards CSR communications in a crisis-stricken environment

As can be seen from figure 11, the interest areas of the researched phenomenon are highlighted in grey and divided into four sections. Starting from the top left, the effects crisis processes and a crisis-stricken environment have on consumers were briefly discussed in the literature review. The found effects are divided into three: emotions (see e.g. Tommasel et al. 2022, 3463–3464; Fawaz et al. 2023, 1490), consumer behavioural effects and changes (Campbell et al. 312), and cognitive reactions (see e.g. Vanbergen & Laran 2016, 534; Su et al. 2019, 821). All of these are manifestations of the disruptions in one's security, as security is argued to be behind all the various consumer responses to crises (Campbell et al. 2020, 312). No additional or conflicting empirical evidence was found to these categories. Though, it should be said that this area of the phenomenon received the least attention in the interviews and will not be explored further here. Nevertheless, the area serves the purpose of laying the foundation for answering the first research question of the study.

As arguably the most central effect a crisis-stricken environment has is disruptions in consumers' experience of security (Campbell et al. 2020, 312), the study firstly explored the following research question: 'what constitutes consumers' experience of security in the crisis-stricken environment'? Building on the empirical data and the psychological and sociological perspectives to the construct, consumers' experience of security was found to consist of five upper-level dimensions visible in the bottom left circle of figure 11: basic pillars of life, stability, controllability, intrapersonal processing capability, and emotional state. In the circle, elements from both theory and empirical data have been combined, as the data did not contradict with the elements found from the literature review; quite the contrary, the data complemented them. This means that *all the elements brought up in the literature review were found from the data, and they were further enriched in addition to the data also highlighting completely new elements*. Therefore, it was meaningful to abstract the theoretical dimensions together with the five upper-level dimensions and elements that arose from the empirical data. Another, and perhaps the main reason for combining the dimensions and elements, and not visualizing them separately in figure 11, lies in the novel context of this study.

The dimensions visible in figure 5 are gathered from previous literature, which naturally has not yet considered consumers' experience of security in the new crisis-stricken environment we currently live in. Compared to the literature review, the security dimensions that arose from the data are more fundamental. Although this decision concerning the

visualization of figure 11 may diminish the readability of the final framework, it better depicts the underlying nature of the phenomenon: *security is very much dependent on the context. The more a consumers' experience of security is disturbed, the more fundamental become the dimensions it is constructed of.* Thus, to make the theoretical and empirical dimensions comparable to the same novel context, they have been combined and are better explained next.

Starting from the very fundamentals, consumers should have their basic pillars of life in place for them to feel secure in a crisis-stricken environment. The data raised the importance of well-being both psychologically (Ryff & Singer 2008, 20–26) and on a more basic level. Many of the psychological well-being subdimensions presented in table 2 were brought up by the interviewees, such as the importance of self-acceptance and environmental mastery, but they are included in the element 'well-being and satisfying one's needs'. The points in table 2 allowed the analysis about the experience of security to be pure and without unnecessary noise; by knowing what aspects are a part of well-being and not a part of security, the focus of the research maintained on security and no unnecessary dimensions were formed due to misinterpretation.

In addition, and as mentioned, the data had evidence that satisfying one's needs (Wang et al. 2019, 1) as well as the freedom to express oneself and ability to construct one's own identity (Brown & Leigh 1996, 360; Dupuis & Thorns 1998, 29) greatly constitute a consumer's experience of security. These were all aspects highlighted in the literature review, as well. The importance of a trustworthy social network in general was also brought up even to the extent that it was separated from the literature review's 'trust in people and abstract social systems' into its own element (Wang et al. 2019, 3; Xin et al. 2022, 72). What was interesting, is that *the absence of threatening events in a crisis-stricken environment was found to be a new sociological element constituting the experience of security.* This notion is present in some academic definitions to the very concept of security presented in chapter 3.1. It could be interpreted that nowadays simply a social environment without external threats is enough for some consumers to feel secure.

Next, stability and controllability were the second and third upper-level dimensions. For stability, the theoretical notion of trust in abstract social systems (Mahoney & Pinedo 2007, 365; Kelly & Noonan 2008, 234–235) was present in the empirical data, but unlike in the literature review, it was separated from the trust in people, as explained previously.

The data provided new perspectives to what stability for a consumer means, as the balance in daily life in addition to the nature of information consumers receive from their surroundings were found to constitute the experience of security. Based on theory and data, stability can be seen as a purely sociological perspective, which is not the case for the overlapping controllability.

Concerning controllability, unlike the literature review when pointing out ‘perceived control over situation’ as a dimension (see e.g. Zotova & Karapetyan 2018, 108; Xin et al. 2022), the data analysis of this study sees the dimension more multidimensionally. The newly formed and combined ‘perceived control’ includes the theoretical findings of perceived control over situation in addition to ability to plan one’s future (Hellevik & Settersten 2013, 924, 928, 931) and daily routines symbolizing existence (Phipps & Ozanne 2017, 378). The findings of this study indicated that planning one’s future and routines have a lesser meaning in constituting the experience of security in a crisis-stricken environment, thus they were included in the broader dimension of perceived control. It could be argued that it is not so easy to plan ahead and form routines during turbulent times. In turn, the findings of this study were in line with the theory on the importance of perceived constancy in social environment (Dupuis and Thorns 1998, 29). The analysis also raised predictability as a new element constituting the experience of security. Therefore, the dimension of ‘perceived constancy and predictability in social environment’ was formed.

