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# THE CRISIS AND THE LOYALTY OF GENERATION Z CONSUMERS TO ECOLOGICALLY RESPONSIBLE CLOTHING BRANDS

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ABSTRACT: The aim of the study was to determine whether Generation Z consumers will be loyal to an environmentally responsible clothing brand in a crisis situation, and whether the type of crisis determines loyalty behaviour towards an environmentally responsible brand. The article includes a literature review and analysis and synthesis of results obtained by means of a diagnostic survey from 500 Generation Z consumers (18-28 years old), following clothing brands on social media. The study was conducted in 2023 using the Computer-Assisted Web Interview (CAWI) technique, using an original survey questionnaire. The results of the study show that regardless of the type of crisis affecting the brand, Generation Z consumers will demonstrate loyalty to it. The study focused on one area of Corporate Social Responsibility (CSR) (environmentalism), omitting social and financial aspects. Another limitation is related to the identification of the behavioural aspect of the attitude in the study, due to its declarative dimension.

KEYWORDS: generation Z, CSR, young consumers, crisis, consumer loyalty

## Introduction

The fashion industry is one of the most heavily implicated in the destruction of the environment (including excessive use of water, pollution of it and the air, electricity consumption, waste generation). Also noticeable are the socially damaging actions resulting from the production of clothing (child labour, overwork, lack of decent wages) (Rudnicka & Koszewska, 2020; Thorisdottir & Johannsdottir, 2020; TheRoundup, 2024). Reducing the negative consequences of fast fashion is not only the responsibility of companies but also of consumers.

Studies conducted periodically (2010; 2014; 2015) show that consumers' environmental awareness is gradually increasing (Rudnicka & Koszewska, 2020). This assertion is also confirmed by other studies (Zhang et al., 2021; "TheRoundup", 2024; "Geneva Environment Network", 2024). They also demonstrate that consumers make decisions as to the choice of products/services, pay attention to whether a company adopts Corporate Social Responsibility (CSR)practices (Nickerson et al., 2021; Sen & Bhattacharya, 2001; Luo & Bhattacharya, 2006; Cuesta-Valiño et al., 2023).

This relationship is particularly important when an organisation is experiencing a crisis. Its socially and environmentally responsible practices can affect consumer loyalty (Mandhachitara & Poolthong, 2011) and the company's survival in difficult times. The issue of the impact of CSR on the better performance of a company in a crisis has been addressed in the literature, but there are not many publications and studies in this regard (Steimikiene et al., 2023; Glavas & Visentin, 2024).

The purpose of this article is to fill the indicated gap and identify whether consumers will be loyal to an environmentally responsible clothing brand when it is hit by a crisis. Various sources of the crisis (finances, unethical company practices, and accusations by others) were taken into account. These are a selection of both external and internal causes of the crisis, as it would be difficult to provide a complete catalogue of them, as well as to include them all in the study. Inspiration came from the Coombs (2007) classification, which takes into account the level of responsibility of the organisation for the resulting crisis (financial - partial responsibility of the organisation, given, for example, an economic crisis; unethical practices – overall responsibility of the company; accusations of others - the organisation is a victim of the crisis situation). For the purposes of the article, no clear distinction was adopted between crisis and crisis situation, although in the literature, these terms are sometimes defined separately (Zakrzewska - Bielawska, 2008). Due to the multifaceted nature of the crisis, it is also difficult to adopt an unambiguous definition. There are many in the literature (Zakrzewska – Bielawska, 2008). Following Caponigro, it can be assumed that "a crisis is any event or action that has the potential to have a negative impact on the credibility and efficiency of a business and which is typically, remains or will soon be beyond the control of that business" (Zakrzewska -Bielawska, 2008).

The reason why this particular industry sector was chosen for the study is the research gap regarding sustainable fashion consumption (Razzaq et al., 2018; Cuesta-Valiño, 2023; Szulc-Obłoza & Żurek, 2024), and in particular, the knowledge gaps related to the consumption behaviour of Generation Z (Tarapata 2024), including behaviour during a crisis.

