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Explaining the Role of Consumer Attitudes and Willingness toward Consumer Generated Advertising in Consumer Behavior; Case Study of Kalleh Consumers

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Abstract

The high transparency and ability of consumers to transmit advertising content quickly in the modern age require that organizations consider authenticity and interaction with customers among their top priorities and combine consumer-generated advertising (CGA) with their own marketing strategies in order to respond to these priorities. This study aims to investigate the factors affecting consumers' attitudes and willingness toward consumer-generated advertising and its effect on brand loyalty and attachment. This is an applied study conducted using the descriptive correlational survey method. Its statistical population consists of dairy consumers of Kalleh Company in Mazandaran Province. A total of 460 questionnaires were distributed by stratified random sampling and descriptive and inferential statistics was used for data analysis. Structural equation modeling and Smart PLS2 were used to test the hypotheses. The reliability of the questionnaires was determined by Cronbach's alpha test and composite reliability coefficient. Results showed that brand attachment had a significant positive effect on attitude toward advertising production and willingness to participate in advertising production. Attitude toward advertising production has a significant positive effect on willingness toward CGA as well as on brand loyalty. It was also shown that brand attachment has a significant positive effect on loyalty. The rapid changes in technology and the development of effective advertising in the modern businesses require defining the concept of CGA, which is addressed in the present study. Also, based on the results of this study, brand attachment increases customers' willingness toward and participation in CGA. An increase in customers' willingness and involvement in advertising production will also increase their loyalty.

1. Introduction

Today's world has become a competitive world with thousands of advertising messages. Nowadays consumers are in the midst of a multitude of advertising messages (Hwang *et al*., 2019). Once, consumers were but passive recipients of advertising messages, but today, advances in Internet technologies and media have made advertising more interactive and collaborative. As a result, the relationship between consumer, brand and advertising has become more complex and even interactive (Cinar, 2018). Prior to the advent of social media, companies had complete control over how consumers received their advertising messages, but the high

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transparency and ability of consumers to transmit advertising content quickly in the modern age require that organizations consider authenticity and interaction with customers among their top priorities and benefit from customer involvement in advertising development (Poch & Martin, 2015). These contents can be in the form of a movie, photo, weblog or text. Initially, CGA was a tendency or desire to create text. However, content sharing has evolved rapidly into video forms nowadays, and is even more prevalent on sites like Facebook and YouTube (Bolin Olsson, 2015).

CGA is a growing media trend where consumers produce content and share it with others. Recently, there has been an increasing focus on CGA both in the academic world and in the industry. Advances in communication technologies as well as the availability of the Internet for content production and sharing are among the factors that facilitate the production and dissemination of advertising for consumers. Today consumers can create ads and share them online with other customers. Such changes have affected the advertising sector. This paves the way for scientific research in this area. Internet-oriented advertising research has increased over the past 15 years. Research into the phenomenon of CGA has recently been the focus of attention (Shulga, Busser & Bai, 2018). These ads are usually aimed at attracting voluntary visitors, sharing ads and creating a positive attitude. In this process, the customer himself performs the advertising, thereby reducing the advertising costs and increasing the company's profitability, reputation and customers. In this case, first a positive attitude towards advertising is created and then a positive attitude towards the brand is formed which affects customer loyalty and customer behavioral intentions. It is controversial what factor drives customers to create advertising and how consumers evaluate CGA and increase customer loyalty and influence their behavioral intentions (Singer, 2018). Shulga, Busser & Bai (2018) regard attitude toward advertising production and brand attachment as the factors influencing the tendency to create advertising. Brand attachment encourages customers to create advertising by creating a positive and pleasant feeling. Creating advertising gives customers the feeling that they are part of the company; it leads to customers' loyalty and influences their behavioral intentions.