Fourth, the psychological upper-level dimension of intrapersonal processing capability arose largely, but not solely, from empirical data. Intrapersonal processing capability consists of the theoretical notion of past life experiences of a consumer (Wang et al. 2019, 4; Lunov et al. 2023, 443), meaning that how much a consumer has previously been affected by negative experiences influences their security during future negative events, too. This was also found from the empirical data. However, the notion was complimented by the new finding that *learned mindsets especially from childhood also constitute security*, thus forming the dimension ‘past life experiences and learned mindsets’. In addition, the data highlighted that a person’s own attitude and personality, and differences in these, constitute consumers’ experience of security. It could be argued that in a crisis-stricken environment learned mindsets are not specific to individuals, as the crises of our times can even be seen as generational experiences affecting all consumers.

Finally, the data analysis brought up the fifth upper-level dimension, emotional state. To put it bluntly, the general emotional state of a consumer, including how strong their emotions are and how indifferent and passive in relation to their surrounding environment they are, constitutes the consumers' experience of security. As this dimension was not present in the literature review, emotional state can be seen as enriching the previous literature. Overall, the categorization of the dimensions to five upper-level dimensions emphasizes an important general finding of the study. *In a crisis-stricken environment, consumers' experience of security is not constituted of highly specific matters compared to a stable social environment; rather, the dimensions are more fundamental*, and consumers focus on more basic security issues, such as that there are no threatening events. Potentially, consumers cannot pinpoint the dimensions during all the uncertainty and crises processes, which is why they emphasize the rudimentary elements building their experience of security. By bringing the additional upper level of analysis to the concept of consumers' experience of security, the study better highlights this central finding.

The second research question that this study explored was 'how is the consumers' experience of security reflected in consumer expectations towards companies'. The findings are illustrated in the bottom right area of figure 11. The area highlights three broader themes for the security derived expectations, them being trustworthiness, meaningful actions and consideration of current environment. Based on data, the importance of trustworthiness during times of crises was once again emphasized, as consumers expect companies to make promises and do actions that can be trusted. Related to trustworthiness were also the expectations that companies recognize their power over society and the responsibilities that come due to this, as well as that consumers want to trust that companies empower them over CSR matters.

Other main findings answering the second research question indicated that putting resources to CSR, focusing on relevant actions and making a holistic impact are all notions contributing to making meaningful actions. In other words, the importance of truly affecting the issues in a crisis-stricken environment is highlighted. Additionally, consumers expect that *companies take into account their current operating environment by adapting to it*, meaning that businesses must be very sensitive to what is happening outside of their organization. What is more, companies are expected to be ethical actors in society.

Considering these empirical findings and reflecting them onto the literature review, the three themes cannot be categorized into economic, environmental and social dimensions, which is the prevailing categorization of CSR matters and expectations according to theory (Calabrese et al. 2016, 141). Interestingly, in a crisis-stricken environment the expectations towards companies that are reflections of consumers' experience of security do not concern the traditional dimensions (economic, environmental, social) of consumer expectations; rather, *they are more overarching and fundamental matters related to CSR*. Further, by gathering data from consumers studying different fields, the study indirectly explored if education influenced what economic, environmental and social dimensions each consumer highlighted as important. As explained, this was not the case.

Overall, there is an argument which could explain the reason why the findings could not be fitted to previous literature. If we consider the findings of the first research question, we saw that the dimensions constructing consumers' experience of security in a crisis-stricken environment are not specific but rather they are related to more fundamental matters and focus more on basic security issues. The same finding is present in the consumer expectations that are driven by the experience of security: *consumers expect very basic things from companies in a crisis-stricken environment*, such as trustworthiness and doing meaningful actions, and not subject specific things related to economic, environmental or social matters which are prevalent in a stable social environment. The general chaos and uncertainty present in the context of this study makes it difficult for consumers to pinpoint any specific expectations.

Finally, the study explored the third research question of 'how should consumer expectations be met with CSR communications'. The findings for the elements of how to meet consumer expectations towards CSR communications are illustrated in the top right corner of figure 11. As was possible in depicting the findings for the first research question, the illustrated circle here also combines elements from theory and empirical data. This is because *all the theoretical elements were found from the data and the data did not contradict with them, rather the data enriched and complemented them*. However, unlike with the first research question, the theoretical and empirical elements were visualized separately in the final framework. This is due to the novel context of the study not having a major influence on the empirical findings when compared to the previous theoretical background, as is discussed shortly.

The elements were abstracted into four upper-level dimensions: transparency, authenticity, stakeholder-orientation and established sustainability. If the elements are combinations of theoretical and empirical findings, the theoretical notions have been listed as bullet points below the elements to make it clearer, what combinations have been made. When carrying out the analysis, a ranking between the elements was also found based on their importance in meeting consumer expectations, which helped combine the theoretical elements and empirical data.

Based on empirical findings, it is also meaningful to put together the theoretical groups of 'modes of messages and communication' to form the first group. This is because most interviewees did not consider matters related to modes of message as such, like clear and simple messaging, as these were said to be quite given in good corporate communications. Rather, the modes of messages were mentioned in other instances, as can be seen from the upcoming discussion related to 'customer-oriented CSR comms'. The notions for modes of communication were more emphasized.

Nevertheless, the dimensions integral for the first group were transparency and authenticity. An effective CSR communication strategy is transparent in a way that it communicates truthfully (Podnar 2008, 75), openly (Schmeltz 2014, 185), and frankly (Martin et al. 2024, 202), while basing the communication to data-based concrete matters (Pomeroy & Johnson 2009, 111). Authenticity in CSR communication can be seen as CSR communication having minimal or no sales-oriented aims behind it, taking responsibility of corporate actions (Golob & Bartlett 2007, 7; Waddock & Googins 2011, 23), and being genuine. Out of all the first group elements, 'minimal sales-orientation in CSR comms' and 'genuineness' were the only elements having no previous theoretical background, which makes them new findings for the framework.