# The role of CSR in overcoming the crisis in the enterprise

The idea of Corporate Social Responsibility (CSR) has been introduced in Polish companies relatively recently. It is understood differently in practice and in the literature, and numerous attempts to define it have not resulted in a consensus among scholars (e.g. Wan-Jan, 2006; Dahlsrud, 2008).

Undoubtedly, the activities of socially responsible enterprises should focus on the three areas that make up the idea of CSR – economic, social and environmental/ecological (Żemigała, 2007); enterprises should also account for their recipients (internal and external stakeholders) (Mazur-Wierzbicka, 2016). From the perspective of the topic of the article, special reference should be made to consumers, who, as external stakeholders, are an increasingly conscious consumer of products and services, and thus a rather strong pressure group affecting organisations and their ethical way of operating (conscious consumerism) (Mazur-Wierzbicka, 2016). In particular, the young generation Z, which is referred to as the "last generation", is sensitive to actions in the sphere of ecology.

Companies are encouraged to implement CSR because of the numerous benefits of socially responsible practices, including maintaining the company's market position and even the impact of CSR on increasing competitiveness (Kauf et al., 2016; Gadomska-Lila, 2012), building a strong brand, long-term relationships with stakeholders, trust and consumer loyalty (Grzegorczyk, 2022), financial benefits, but also the company's resilience to change and crises. According to some, especially in a crisis situation, CSR practices undertaken by a company determine its survival (Misztal, 2023). To a high degree, the way an organisation approaches CSR plays a decisive role. If it is treated only as a source of image-building, the chances are slim to none that it will be a support for the company (Nickerson et al., 2021). Jothi and Mathiraj (2013) emphasise that a philanthropic understanding of CSR causes a company to experience the effects of the crisis more acutely than a company that has made CSR part of its strategy. For companies that treat CSR systemically, i.e. incorporate it into their strategy, management system and culture, the crisis does not pose as much of a threat (Gadomska-Lila, 2012). According to some, it may even be an opportunity. Kemper and Martin (2010) believe that the crisis is a kind of test For a company, as to how seriously it takes CSR, incorporating it into the company's strategy or perhaps using social responsibility instrumentally.

# Loyalty as one of the consumer attitudes resulting from the company's CSR

Marketing practice and literature repeatedly emphasise the ability to build consumer loyalty to a product/service because of the benefits it brings. A loyal consumer, among other things, increases the value of the brand, is a less price-sensitive consumer, builds the image of the company, and provides a steady income. These aspects are emphasised in various definitions of consumer loyalty (Batuwael'a & Fauziyaha, 2024). Oliver et al, (1997) "describe consumer loyalty as a strong desire to buy or link product or service selections in the future, resulting in repetition of the same brand or a series of repeat purchases of the same brand" (Batuwael'a & Fauziyaha, 2024). Su and Chang (2018) emphasises that we can talk not only about the behavioural aspect of loyalty mentioned in the above definition, but it is also important to note the component of an attitude that is related to psychological commitment (attitudinal loyalty) is not necessarily linked to the realisation of a purchase. This will include, for example, brand recommendations.

One of the indicators of consumer loyalty is trust (Islam et al., 2021; Batuwael'a & Fauziyaha, 2024), which translates into a number of behaviours indicative of loyalty (including expressing flattering opinions about a company, product or brand; passing on positive reviews to others; frequent purchases of a brand) (Pawłowska et al., 2010). Building consumer loyalty is based on knowledge of factors that are relevant and different for each generation.