Therefore, the purpose of the present study is to investigate the factors affecting consumers' attitude and willingness toward CGA and its effect on customer loyalty and behavioral intentions in Kalleh Company, because one of the problems of dairy manufacturers in Iran is the low demand among the population. According to a report by the World Trade Organization (WTO), Finland and Sweden have the first and second ranks in terms of diary consumption with a consumption of 361 and 355 kg per capita, respectively. However, Iran is ranked 98th out of 100 countries in this regard, with a per capita consumption of 66 kg. Therefore, companies are looking to find a way to increase demand for dairy products. One of the least expensive and effective ways to encourage consumers and community members to use a product is to use ads made by customers themselves. Accordingly, this study seeks to answer the following questions:

- Does brand attachment have a significant positive effect on attitudes toward CGA?
- Does brand attachment have a significant positive effect on the willingness to participate in CGA?
- Does the attitude toward CGA have a significant positive effect on the willingness to participate in CGA?
- Does the willingness to participate in CGA have a significant positive effect on customer loyalty?
- Does brand attachment have a significant positive effect on loyalty?

2. Theoretical Background
2.1. Brand Attachment
The notion of brand attachment goes back to the theory of interpersonal dependence and was first introduced by Bowlby (1979). He defined emotional attachment as a purposeful and emotional relationship between a person and another object or being that satisfies one of the basic needs of man. Emotional attachment to the brand indicates the link between the consumer and the particular brand that results in feelings for the brand (Ebrahimpour, Akbari and Rafiei Rashtabadi, 2015). The "attachment" construct comes from a deep and lasting understanding of emotional bonds in the relationship between two people on a particular subject, time and in a particular place and time and has gradually expanded in other types of relationships as links derived from cognition and emotion. Brand attachment is defined as the power of emotional and cognitive bonding with a brand that is associated with the consumer's psychological and behavioral support of his or her material and non-

material resources, but this attachment is formed when the target audience is appropriately motivated for a link with the brand (Shaabani et al., 2016). Attachment is a person's strong desire to maintain a relationship with a particular brand or goal, so that the individual expresses this feeling by repurchasing and not changing the brand (Grisaffe & Nguyen, 2011). Therefore, consumers who are emotionally dependent on a brand are committed to it and maintain a consistent and sustainable relationship with it (Caroll & Ahuvia, 2006). In other words, consumers who exhibit this behavior are more likely to become loyal customers even if they are willing to pay a higher price for their favorite brand. Higher levels of this dependency arise when brand attachment is created (Sarkar, 2013).

2.2. Attitude toward CGA

Attitude refers to the pleasant or unpleasant evaluation, feeling or tendency of a person toward an idea or object (Kotler, Burton, Deans, Brown, & Armstrong, 2015). Dianoux, Linhart & Vnoucková (2014) view attitudes toward advertising as positive or negative reactions to the displayed advertising. They defined attitudes toward advertising specifically as consumer thoughts and feelings about advertising (Dianoux, Linhart & Vnoucková, 2014). CGA is usually recognized as a credible and trustworthy source (Ertimur & Gilly, 2011) and is considered to be powerful advertising because it has the potential to influence consumers' attitudes and shopping behavior (Modemby & Schauff, 2010). This type of advertising is usually made with the intention to attract voluntary viewing, sharing and to generate a positive attitude towards the ad (Tang, Fang & Feng, 2014). Overall, it is said that positive CGA increases the sales of a product by increasing consumer quality expectations and developing a positive attitude toward that brand or product, while negative CGA reduces these factors (Lawrence, Fournier & Brunel, 2013). Previous studies have shown that there is a two-dimensional criterion of attitude that indicates that attitudes have both positive and negative independent components simultaneously. YouTube creates a large volume of CGA and allows visitors to express their experiences and attitudes toward the brand, making it a source of social information. Consumers can take advantage of the interactive features of the Internet by providing comments and suggestions or ratings that may stimulate sharing of opinions about the brand. Companies that choose to ignore content in such conversations are likely to miss the opportunity to better understand how online consumers interact with their brand (Campbell, Pitt, Parent & Berthon, 2011).