In addition to the forementioned elements, meeting consumer expectations is related to a company's general external and internal factors, which were found to be stakeholder-orientation and established sustainability. The external bases of a company are the second group of elements, and the internal bases are the third group. Stakeholder-orientation entails arguably the most crucial element of an effective CSR communication strategy: the constitutive approach to CSR communication. Empirical data was in line with the previous research on the importance of two-way information flow and co-constructing CSR efforts (see e.g. Morsing & Schultz 2006). In the data, the constitutive elements were

highlighted as consumers wanting CSR communication to consider and engage all relevant stakeholders of the company. Customer-oriented CSR comms, in turn, means that companies take into account customers in all their corporate social responsibility.

In the element of customer-oriented CSR comms lies a notable enrichment, which somewhat contrasts the literature review. As stated, the interviewees did not consider modes of messages separately, rather they discussed them in connection to customer-orientation: clear, consistent and simple communication was argued to be a part of customer-oriented communication, and not separate elements. Thus, these theoretical elements have been included in the second group of external bases of effective CSR communication.

The dimension of established sustainability included in the third group considers that there are also general company internal matters which affect how the company can meet consumer expectations. The company background and its reputation (Du et al. 2010, 15; Torelli et al. 2012, 959–960; Song et al. 2020) as well as its pioneership in the field of CSR and CSR fit with business operations (Kim & Ferguson 2018) all have significant influences on meeting expectations. One interesting notion about company background is that despite Arminen et al. (2018, 433) stating that the larger a company is, the better is its CSR performance, the findings of this study indicated that smaller companies can more easily meet consumer expectations with their CSR communication.

Reflecting on these findings, by enriching the framework with the four upper-level dimensions of transparency, authenticity, stakeholder-orientation and established sustainability, the study provides a more concrete view of what the modes of message and communication as well as the external and internal bases mean for businesses. It is also fruitful to consider why the importance of fundamental and basic matters is not visible in the findings for an effective CSR communication strategy, when it was present in the other findings. A potential explanation is that consumers' experience of security does not affect how companies should meet consumer expectations; *the influence of the experience of security may be limited to only the expectations towards companies but not on how companies should approach the expectations and what makes CSR communications effective*. Thus, the constitutive approach to CSR communication strategies and the elements making CSR communication effective in a stable social environment are effective also in a crisis-stricken environment.

After considering the research questions, it is good to point out some findings that are not strictly related to the research questions but still relevant for the phenomenon. As argued by Stern (2017, 21–22) the number of crises we are facing today is the same than before, but the nature of the crises has changed. This argument gained support from the data with interviewees bringing up the notion themselves. They stated that factors such as digitalization alter the pace of information flow we receive, and we just know about more crises nowadays. Additionally, the crises of today were argued to be just culminations of previous trends and developments in our society. Secondly, *the inherent distrust of consumers towards companies highly affects the expectations and how companies should meet them*. Thus, it is good to realize that for some consumers it doesn't matter how a company strives to meet consumer expectations, as the actions are not trusted no matter what. To end on a positive note, a common finding in the interviews was that despite all the interviewees recognizing negative events in their social environment, they still see their future as rather bright and their experience of security as good. One of the main reasons for this is that the negative events hadn't affected the interviewees too much, at least yet.

6.2 Theoretical contributions

The theoretical contributions of this study are manifold. Firstly, the broader contribution of the study is that it strives to analyse and model a novel phenomenon present today. Although crises and even crisis-stricken environments are not totally new to societies, companies are nowadays facing more pressure to do something about the crises of our times. Consequently, this study aimed to shed light on the phenomenon and analyse especially the different areas concerning the phenomenon.

As a result of analysing the areas of the phenomenon, the final framework, seen in figure 11, was constructed to bring awareness especially to one element highly affecting consumer expectations in a crisis-stricken environment: consumers' experience of security. As argued, a crisis-stricken environment has several effects on consumers, one of the most important effects being disruptions in one's security. Consumers' experience of security also reflects to the expectations consumers have towards companies, and businesses should address the expectations towards companies and CSR communication with effective CSR communication. The assumption of the model is that by meeting the various consumer expectations, an organization can alleviate the effects a crisis-stricken

environment has on consumers, also meaning the disruptions in one's security. By analysing this phenomenon, the study hopes to initiate future research interest in the area.

Continuing on the central element of the study, consumers' experience of security, a theoretical contribution is that the study considered security holistically from a psychological and sociological perspective. Thus, the study strengthened the more fundamental point of view to security in the business economics literature. The business economics literature currently considers the concept of security rather one-sidedly. Topics such as data and cyber security have prevailed and left the psychological viewpoint to security undervalued.

In addition, the theoretical contributions of the study concern the research fields of consumer experience and corporate social responsibility communications. The study provided a cross-disciplinary outlook on what dimensions constitute a consumers' experience of security and promoted the concept in the field of consumer experience. This was done both by theoretically decoding the concept in the literature review and by analysing the empirical data to gain more insight into it. The consumers' experience of security was approached through intrapersonal and interpersonal perspectives and the context of the analysis was in a crisis-stricken environment.

For the field of corporate social responsibility communications, the study contributed by strengthening previous literature on effective CSR communications in a novel context. CSR communication strategies relying on the constitutive approach, such as stakeholder involvement strategy, deliberative strategy, and dialogical strategy are most effective in a crisis-stricken environment, too. Moreover, the elements of an effective CSR communication strategy are similar in a stable social environment and in a crisis-stricken environment.

However, the study also showed that many of the presumptions derived from previous literature were not suitable in the novel context as such. Many of the dimensions constructing consumers' experience of security were more fundamental in a crisis-stricken environment than in a stable social environment, which is a theoretical contribution to the field of consumer experience. This is shown, for example, by the new upper-level dimension 'basic pillars of life' found from the empirical data. Further, a contribution to corporate social responsibility communications literature is that the expectations consumers have towards companies in the novel context are also more fundamental and uniform,

such as expectations of trustworthiness and meaningful actions. This is demonstrated by the finding that the field of education of an interviewee did not affect their expectations, and that the traditional dimensions (economic, environmental, social) of consumer expectations were not present in the crisis-stricken environment. In turn, the ways how companies should meet the consumer expectations with CSR communications are similar, as established.