Among the factors shaping consumer loyalty in general, sustainability is strongly emphasised (Wałęga & Kwapniewski, 2021). The younger generation in particular is paying attention to the ethical actions of the company (Ławicki, 2010). How their declarations translate into real purchasing behaviour depends largely on the value and type of products or services. Despite the fact that in one study, 73% of Millennials say they are willing to pay more for sustainable brands ("TheRoundup", 2024), financial constraints may be decisive for the younger generation, especially when purchases do not involve essential products or services. Ostrowska (2010) analysing the loyalty of young consumers, accounts for the division into non-durable goods, durable goods, and services. Clothes are among those products whose purchase does not have to be frequent and brand-related. As a result, apparel companies practising the fast fashion business model encourage low price purchases and rapid changes in collections, and this, along with poor product quality, forces subsequent purchase decisions (Rudnicka & Koszewska, 2020). Consumers who are more aware of the effects of fast fashion are opting to buy second-hand. Survey results indicate that 38% of consumers say they are primarily guided by reduced environmental impact when choosing fashion products (Carter, 2024). In other research, young consumers say they are opting out of buying brands that do not respect ethical production (62% of Generation Z consumers and 58% of Generation Y consumers) (Astound Commerce, 2023). The findings show that consumers, especially of the younger generation, are increasingly building their loyalty based on knowledge of whether a fashion brand respects sustainability. Unfortunately, this knowledge is often quite superficial (Tarapata, 2024; "TheRoundup", 2024).

## Research methods

In preparation for the article, a desk research study was conducted, including analysis of the literature on the subject and research reports. The article also uses the analysis and synthesis of data obtained in the survey using the diagnostic survey method.

The issue of attitudes and behaviours of Generation Z consumers toward clothing brands is part of the research undertaken under UGB research grant No. 853/2023. The survey was conducted among 500 young consumers who follow clothing brands on social media. An additional criterion for verifying survey participants was the age range from 18 to 28. The survey was carried out by a diagnostic survey method using the CAWI technique. For the purposes of the study, a survey questionnaire was prepared, which included questions about consumer behaviour toward their favourite clothing brand in a crisis situation. The study was commissioned to a research company BIOSTAT Sp. z o.o. The survey sample was selected in a stratified random manner. 50% of women and 50% of men aged 18 to 22 (50%) and 23 to 28 (50%) participated in the survey. The survey sample was equally 20% each of residents of rural areas, cities with less than 50,000 residents, cities with 50,000 to 100,000 residents, cities with 100,000 to 200,000 residents and cities with more than 200,000 residents, the survey area covered all of Poland (16 voivodeships).

The aim of the study was to determine whether Generation Z consumers will be loyal to an environmentally responsible clothing brand in a crisis situation and whether the type The severity of the crisis determines loyalty behaviour towards an environmentally responsible brand.

#### Results of the research

The research addressed the issue of Generation Z respondents' perception of a clothing brand on their choice as being in line with social responsibility activities<sup>1</sup>. In this case, the focus was on the environmental aspect, and the question included six areas: attention to the quality and durability of the products manufactured, reducing the use of fabrics and materials involving animal suffering, such as natural fur; the use of natural materials (cotton, viscose) and less environmentally damaging materials (bamboo and cellulose fibers) for production, and limiting the use of polyester; the use of recycled plastic for garments; limiting the use of plastic for packaging (paper shopping bags, cardboard boxes for shipping garments); and environmental labeling and/or certification on the garments offered (Figure 1).

The respondents' answers allow us to conclude that the majority, about two-thirds of the respondents, rate the clothing brands they buy as environmentally responsible. This is reflected in cognitive engagement with the brand, also emotionally and, to a lesser extent, behaviorally (Tarapata, 2024). It is worth noting that the perception of a brand as environmentally irresponsible does not translate into smaller consumer engagement, especially in cognitive and emotional spheres. "Moreover, a significant percentage of young consumers who have no opinion on environmentally responsible activities undertaken by brands declare their involvement in the brand, both cognitive, emotional and, to a slightly lesser extent, behavioural. Therefore, generation Z consumers' lack of knowledge regarding ecologically responsible initiatives undertaken by a brand does not determine their lack of involvement." (Tarapata, 2024).