2.3. Willingness to participate in CGA

The content of the ads shared among consumers is likely to affect the brand image. Given the diversity of content and channels available on the Internet, the need for a limited definition of consumer-generated content (CGC) is emphasized. The rapid changes in technology and the number of information channels for customers to distribute content are increasing. The internet has altered information exchange between consumers through the development of tools designed to publish, share, and search content (Poch & Martin, 2015). Technological advances reduce perceived risk in content production because content production now requires little time and cost. Software applications that enable audio, video and animation content creation are now easily and cheaply available to ordinary customers. As a result, the market for CGC has become wider (Muniz & Schau, 2007). Marketing messages have evolved from traditional methods following recent advances in technology. CGC now plays an important role in a brand's communication strategies and is considered to be the fastest growing media. The general lack of literature in this area illustrates the unreliability of data due to the over-generality of the term. Therefore, it is necessary to define this concept when examining the difference between CGC and marketer outcomes (Poch & Martin, 2015). User-generated content refers to media content created or produced by the general public rather than by paid professionals and primarily distributed on the Internet (Daugherty, Eastin & Bright, 2008). CGA is generally defined as any kind of brand-related content in the form of online advertising, product reviews and user-generated commercials (Salwen & Sacks, 2).

Advertising generation by consumers increasingly attracts the attention of marketers for a variety of reasons: First, consumer advertising content can be produced at a much lower cost than when produced by specialized advertising agencies. Second, its feedback as consumer perceptions of brands can be valuable for brand management (Klein, 1). Third, these non-conventional advertisements are a good chance to eliminate the abuse and fraud from conventional advertising in the markets that are increasingly suffering from overload syndrome

in advertising. Fourth, raising brand awareness through word-of-mouth marketing can be much faster than traditional advertising. Fifth, consumers can be quite skilled at creating brand-related relationships and may often deliver marketing messages from the perspective of brand leaders. (Steyn, Wallström, and Pitt, 2010). In addition, research in traditional media has shown that the media context or media environment in which advertising is displayed can have a huge impact on convincing consumers. A single advertising medium that delivers a message to similar audiences may have different persuasive effects depending on the context of the communication in which the message appears. The best space to display these ads are websites, many of which are now available on global sites, with social networks such as Instagram, WhatsApp, Telegram, LinkedIn, YouTube and Apparel being among the most popular widely used communication networks among consumers. Most allow viewers to post comments on each of the ads, including professional and consumer-generated ads. These websites are used not only by consumers but also by marketers and their agencies as a free forum to communicate with their target audience (Stein, Wallstrom & Pitt, 2010).

2.4. Loyalty

Consumers are considered the lifeblood of any business and an influential factor in the word-of-mouth advertising and creation of new customers and increasing market share (Dick & Basu, 1994; Jamal and Anastasiadou, 2009). Therefore, their loyalty is very important and is a combination of behaviors and attitudes. This means that loyal consumers are those who have a positive attitude toward the organization and repeat purchase behaviors (Oliver, 1997). Oliver (1997) defines loyalty as "a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior. In marketing literature, the structure of loyalty is typically assessed through the repetition of the purchase or repurchase behavior by the consumer, so that this concept is understood as an external manifestation of loyalty and is directly related to the product or service being offered (Jacoby and Chestnut, 1978). One of the most important outcomes of creating and developing brand communities is creating brand loyalty. High customer relationships can provide the basis for their loyalty. Loyalty will arise if relationships are established at the right level and customers realize the value of these relationships and the positive impact of their quality (Roshandel Arbatani, 2016). Loyalty involves two attitudinal and behavioral dimensions. In the consumer perspective, the consumers maintain a positive brand attitude in their mind. In the behavioral dimension, they also repurchase the brand and introduce it to their friends and acquaintances (Jraisat, Akroush, AL-Faouri, Qatu & Kurdieh).

2.5. Empirical Background

Busser & Shulga (2019), in a study entitled "Involvement in consumer-generated advertising: Effects of organizational transparency and brand authenticity on loyalty and trust" in which they examined the extent of authenticity and involvement in CGA and its impact on loyalty and trust in a reputable brand from a US-based coffee shop and collected 492 replies from its followers. They used structural equation modeling to investigate its impact. By comparing several groups, they examined the differences between the customers of this brand. The findings showed that involvement in CGA had a positive effect on brand loyalty and brand trust, thus suggesting that marketers should use the product brand online and physically to make both loyal and non-loyal customers involve in the CGA as a relational marketing tool.