6.3 Managerial implications

This study has several implications for organizations and managerial decision-making. The organizations benefiting from the findings of this study are B2C companies, as the focus of the research was on consumers. B2C companies are facing ever increasing expectations about corporate social responsibility, as consumers see businesses as having immense societal power nowadays. Thus, organizations should know what consumers expect from them at large and how the experience of security drives the expectations. This research sheds light on those expectations, which consequently benefits organizational decision makers.

The study further demonstrates that companies must understand the implications consumers' experience of security has on CSR at large. As consumers' experience of security drives and increases the expectations towards companies, businesses cannot simply communicate and inform about their economic, environmental and social performance. To differentiate oneself in the markets, companies should answer to both the psychological and sociological dimensions constructing the consumers' experience of security. The study provided a holistic outlook on consumers' experience of security for these managerial purposes.

Concretely for businesses, they should thus take into account the expectations of being trustworthy, undertaking meaningful actions and considering the current social environment. These expectations are much more fundamental than the categorization companies have traditionally used in their CSR, meaning economic, environmental, and social matters. B2C companies should be interested in the dimensions of and potential changes in consumers' experience of security, as the changes may have implications for consumer behaviour, too. For CSR communication strategies in the novel context, the study supports the use of strategies promoting the constitutive approach, meaning two-way information flow and the co-construction of CSR efforts. In a dynamic social environment, the

expectations of consumers can change quickly, which means that interaction, dialogue, and involving stakeholders is strategically the best overall approach to meeting expectations, rather than doing one-way performance-oriented CSR communication.

This study has also explored how companies should address consumer expectations by analysing the more specific elements of an effective CSR communication strategy. For communication specialists and management, it is central to know that the elements constructing an effective CSR communication strategy in a crisis-stricken environment are not different to those present in effective CSR communication in a stable social environment. Consequently, companies can rely on their existing proven practices and instead focus more resources on discovering company-specific expectations consumers may place on them. Nevertheless, this research has widely covered the upper-level dimensions, which make CSR communication effective in meeting consumer expectations in the novel context: transparent, authentic and stakeholder-oriented communication, which is complimented by a company's sustainability being established. This information about the dimensions can be useful for companies with no existing good communication practices.

6.4 Limitations and future research suggestions

As all research, this study does not come without limitations. The most prominent limitation of the study is that the final framework built in figure 11 is based on a couple of assumptions about the analysed phenomenon that should be more thoroughly tested. These assumptions entail the alleviating influence effective CSR communication has on the effects of a crisis-stricken environment on consumers as well as the impact the consumers' experience of security has as a factor on consumer expectations. Thus, future research could analyse how much an effective CSR communication strategy can truly alleviate the negative effects a crisis-stricken environment has on consumers. As the current crisis-stricken environment has been prevalent for a while now, research could already be conducted about how companies have tried to meet the consumer expectations and how they have succeeded in it. It would also be interesting to study more about failures in meeting the consumer expectations in a crisis-stricken environment; if companies are expected to do more about the crises of our times in their CSR, are the consequences and consumer responses to failing in this more severe for the company?

Related to consumers' experience of security and its reflections on consumer expectations, this study is limited in that it only considers one central element (security) reflecting

on the expectations. Arguably, there are also other factors which can drive changes in consumer expectations. Future research could holistically explore other elements than security and analyse how they reflect on the expectations of consumers towards companies and CSR communication. In addition, it would be interesting to quantitatively research consumer expectations in general in a crisis-stricken environment with a larger empirical sample.

However, it should be said that it is very difficult to separate what expectations are truly reflections of what elements. This should also be considered with consumers' experience of security and its reflections on expectations, thus making it a further limitation of this study. If we consider security separately from expectations, longitudinal studies could be conducted to explore how the consumers' experience of security has changed during the crisis-stricken and turbulent times. This is based on the finding of this study that the dimensions constructing the experience of security have become more fundamental, and it would be beneficial to analyse, if these changes are temporary or permanent.

Although there are several elements of the final framework that should be further analysed, the main purpose of this study is to encourage the scientific field to holistically explore a novel phenomenon prevalent today. The crisis-stricken environment we live in affects many walks of life, and the turbulent times surrounding us may be the new norm. Therefore, exploring the implications and consequences of the changes in our environment is also the responsibility of business economics literature.

7 Summary

Various crisis processes are changing our social environment to being crisis-stricken, and all the consequences of this development are perhaps not even known yet. One impact the novel crisis-stricken environment has on consumers is changes in their experiences of security. At the same time, consumers are increasingly demanding action from businesses concerning the crises of our times, and companies must answer to the expectations with their CSR communications. However, the link between all these observations is unclear. The purpose of this study was to analyse consumers' experience of security and how it reflects on consumer expectations towards corporate social responsibility communications in a crisis-stricken environment. To achieve the purpose of this study, the research fields of consumer experience and corporate social responsibility communications were used as domain theories. The method theories that helped contribute to analysing consumers' experience of security were the fields of psychology and sociology.

In researching the phenomenon, the study utilized qualitative theme interviews to explore the matter holistically. The interviewees selected were young consumers, here defined as representatives of Generation Z, and they were all either studying towards an academic degree or had completed a degree already. In total, 17 interviews were conducted, which produced nearly 18 hours of recorded audio data. The chosen method for the data analysis was inspired by the Gioia method but adapted to an abductive research setting. By analysing the data, three coding structures were able to be formed, which corresponded to each of the three research questions of the study.