Based on the research results presented, it should be borne in mind that it will be difficult to clearly define the relationship between consumer loyalty to a socially responsible brand in a crisis situation. Nevertheless, the author of the article refers to the results described by J. Tarapata to use the perception of the brand as environmentally committed by the surveyed respondents in further

The question under discussion was analyzed and presented in an article by Jolanta Tarapata. The author of this article refers to the results of the study discussed in J. Tarapata's article because, as a co-author of the survey questionnaire and the study on the same research sample, she uses the same data set. The results discussed by J. Tarapata were used to justify that the questions on the crisis and analyzed in this article were spoken by respondents who mostly rate the clothing brands they buy as environmentally responsible. Tarapata (2024), Perceptions of eco-responsible initiatives of the brand and their impact on consumer engagement of Generation Z, "Scientific Papers of Silesian University of Technology. Organization and Management Series", No 193, pp. 685-700, https://managementpapers.polsl.pl/wp-content/uploads/2024/03/193-Tarapata.pdf

analysis of her own research results (this is the same research group and survey that J. Tarapata describes).

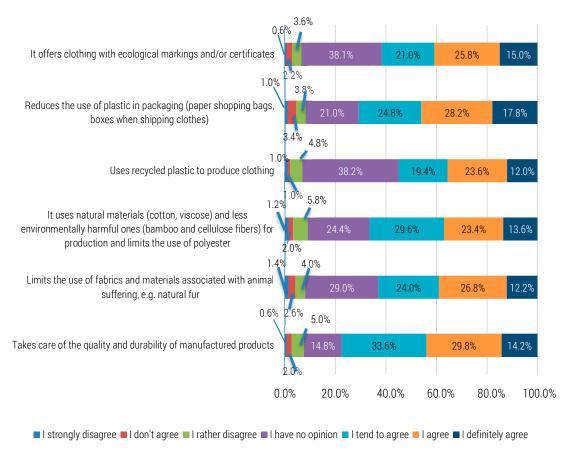


Figure 1. Perception of a favourite brand as environmentally responsible (N=500)

A significant group of respondents participating in the survey described themselves as loyal, to the brand – they most often buy (64.5% summing the answers rather agree, agree and strongly agree) (Figure 2). Among the respondents, there is a group (20.6%) that should be particularly noted, as it is difficult for them to define themselves in terms of loyalty to the brand they buy most often. These are potential loyal consumers. The least numerous group (14.0%) are consumers, among whom there appeared definitely disloyal to the brand (2.2%), disloyal (4.4%) and rather disloyal (7.4%).

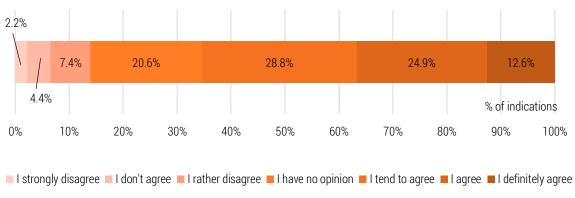


Figure 2. Consumer loyalty to the clothing brand they buy most often (N=500)

In the context of the above research results, it is worth answering the question of whether consumers will be loyal to an ethically responsible apparel brand when it is hit by a crisis. The survey considered various sources of crisis: unethical company practices (NE), financial problems (F) and

accusations from others (OI). Generation Z respondents were asked to answer, using a prepared seven-point scale, how they would behave toward their favourite clothing brand in the situations mentioned (behavioural aspect of attitude) (Table 1).

Table 1. The way consumers behave towards their favourite brand in the situation of crisis of the company resulting from various sources (N=500)