Shulga, Busser & Bai (2018) explored the factors affecting the willingness to participate in the production of CGA content in a study entitled "Factors Affecting Willingness to Participate in Consumer Generated Advertisement" in which they examined the factors influencing customers' willingness to participate in a consumer-generated advertisement (CGA) contest. The impact of attitudes and willingness-to-participate in CGA co-creation on brand loyalty and behavioral intention was examined. Four co-creation contest scenarios depicted different monetary rewards along with a winning consumer-generated video was presented to 311 US respondents. Results indicated that willingness-to-participate was significantly affected by brand attachment and CGA attitudes. Monetary rewards did not significantly influence willingness-to-participate and negatively affected future behavioral intention. CGA attitudes and willingness-to-participate mediated the relationship

between brand attachment and brand loyalty. Brand attachment in combination with positive CGA attitudes overpowered contest monetary rewards.

Mutum, Ghazali, Mohd-Any & Nguyen (2018) conducted a study titled "Avoidance of Sponsored Posts on Consumer Generated Content: A Study of Personal Blogs" to conceptualize and empirically examine how blog users engage with sponsored posts on consumer generated content, specifically blogs. They empirically tested the proposed hypotheses using structural equation modeling (SEM) on a sample of 399 blog users. Their findings showed that the need for cognition, perceived interactivity and perceived credibility of blogs were found to directly influence consumers' attitude towards blogs.

Lee, Lee, and Hansen (2017) performed a study entitled "Source Credibility in CGA in YouTube: The Moderating Role of Personality" to investigate the effects of the big five consumer personality traits on perceptions of source credibility related to CGA. An online experiment with 175 participants was conducted with viewing of a YouTube video in which source credibility (as firm-generated or consumer-generated) was manipulated. Their findings showed that participants viewed CGA as more credible than firm-generated advertising. CGA positively influenced attitudes toward the ad and brand for consumers with low openness, and positively influenced opinion giving for consumers with high extraversion and low neuroticism. Also, a significant main effect of neuroticism was found.

Bolin Olsson & de Vries (2015) conducted a study entitled "The usage of consumer generated advertising and its effect on receivers' attitudes" to examine how consumer attitudes toward CGA have changed over time and examine the factors influencing positive attitudes toward CGA. They measured consumer attitude changes of the winning contributions from Doritos Crash the Super bowl between the years 2007-2014 on YouTube. The study conducted in total 995 comments that was analyzed with Leximancer Software, a research tool for making content analysis to determining the presence of words or concepts in collections of textual documents. Findings didn't show a distinct change of consumer's attitudes towards CGA over time. The study gave extended knowledge about consumers' attitudes towards CGA and what factors that contribute to positive attitudes towards CGA. Were three main factors being notice, first, the fact that they managed to do an ad on a very low budget seemed to impress other consumers. Second, consumers had a tendency to defend CGA when the ad was criticized. Third, the fact that a company did not make the ad was impressive for many of the viewers

Lawrence & Fournier & Brunel (2013) carried out a study entitled "When Companies Don't Make the Ad: A Multi--Method Inquiry into the Differential Effectiveness of CGA" with Qualitative Research, Identifies Subjects That Influence the Effects of Experience and View Advertising Recognized by the successful consumer, paid. For one month, they collected 729 YouTube posts on eight CGA models, including product categories (automobiles, personal care, snacks), conflict levels (up and down), and advertising strategies (information, humor, and imagery), which were considered successful campaigns in the press, were studied. These advertisements were broadcast by Super Bowl competition in popular television environments. The results show that regardless of the actual quality, CGA is considered to be of higher quality than traditional advertising. CGA places most viewers in the cognitive, personal, emotional, and behavioral contexts. They also have a special involvement with the ad's creative role; what respondents are interested in is that the ad comes from a consumer's experience rather than the company.

Campbell, Pitt, Parent, and Berthone (2011) conducted a study entitled "Tracking back-talk in CGA: an analysis of two interpretative approaches". They used two methods for better understanding, such as CGC analysis and increasing consumer response levels in Internet-based advertising. Using content analysis, the authors showed how administrators and academics can use statistical tools to collect potentially contextual data in much simpler worksheets. Correspondence analysis can also be matched to viewers' viewpoints based on brand personality dimensions, so the use of CGA is on the rise and companies or advertising agencies should not easily ignore it.