The findings of the study were as follows. Firstly, consumers' experience of security in a crisis-stricken environment is constituted of five upper-level dimensions, them being basic pillars of life, stability, controllability, intrapersonal processing capability and emotional state. Reflecting on the literature review, the dimensions were categorized based on the psychological, sociological, and overlapping elements they consisted of. Secondly, the consumers' experience of security is reflected in consumer expectations towards companies via three main ways, which are the expectations of trustworthiness, meaningful actions and considerations of current environment. These are also particularly important for companies to consider. Thirdly, if businesses aim to meet consumer expectations with CSR communication as effectively as possible, they should focus on transparency, authenticity, stakeholder-orientation and established sustainability.

Based on the findings of the study, the research highlighted the expectations consumers have in a crisis-stricken environment on a broader level and explored the driving factor behind the expectations, consumers' experience of security. By increasing the knowledge about the experience of security during times of crises, the study managed to enrich the theoretical field of consumer experience. The research also analysed how companies should meet consumer expectations by analysing the elements of an effective CSR communication strategy. Consequently, the study found that the tools for meeting expectations are the same regardless of the state of the social environment. Arguably the most important contribution of the study was to bring to the limelight a topical phenomenon and encourage the scientific field to explore it further. Future research could test the final framework of this study, explore the expectations consumers have in a crisis-stricken environment quantitatively and with a larger sample, and analyse the alleviating influence an effective CSR communication strategy has on the effects a crisis-stricken environment has on consumers.

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Appendices

Appendix 1 Interview structure

Gradun haastattelurunko

Alustus haastateltaville:

Tämän haastattelun tarkoituksena on tutkia kuluttajien odotuksia yrityksiä ja näiden vastuullisuusviestintää kohtaan 2020-luvulla. Haastateltavat ovat valittu kahden kriteerin perusteella: he ovat syntyneet vuosien 1995 ja 2005 välillä sekä he opiskelevat korkeakoulussa tai ovat jo suorittaneet korkeakoulututkimuksen. Tästä syystä sinut on siis valittu. Tämä haastattelu rakentuu muutaman aihealueen ympärille, joista ensimmäisenä käydään läpi kuluttajien odotuksia ja vastuullisuusviestintää. Aiheet eivät ole kiveen hakattuja, eli keskustellaan vapaasti ajatuksista, joita kysymykset herättävät.

Oikeita ja vääriä vastauksia kysymyksiin ei ole, vaan pyydän pohtimaan teemoja omien subjektiivisten näkökantojen kautta. Vastaukset tullaan myös anonymisoimaan eli yksittäisiä henkilöitä ei mainita tunnistettavasti tutkimusraportissa eikä yhdistetä heiltä saatuihin vastauksiin. Haastattelusta kerättyä dataa tullaan hyödyntämään ainoastaan tutkimuskäytössä.

Haastattelukysymykset (teemojen numerointi vastaa taulukko 3:n järjestystä):

Teema 3 – Kuluttajien odotukset ja vastuullisuusviestintä

Mitä mielestäsi kuuluu yritysvastuuseen? Entä mitä on mielestäsi yritysvastuuviestintä?

Onko joitain yrityksiä, joiden vastuullisuustoimintaa ja -viestintää seuraat aktiivisesti? Miksi nämä?

Mitä odotat (kyseisiltä) yrityksiltä yritysvastuuseen liittyen? Miksi juuri nämä odotukset?
Onko yritysten toiminta ja viestintä kohdannut odotuksesi?

Miten (kyseiset) yritykset ovat mielestäsi ottaneet kuluttajien äänen huomioon vastuullisuudessaan?

Miten (kyseiset) yritykset mielestäsi kannustavat kuluttajia vuorovaikutukseen yrityksen kanssa?

Oletko itse osallistunut julkiseen keskusteluun yritysten vastuullisuudesta, esimerkiksi sosiaalisessa mediassa? Miksi / miksi et? Jos olet, kerro miten (esimerkki?)

Miten koet yritysten vastuullisuusviestinnän luotettavuuden?

Tuleeko mieleesi esimerkkiä onnistuneesta vastuullisuusviestinnästä? Miksi se oli mielestäsi onnistunut? Muuttiko viestintä käsitystäsi yrityksestä?

Tuleeko mieleesi esimerkkiä epäonnistuneesta vastuullisuusviestinnästä? Miksi se oli mielestäsi epäonnistunut? Muuttiko epäonnistuminen käsitystäsi yrityksestä?

Teema 1 – Turvallisuuden kokemus kriisiaikoina

Miten luonnehtisit 2020-lukua tähän mennessä? Mitä tapahtumia tai käännekohtia tulee mieleen?

Miten koet näiden tapahtumien ja käännekohtien vaikuttavan esimerkiksi ympäristöömme, yhteiskuntaamme ja/tai talouteemme? Entä sinuun henkilökohtaisesti?

Mediassa on näiden tapahtumien (tai jopa kriisien) myötä keskusteltu paljon etenkin nuorten tulevaisuuden näköalattomuudesta ja turvallisuuden kokemuksen heikkenemisestä. Miten itse näet oman tulevaisuutesi?

Mitä turvallisuus tarkoittaa sinulle?

Kuvaile tilannetta, milloin sinulla on viimeksi ollut turvallinen olo. Miksi sinulla oli silloin turvallinen olo?

Kuvaile tilannetta, milloin sinulla on viimeksi ollut turvaton olo. Miksi sinulla oli silloin turvaton olo?

Onko turvallisuuden kokemuksessasi tapahtunut muutoksia viime vuosina? Miksi / miksi ei?

Entä isommassa mittakaavassa, tässä 2020-luvun kontekstissa? Miten koet henkilökohtaisen turvallisuutesi suhteessa tähän? Miksi?

Mitkä asiat siis vaikuttavat turvallisuuden kokemukseesi?

Millaiseksi koet oman turvallisuutesi nykypäivänä?