| Statement   | Scale*  |       |       |       |       |       |       |  |  |  |
|---|---|-------|-------|-------|-------|-------|-------|--|--|--|
|   | 1   | 2     | 3     | 4     | 5     | 6     | 7     |  |  |  |
| I will buy its products in spite of everything            | Unethical company practices                         |       |       |       |       |       |       |  |  |  |
|   | 2.2%  | 4.6%  | 10.2% | 8.0%  | 33.8% | 21.6% | 9.6%  |  |  |  |
|   | Company's financial crisis                          |       |       |       |       |       |       |  |  |  |
|   | 1.8%  | 2.8%  | 5.6%  | 19.0% | 35.6% | 26.4% | 8.8%  |  |  |  |
|   | Company crisis resulting from accusations by others |       |       |       |       |       |       |  |  |  |
|   | 0.8%  | 2.4%  | 7.8%  | 25.0% | 32.0% | 22.4% | 9.6%  |  |  |  |
| I will be recommending it to my friends                   | Unethical company practices                         |       |       |       |       |       |       |  |  |  |
|   | 5.4%  | 5.4%  | 10.2% | 18.6% | 26.6% | 23.4% | 10.4% |  |  |  |
|   | Company's financial crisis                          |       |       |       |       |       |       |  |  |  |
|   | 2.2%  | 4.4%  | 7.6%  | 20.6% | 31.2% | 23.4% | 10.6% |  |  |  |
|   | Company crisis resulting from accusations by others |       |       |       |       |       |       |  |  |  |
|   | 2.2%  | 4.8%  | 10.0% | 27.2% | 27.0% | 18.6% | 10.2% |  |  |  |
|   | Unethical company practices                         |       |       |       |       |       |       |  |  |  |
| I will have confidence in the brand<br>despite everything | 2.8%  | 6.2%  | 12.4% | 21.2% | 26.8% | 20.6% | 10.0% |  |  |  |
|   | Company's financial crisis                          |       |       |       |       |       |       |  |  |  |
|   | 1.8%  | 2.6%  | 8.4%  | 22.2% | 32.0% | 22.8% | 10.2% |  |  |  |
|   | Company crisis resulting from accusations by others |       |       |       |       |       |       |  |  |  |
|   | 1.6%  | 3.6%  | 10.2% | 27.6% | 27.4% | 19.2% | 10.4% |  |  |  |
| I will be following the brand's activities                | Unethical company practices                         |       |       |       |       |       |       |  |  |  |
|   | 1.6%  | 2.8%  | 8.0%  | 14.0% | 2.8%  | 26.2% | 14.6% |  |  |  |
|   | Company's financial crisis                          |       |       |       |       |       |       |  |  |  |
|   | 2.0%  | 4.0%  | 5.0%  | 16.2% | 31.6% | 27.8% | 13.4% |  |  |  |
|   | Company crisis resulting from accusations by others |       |       |       |       |       |       |  |  |  |
|   | 1.8%  | 4.2%  | 5.6%  | 18.4% | 31.2% | 26.0% | 12.8% |  |  |  |
| I will agitate or defend the brand<br>on social media     | Unethical company practices                         |       |       |       |       |       |       |  |  |  |
|   | 10.2%   | 11.6% | 12.6% | 22.8% | 16.0% | 18.4% | 8.4%  |  |  |  |
|   | Company's financial crisis                          |       |       |       |       |       |       |  |  |  |
|   | 6.8%  | 8.2%  | 12.8% | 28.6% | 18.0% | 16.6% | 5.0%  |  |  |  |
|   | Company crisis resulting from accusations by others |       |       |       |       |       |       |  |  |  |
|   | 7.8%  | 12.4% | 11.4% | 28.2% | 13.4% | 18.4% | 8.4%  |  |  |  |

| Statement  | Scale*  |       |       |       |       |       |      |  |  |
|--|---|-------|-------|-------|-------|-------|------|--|--|
|  | 1   | 2     | 3     | 4     | 5     | 6     | 7    |  |  |
|  | Unethical company practices                         |       |       |       |       |       |      |  |  |
| I will join those unflatteringly<br>speaking or writing about the<br>brand | 19.6%   | 19.4% | 14.8% | 21.6% | 15.2% | 6.6%  | 2.8% |  |  |
|  | Company's financial crisis                          |       |       |       |       |       |      |  |  |
|  | 19.6%   | 23.8% | 15.4% | 25.0% | 10.8% | 5.0%  | 0.4% |  |  |
|  | Company crisis resulting from accusations by others |       |       |       |       |       |      |  |  |
|  | 17.4%   | 16.6% | 14.4% | 23.2% | 9.6%  | 13.2% | 5.6% |  |  |

<sup>\*</sup> The question was closed-ended and used a Likert scale from 1 to 7, "1" meaning strongly disagree, "2" meaning disagree, "3" meaning rather disagree, "4" meaning no opinion, "5" meaning rather agree, "6" meaning agree, "7" meaning strongly agree.