Steyn, Wallstrom, & Pitt (2010) performed a study entitled "CGC and source effects in financial services advertising: An experimental study" to examine a series of experiments designed to test the effects of these sources on CGA in the field of financial services. By gathering data from 466 participants and dividing them into six independent groups and a control group, who should view, within 30 seconds, online advertising from US and Australian financial institutions and provide immediate and positive results. The findings of the study

showed that some of the source effects have a significant impact on how consumers view an ad, so they suggested that marketers should be concerned about CGC and their online advertising. Any negative comments about the ad and brand may have a negative impact on ad evaluation, which can be monitored using user-generated content online and respond appropriately to negative comments. Marketers should keep in mind that when an ad is visited multiple times, consumers should be aware of this information, as it may affect the subsequent evaluation of the ad. Finally, consumers should be encouraged to help create such ads because they talk to other consumers that this is a reality.

Mir Javadi, Saeedia, and Abedi (1979) conducted a qualitative-quantitative research study entitled "Modeling Brand Attachment Creation in Consumer Behavior with Brand Preference" using the mixed exploratory and qualitative-quantitative research method. A technique based on the grounded theory method was used for data collection and analysis in the qualitative phase. In the qualitative phase, the structural equation was used to evaluate the research model fit. In order to construct and present the model using the exploratory mixed method, the model framework was presented and validated by 15 experts based on the resources and then in the second phase of the model research the proposed structure was assessed in the target community by 384 subjects and the results confirmed the research hypotheses. Based on the results, the creation of brand attachment and preference can be influenced by the value received from the brand, and the brand equity also affects the quality of the services received.

According to the theoretical literature and research background, the research hypotheses and model presented in this study are based on the study Shulga, Busser & Bai (2018) as follows:

- Brand attachment has a significant positive effect on attitude toward CGA
- Brand attachment has a significant positive effect on willingness to participate in CGA.
- Attitude toward CGA has a significant positive effect on willingness to participate in CGA.
- Willingness to participate in CGA has a significant positive effect on customer loyalty.
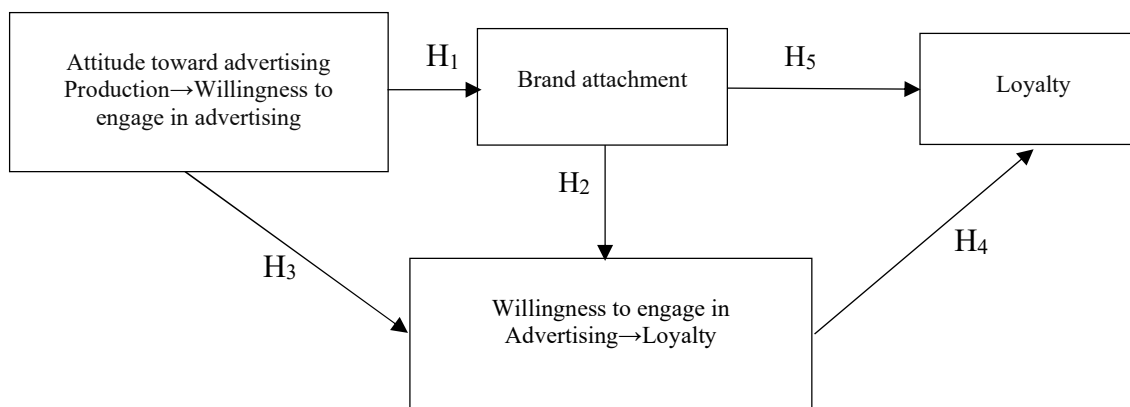- Brand attachment has a significant positive effect on loyalty.