Teema 2 – Turvallisuuden kokemus kuluttajien odotusten ajurina

Kuten todettu, ympäristömme ja yhteiskuntamme on muuttunut ja edelleen muuttumassa jatkuvien ja moninaisten kriisien seurauksena. Kriisit ikään kuin seuraavat ja lietsovat toisiaan, ollen samalla limittyneinä toisiinsa. Luonnollisesti poliittiset päättäjät ovat tähän reagoineet. Tulisiko mielestäsi yritysten reagoida tähän vastuullisuustyössään ja -viestinnässään? Miten?

Miten yritysten vastuullisuusteot ovat mielestäsi muuttuneet viimeisten vuosien aikana?

Entä miten yritysten vastuullisuusviestintä on mielestäsi muuttunut viimeisten vuosien aikana?

Jos sinun pitäisi sanoa tämänhetkiset keskeisimmät odotuksesi yrityksiiä ja heidän vastuullisuuttaan kohtaan, mitkä ne olisivat?

Koetko omien odotuksiesi yrityksiiä ja yritys vastuuta kohtaan muuttuneen nykypäivän kriisien myötä? Miten?

Tulisiko mielestäsi yritysten tehdä töitä vastuullisuudessaan kuluttajien turvallisuuden kokemuksen eteen? Miksi ja miten / miksi ei?

Millaista olisi mielestäsi hyvä vastuullisuusviestintä nykypäivänä?

Interview structure of the master's thesis – questions in English

Interview questions (the numbering of the themes is equivalent to the order in table 3):

Theme 3 – Consumer expectations towards CSR communications

What do you think CSR entails? What do you think is CSR communications?

Are there some companies, whose corporate social responsibility work and communications you follow actively? Why these companies?

What do you expect of (the forementioned) companies regarding CSR? Why exactly these expectations? Have the CSR activities and communications met your expectations?

How do you see (the forementioned) companies have taken into consideration the voices of consumers in their CSR?

How do you see (the forementioned) companies encourage consumers to interact with the companies?

Have you participated in public discussions regarding CSR, for instance in social media? Why / why not? If you have, how (an example?)

How trustworthy do you see companies' CSR communications?

Can you think of an example for good CSR communications? Why do you see this as good? Did the successful CSR communications change your perception of the company?

Can you think of an example for unsuccessful CSR communications? Why do you see this as unsuccessful? Did the failed CSR communications change your perception of the company?

Theme 1 – Experience of security during times of crisis

How would you describe the 2020s so far? What events occur to you?

How do you see the recent events affecting our environment, society and/or economy, for instance? How about you personally?

Due to these events (or even crises), there has been a lot of talk in the media concerning the lack of future prospects and the decrease in the experience of security especially from the perspective of youth. How do you see your own future?

What does security mean to you?

Describe a situation, where you last felt secure? Why did you feel secure then?

Describe a situation, where you last felt insecure? Why did you feel insecure then?

Has there been changes in your experience of security during the last years? Why / why not?

What about in a larger scale, in the context of the 2020s? How do you see your personal security in relation to this? Why?

So, what would you say are the factors affecting your experience of security?

How do you feel your security is like nowadays?

Theme 2 – Consumers’ experience of security as a driver of consumer expectations

As discussed, our environment and society has changed and is still under change due to constant and various crises, as if the crises follow and boost each other. Naturally, political decision-makers have reacted to this. However, do you think companies should react to this, too, in their CSR work and communications? How?

How do you see the CSR work of companies has changed during the last years?

How do you see the CSR communication of companies has changed during the last years?

What are your current expectations towards companies and their CSR like?

Do you feel your expectations towards companies and their CSR work have changed during the course of these novel crises? How?

Should companies aim to influence consumers’ experience of security in their CSR? Why and how / why not?

In your opinion, what is good CSR communications like nowadays?

Appendix 2 Information bulletin for participants and proof of conscious consent

TIEDOTE JA TIETOSUOJAILMOITUS TUTKIMUKSEEN OSALLISTUVILLE

Tutkimuksen kuvaus

Tutkimuksen tarkoituksena on tutkia kuluttajien odotuksia yrityksiä ja näiden vastuullisuusviestintää kohtaan 2020-luvulla. Teiltä pyydetään suostumusta haastatteluun tämän aihealueen tiimoilta; haastattelu ja siitä kerätty aineisto tulevat ainoastaan tutkimuskäyttöön.

Haastateltavat valitaan kahden kriteerin perusteella: haastateltava on syntynyt vuosien 1995 ja 2005 välillä sekä hän opiskelee korkeakoulussa tai on jo suorittanut korkeakoulututkinnon.

Tutkimuksen kulku

Tutkimus toteutetaan keväällä 2024. Tutkimuksen ja haastattelun tekee KTK Paavo Peltomäki osana kauppatieteiden maisterin tutkintonsa pro gradu - tutkielmaa.

Vapaaehtoisuus

Tutkimukseen osallistuminen on täysin vapaaehtoista ja tutkimuksesta voi halutessaan vetäytyä kesken tutkimusprosessin ilman, että tarvitsee kertoa syytä vetäytymiselle. Valmistuneesta tutkimusraportista osallisuutta ei kuitenkaan jälkikäteen voida poistaa.

Luottamuksellisuus, (henkilö)tietojen käsittely ja säilyttäminen

Tutkimustietoja käsitellään anonymisti eli yksittäisiä henkilöitä ei mainita tunnistettavasti tutkimusraportissa eikä yhdistetä heiltä saatuihin tietoihin. Haastattelut toivotaan nauhoitettavan. Aineistot tallennetaan Turun yliopiston tarjoamiin ja suosittelemiin verkkokansioon sekä Seafile-pilvitalennuspalveluun, joihin on pääsy ainoastaan tutkijalla. Hän sitoutuu siihen, ettei luottamuksellista, henkilökohtaista tietoa saateta ulkopuolisten tietoon. Aineisto tuhoetaan Turun yliopiston suositusten mukaisesti viiden vuoden kuluessa eli 31. toukokuuta 2029 mennessä.

Aineiston keruun ja analysoinnin tutkimusvaiheille olennaiset henkilötiedot, eli haastateltavien nimet ja yhteystiedot, tuhoetaan välittömästi aineiston analysoinnin jälkeen. Henkilötiedoista muodostettua rekisteriä käytetään ainoastaan yhteydenpidossa haastateltaviin. Henkilötietojen antaminen on sopimukseen perustuva vaatimus, mutta tietojen antamatta jättämisestä ei koidu haastateltavalle seuraamuksia. Henkilötietojen käsittely perustuu yliopistolain (558/2007) 2§:ssä asetettuun yliopiston tehtävään ja sen toteuttamiseen yleisen edun nimissä. Henkilötietoja ei siirretä kolmansiin maihin eikä muille vastaanottajaryhmille.

Rekisteröidyn oikeudet

Sinulla on oikeus pyytää rekisterinpitäjältä pääsy sinua itseäsi koskeviin henkilötietoihin sekä oikeus pyytää kyseisten tietojen oikaisemista tai poistamista taikka käsittelyn rajoittamista ja vastustaa käsittelyä.

Sinulla on oikeus tehdä valitus valvontaviranomaiselle.

Muut informoitavat tiedot

Palvelun käytöstä syntyy lokimerkintöjä, joita käytetään palvelun tietoturvallisuudesta huolehtimiseen, palvelun tekniseen kehittämiseen sekä vikatilanteiden havaitsemiseen, estämiseen ja selvittämiseen (Tietoyhteiskuntakaari (917/2014) 138§, 141§, 144§, 272§). Lokeja säilytetään näihin tarkoituksiin tarvittava aika eikä niitä käytetä muuhun tarkoitukseen.

Turun yliopiston tietosuojavastaavan yhteystieto sähköpostitse: dpo@utu.fi

Henkilötietojen suojaamisen periaatteet kuvataan erillisellä sivulla: <https://www.utu.fi/en/privacy/data-security-description>.

Tämän saateen tarkoituksena on taustoittaa tutkimuksen aihealuetta, tavoitteita sekä toteuttamistapaa. Mikäli teillä on jotakin kysyttävää tutkimuksesta tai aineiston säilyttämisestä, annan mielelläni lisätietoja (yhteystiedot alla). Toivon myönteistä suhtautumista tutkimukseeni sekä mahdollisuutta haastatella teitä osana ko. tutkimusta. Pyydän täyttämään oheisen lomakkeen, jolla pyydetään vahvistamaan suostumuksenne haastatteluja ja niiden tallentamista koskien.

Tutkimuksesta vastaavan tutkijan yhteystiedot

Paavo Peltomäki, sähköposti: paavo.peltomaki@gmail.com, puh. +358 40 0297696

TIETOOON PERUSTUVA SUOSTUMUS

TUTKIMUS: Kuluttajien odotukset yrityksiä ja vastuullisuusviestintää kohtaan 2020-luvulla

Olen saanut ko. tutkimuksesta riittävät tiedot suullisesti ja kirjallisesti ja mahdollisuuden esittää siitä tutkijalle kysymyksiä. Minulla on ollut riittävästi aikaa tehdä päätös tutkimukseen osallistumisesta koskien. Olen saanut tiedon alla mainituista, tutkimuksen kulkuun ja aineiston analyysiin liittyvistä asioista:

- Tutkimukseen osallistuminen on täysin vapaaehtoista.
- Haastattelut nauhoitetaan.
- Aineisto on salassa pidettävää materiaalia. Aineistoa käsittelevä henkilö sitoutuu suojaamaan aineiston ja siihen sisältyvät henkilökohtaiset tiedot ulkopuolisilta. Aineisto tuhoetaan tutkimuksen jälkeen.
- Opinnäytteessä julkaistussa materiaalissa henkilökohtaiset tiedot muokataan muotoon, josta nimet tai muut tunnistamisen mahdollistavat tiedot eivät käy ilmi.
- Voin keskeyttää oman osallistumiseni ennen tutkimuksen alkua tai sen aikana, syytä ilmoittamatta. Valmistuneesta opinnäytteestä osallisuutta ei kuitenkaan jälkikäteen voida poistaa.

TIETOINEN SUOSTUMUS HAASTATTELUUN

Minua saa haastatella En halua, että minua haastatellaan

ko. tutkimuksen tavoitteiden mukaisesti.

- ❖ Haastattelun saa tallentaa äänitallenteena, joka tulee vain tutkijan käyttöön (mahdollistaa keskittymisen haastattelun aikana käytävään keskusteluun).

Kyllä Ei

_____, ____ / ____ 202____
(paikka ja päiväys)

(haastateltavan allekirjoitus ja nimen selvennys)

**Olkaa hyvä ja antakaa/lähetäkää tämä lomake tutkijalle sovittuun haastattelupäivään mennessä.
Kiitos!**

Appendix 3 Data management plan



Research data management plan

1. Research data

In the table below is listed the research data used in this research. The primary source of data was from the conducted interviews.

Research data type	Contains personal details/information*	I will gather/produce the data myself	Someone else has gathered/produced the data	Other notes
Data type 1: <i>Interview audio files</i>	X	X		
Data type 2: <i>Interview transcription text files – AI-made</i>	X	X	(X)	The initial transcription of audio files was done with an AI-based, data secure transcription tool.
Data type 3: <i>Interview transcription text files – verified</i>	X	X		The AI-made text files were verified by the researcher. Only the participants' field of educations are visible in the research. Other personal information in the data were anonymized after moving forward from the transcribed text files.
Data type 4: <i>Interview transcription text files – analysed</i>	X	X		Separate files were made to perform the first analysis of the transcribed files.
Data type 5: <i>Data analysis - Excel file</i>		X		The Excel file was used to further perform the chosen method of data analysis.
Data type 6: <i>Research journal</i>		X		The journal was held to make notes about the analysis, so that the logic behind various choices during the research process could be traced back.