Figure 1. Conceptual Model of the Research (Shulga, Busser & Bai, 2018)

3. Methodology

This is an applied study whose data were collected using the descriptive-survey method. It is correlational as it investigates the relationship between variables. Statistical population of this study consists of consumers of dairy products of Kalleh Company in Mazandaran province during the past month. The statistical sample was determined 369 consumers using Morgan's table but 460 questionnaires were distributed by stratified random sampling for further assurance. Descriptive and inferential statistics were used to analyze the data. Data were collected through the Shulga, Busser and Bai (2018) questionnaire. This study used structural equation modeling in Smart PLS2. It also used SPSS16 in descriptive statistics to test the hypotheses. Reliability of the questionnaires was determined by Cronbach's alpha test and composite reliability coefficient. Both the alpha and the composite reliability coefficients for all variables were greater than 0.7. Thus, we can say with high

confidence that the research instrument has the required reliability and its values are presented in Table (1). The validity of the questionnaires was assessed through convergent validity. Convergent validity is assessed by the AVE criterion. According to Table (1), all values indicate good convergent validity of the questionnaire.

Table 1. Comparison of reliability and validity of the research measurement tools

Latent variables	No. of items	AVE	Composite reliability	Cronbach's alpha	Willingness to participate in advertising	Brand attachment	Attitude toward advertising production	Loyalty
Willingness to participate in advertising	3	0.72	0.89	0.81	0.85	-	-	-
Brand attachment	9	0.53	0.91	0.89	0.71	0.70	-	-
Attitude toward advertising production	5	0.50	0.82	0.72	0.41	0.49	0.67	-
Loyalty	3	0.72	0.88	0.81	0.69	0.53	0.20	0.76

4. Findings

Structural equation methods were used to analyze the collected data. Structural equation modeling is a statistical model for examining the linear relationships between latent (unobserved) and observed variables. In other words, structural equation modeling is a powerful statistical technique that combines the measurement model (confirmatory factor analysis) and the structural model (regression or path analysis) with a concurrent statistical test. Through these techniques, researchers can reject hypothetical structures (models) or confirm their conformity with data. PLS Smart was used in this study for this analysis. To use it, before entering the hypothesis testing phase and the conceptual model of research, it is first necessary to ensure the validity of the measurement model and the structural model. The fit of measurement models requires examining the validity and reliability of the research constructs. In PLS software, Cronbach's alpha, composite reliability, and factor loadings are used to measure reliability. Generally speaking, if the Cronbach's alpha value and the composite reliability exceed 0.7 and the factor loadings are greater than 0.4 the reliability of the model is accepted. The AVE measure of convergence is used to test the validity. According to the numbers presented in Table 2 and Figure 1, all the variables of the research have acceptable reliability and validity, and therefore the research measurement model has acceptable fit, and the divergent validity is confirmed based on the Fornell-Larcker Matrix.

Predictive accuracy index is used to check the fit of the structural model. Prediction accuracy index ($R2$) is used to measure the variance of the dependent construct that is affected by the independent construct. According to Mu J, Hall et al. (2013), values of 0.75, 0.50 or 0.25 indicate strong, medium and poor prediction accuracy. Considering the numbers presented in Table 3, the structural model has good prediction accuracy and the structural model's strong fit is confirmed. The overall fit of the model is evaluated using the goodness of fit index (GOF), which is calculated through the mean of Communality and R2. The goodness of fit for the model is 0.62, which is higher than the acceptable minimum (0.36); therefore, the research model has a good fit.

Table 2. Communality and R^2 values

Variable	Willingness to participate in advertising	Brand attachment	Attitude toward advertising production	Loyalty
Communality	0.72	0.53	0.52	0.72
R^2	0.67	-	0.68	0.47

In PCS software, the t-value indicates the significance of the effects of variables on each other. If the t-value is greater than 1.96, then the effect is positive and significant. If it is between + 1.96 and -1.96, the effect is not significant and if it is less than -1.96, it means a negative but significant effect. Also, if the coefficients of the