* Personal details/information are all information based on which a person can be identified directly or indirectly, for example by connecting a specific piece of data to another, which makes identification possible. For more information about what data is considered personal go to the [Office of the Finnish Data Protection Ombudsman's website](#)



2. Processing personal data in research

As some of the data used in the research contain personal information, the researcher is obliged to comply with the EU's General Data Protection Regulation (GDPR) and the Finnish Data Protection Act. Subsequently, a Data Protection Notice for the research participants was prepared, which was embedded in an introduction script, and sent to the participants beforehand. The controller for the research data and the personal information included is the researcher.

I will prepare a Data Protection Notice** and give it to the research participants before collecting data

The controller** for the personal details is the student myself the university

My data does not contain any personal data

** More information at the university's intranet page, [Data Protection Guideline for Thesis Research](#)

3. Permissions and rights related to the use of data

As the data types used in the research were derived from self-collected interviews, the following describes how the data collection and management regarding the interviews was explained to the participants and how their permission for the data usage was asked.

3.1. Self-collected data

The collected interview data is used solely for research purposes. Participating in the study is completely voluntary and the participant can withdraw themselves and their data from the study during the research process, without needing to provide a reason. However, after the research and appropriate data have been published, the participant cannot withdraw afterwards.

As the primary source of data was from the conducted interviews and the other data types were derived from them, only a detailed description about the necessary permissions concerning the interviews and how they are acquired is discussed:

Data type: *Interviews*

An introduction script describing the study was sent beforehand to each research participant. In addition to describing the study, the script explained how data is collected and managed: why the data is collected, for what purposes it will be used, how it will be stored, and when it will be destroyed. A form was attached to the script asking for the **written permission** of each participant concerning the data collection and management. The Data Protection Notice including the rights of the participant regarding their personal data was presented within the script, too.

3.2 Data collected by someone else

No data was used in the study, which had been collected or produced by someone else. The only arguable exception to this was the use of the UTU Transcribe AI tool for initially transcribing the interview audio files but no permission and rights questions were related to it.



4. Storing the data during the research process

During the research process, the data will be stored in the following places:

- In the university's network drive
 In the university-provided Seafile Cloud Service
 Other location, please specify:

The university's data storage services will take care of data security and backup files automatically.

Face-to-face interviews of the study were recorded with the researcher's smartphone. The audio files were saved to the smartphone's own storage, from where they were transferred to the university's network drive and the university-provided Seafile Cloud Service. After transferring, the audio files were deleted from the smartphone.

Interviews conducted via Zoom and the audio files gathered were firstly saved to the hard drive of the researcher's laptop. After the initial saves, the files were also transferred to the university's network drive and the university-provided Seafile Cloud Service. After transferring, the audio files were deleted from the laptop's hard drive.

5. Documenting the data and metadata

The following explains the research's data documentation and metadata in more detail.

5.1 Data documentation

To document the data, I used:

- A field/research journal
 A separate document where I will record the main points of the data, such as changes made, phases of analysis, and significance of variables
 A readme file linked to the data that describes the main points of the data
 Other, please specify:

All changes made to the research data, decisions made during the research process and the phases of the analysis process are explained in the research journal. Thus, all decisions and the justifications behind them can be later traced back.

5.2 Data arrangement and integrity

I will keep the original data files separate from the data I am using in the research process, so that I can always revert back to the original, if need be.

Version control: I will plan before starting the research how I will name the different data versions and I will adhere to the plan consistently.

In naming the files, underscore (_) was used to separate names and upper-case letters were used to separate words. The interview files were numbered as well as named by the date when the interview was conducted. The dates were named in the form of YYYYMMDD. For instance, the first interview was named as "Interview1_20240402".



Additionally, a descriptive element of the file was added to the name dependent on what the data version represented. For example, the audio file of the first interview was named "Interview1_20240402_audio" and the transcription of it "Interview1_20240402_transcription". If another version were to be done for the transcription, the next data version would have been named "Interview1_20240402_transcription_v2".

I recognise the life span of the data from the beginning of the research and am already prepared for situations, where the data can alter unnoticed, for example while recording, transcribing, downloading, or in data conversions from one file format to another, etc.

5.3 Metadata

I will save my data into an archive or a repository that will take care of the metadata for me.

I will have to create the metadata myself, because the archive/repository where I am uploading the data requires it.

I will not store my data into a public archive/repository, and therefore I will not need to create any metadata.

6. Data after completing the research

As the research participants were informed, the interview data will be destroyed within five (5) years of collecting it. However, data concerning personal information will be destroyed immediately after the completion of the study. This has also been informed to the participants in the introduction script.

After completing the research, the data will be downloaded from the university's network drive and from the university-provided Seafile Cloud Service into the researcher's personal computer. From the personal computer, the data will be destroyed within the informed time period.



Appendix 4 AI usage declaration

- Has AI been used in the thesis: Yes
- A confirmation of responsibility: I take full responsibility for the content of the work based on AI usage.
- Which AI tools were used: UTU Transcribe / Litteroija (a data secure AI tool provided by the University of Turku)
- Purpose of the AI usage: To make the transcription process less work-intensive by acquiring initial transcription text files.
- How AI tool was used: The UTU Transcribe tool was used to transcribe the audio files gathered from the interviews. As an output, the tool provided text files for each audio file. After the tool did the initial transcription, all the original audio files were then listened to by the researcher and compared to the text files produced by UTU Transcribe. If there were any mistakes made by the AI tool, these were then fixed. The usage of UTU Transcribe has also been discussed in chapter 4.3.