path are above 0.60, it means that there is a strong correlation between the two variables; if they are between 0.3 and 0.6, there is a moderate correlation; and if it is less than 0.3, there is a weak correlation. The research hypotheses can be analyzed based on Figures (2) and (3).
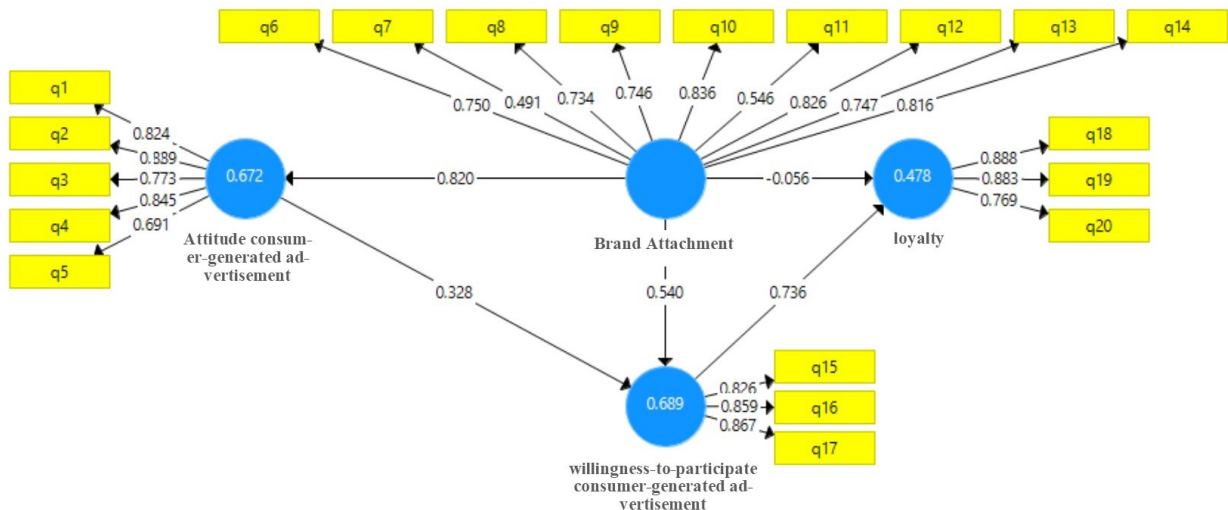

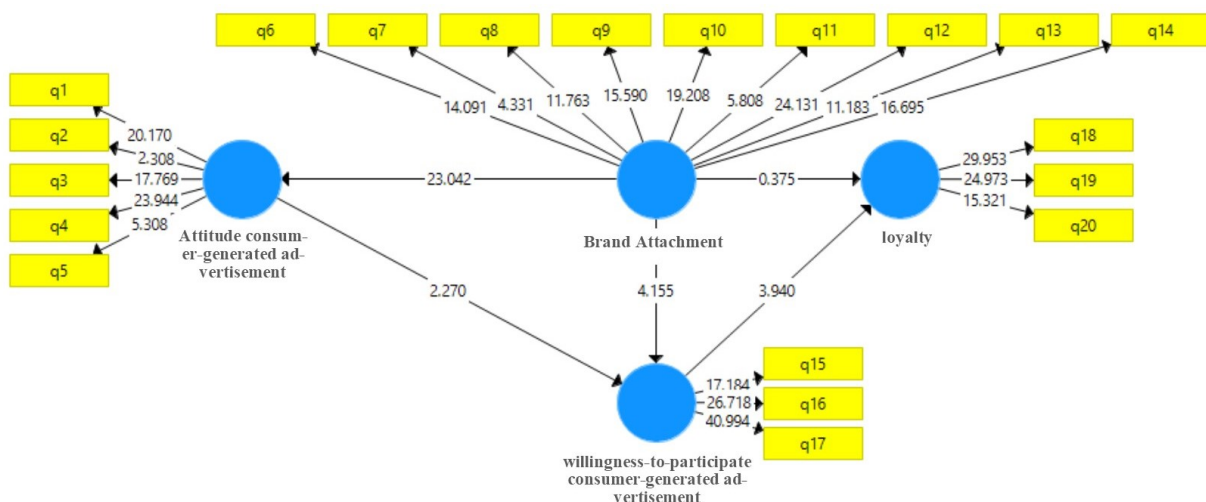**Figure 2. Structural model of the research with factor loading coefficients**

Figure 3. Structural model of the research with significant coefficients of the t-test results

After examining the fit of the measurement models, the structural model and the overall model with Z-coefficients and standardized coefficients of factor loadings related to the paths of each hypothesis, we test the research hypotheses. Figures (2) and (3) present the path coefficients and the Z coefficients respectively. The results of testing the hypotheses are reported in Table (3).

Table 3. Summary of the results of hypothesis testing

Hypothesis	Causal relationships between variables	Path coefficient	Significance coefficient	Result
H1	Brand attachment → Attitude toward advertising production	0.82	23.042	Confirm
H2	Brand attachment → Willingness to participate in advertising	0.54	4.115	Confirm
H3	Attitude toward advertising production → Willingness to	0.23	2.27	Confirm

Hypothesis	Causal relationships between variables	Path coefficient	Significance coefficient	Result
	participate in advertising			
H4	Willingness to participate in advertising → Loyalty	0.73	3.94	Confirm
H5	Brand attachment → Loyalty	0.824	20.127	Confirm

5. Conclusion and Suggestions

Based on empirical and theoretical studies as well as data analysis, it can be concluded that brand attachment has a significant positive effect on attitude towards advertising production and willingness to participate in advertising production. Also, attitude toward advertising production has a significant positive effect on willingness toward CGA, which in turn has a significant positive effect on consumer loyalty. The fifth hypothesis of the study regarding the significant positive effect of brand attachment on brand loyalty was confirmed. The first hypothesis examined the effect of brand attachment on attitude toward advertising production. According to Figure (2) and Figure (3) and since the standardized coefficient (path coefficient) between the two variables is 0.82 and the significance coefficient of this path is 23.042, which is more than 1.96 , the hypothesis is confirmed. This finding is consistent with the results of studies by Busser & Shulga (2019), Shulga *et al*. (2018), Lee *et al*. (2017), Bolin Olsson and DeVries (2015) and Steyn *et al*. (2010). The second hypothesis examined the effect of brand attachment on willingness to participate in advertising production. According to Figure (2) and Figure (3) and since the significance coefficient of this path is 4.115, which is more than 1.96, the hypothesis is confirmed at the confidence level of 95%. The standardized coefficients for this relationship show that brand attachment accounts for 54% of the variable of willingness to participate in advertising production. This finding is consistent with the results of studies by Busser & Shulga (2019), Shulga *et al*. (2018), Bolin Olsson and DeVries (2015) and Steyn *et al*. (2010). The third hypothesis examined the effect of attitude toward advertising on willingness to participate in advertising production. According to Figure (2) and Figure (3) and since the significance coefficient of this path is 2.27, which is more than 1.96, the hypothesis is confirmed at the confidence level of 95%. The standardized coefficients for this relationship show that attitude toward advertising accounts for 32% of the variable of willingness to participate in advertising production. This finding is consistent with the results of studies by Busser & Shulga (2019), Shulga *et al*. (2018), Lawrence *et al*. (2013), Bolin Olsson and DeVries (2015) and Steyn *et al*. (2010). The fourth hypothesis examined the effect of willingness to participate in advertising production on consumer loyalty. According to Figure (2) and Figure (3) and since the significance coefficient of this path is 3.94, which is more than 1.96, the hypothesis is confirmed at the confidence level of 95%. The standardized coefficients for this relationship show that willingness to participate in advertising production accounts for 73% of the variable of consumer loyalty. This finding is consistent with the results of studies by Busser & Shulga (2019), Shulga *et al*. (2018) and Lawrence *et al*. (2013). The fifth hypothesis examined the effect of brand attachment on loyalty. According to Figure (2) and Figure (3) and since the significance coefficient of this path is 20.127, which is more than 1.96, the hypothesis is confirmed. This finding is consistent with the results of studies by Busser & Shulga (2019), Shulga *et al*. (2018), Campbell *et al*. (2015), Steyn *et al*. (2010), and Mir Javadi *et al*. (2018). Managers are suggested to consider and encourage CGA in social media advertising, because ignoring any type of advertising can lead to ignoring the positive impact that advertising has on trust, intention to buy, loyalty, and brand attachment of consumers. It is also suggested to help improve this approach by integrating this type of advertising with other advertising and marketing practices in the advertising media, because technology and content production growth indicates that marketers need to specify this strategy when designing a strategy. Therefore, considering the consumer attitude toward the CGA, it is possible to contribute to the marketing literature, and marketers can be informed of consumer reaction and behavior toward their brands and use it in content production in the consumer language.

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