In describing the results in Table 1, the summed values for the categories: rather agree, agree and strongly agree were taken into account. For the purpose of analysis, the categories: strongly disagree, disagree and rather disagree were summed identically. This way of discussing the results is intended to show more clearly how many respondents are in the group inclined to act in favour of the company or in the opposite group. Detailed results in the given categories are presented in Table 1.

The first source of the crisis (the company's unethical practices) is highly dependent on the company's policies and may indicate a greenwashing approach to CSR if the company declares itself socially responsible. When there are unflattering opinions about a brand due to the company's unethical practices, a significant proportion of respondents (65.0%) will buy its products despite everything (Table 1). This result indicates high consumer loyalty. The reason for such behaviour may be puzzling. The respondents' indifferent attitude to CSR issues cannot be ruled out, but it is also worth accounting for the respondents' previous answers, which show that their favourite brands were rated by them as ethical. Only 17% of respondents said they would not buy a clothing brand that does not care about ethical issues.

Consumer loyalty is evident to a slightly greater extent in the case of a company's financial crisis than in the case of a crisis resulting from the company's unethical actions, as 70.8% of consumers said they would buy the company's products despite its financial crisis (Table 1). 10.2% of respondents would not opt for such behaviour. Very similar declarations were made by respondents with regard to an unflattering opinion of the company resulting from the accusations of others. In such a situation, 64.0% of respondents will purchase the product, while 11.0% will opt out.

Analysis of the above respondents' answers leads to the conclusion that the type of crisis does not determine the purchase decision in this case. In addition, declarations about purchasing products regardless of whether the company is acting ethically may be disturbing.

Respondents gave similar answers in terms of recommending the brand to their friends. Accounting for the different types of crisis, more than half of the respondents will recommend the brand to their friends: 60.4% (NE); 65.2% (F); 55.8% (OI). However, there are some consumers who will opt out: 21.0% (NE); 14.2% (F); 17.0% (OI). It is noteworthy that there is a slightly larger group of respondents compared to other groups who will not recommend the brand to friends due to the company's unethical actions (21.0% (NE)). However, it can still be concluded that the type of crisis does not clearly determine the behaviour of consumers participating in the survey.

A consumer's high loyalty to their favourite clothing brand is evidenced by responses regarding trust in the brand. When information about the company's unethical practices leaks, more than half of the consumers participating in the survey will trust their favourite clothing brand despite everything (57.4%). However, we should note a group that will lose trust in it (21.4%) and a group consisting of people who find it difficult to determine their behaviour in such a situation (21.2%).

Trust in the brand, in case of a financial crisis of the company, will be lost by 12.8% of respondents and in case of unflattering opinions about the company by 15.4% of respondents. Still, more than half of them (65.0%) will trust their favourite brand when a financial crisis hits, and when there are unflattering opinions about the company (57.0%). It should be noted that consumer trust is, to a slight extent, dependent on a type of crisis. It seems that consumers are less forgiving when the

source of the crisis is the company's unethical practices. However, these are still not contrasting differences compared to other types of crisis.

Interest in a favourite brand, or lack thereof, is almost identical for each type of crisis. Brand actions will be followed by the following groups of respondents: 73.6% (NE); 72.8% (F); 70.0% (OI). This interest is quite high. On the other hand, not many people will give up following the brand (12.4% (NE); 11.0% (F); 11.6% (OI)).

Interesting regularities can be captured with the criterion of active consumer involvement in favour of the brand through advocacy for or defence of the brand in social media. Less than half of respondents (42.8% (NE); 43.6% (F); 40.2% (OI)) will choose to support their favourite clothing brand in a crisis. Previous responses in favour of the company included more than half of the respondents in each category and in each type of crisis. In addition, compared to the results obtained in the previously discussed categories and different types of crisis, there is an upward trend in the case of abandonment in favour of the brand. Almost a third of respondents will not advocate or defend the brand on social media (34.4% (NE); 27.8% (F); 31.6% (OI)).

High brand loyalty during the crisis is evidenced by responses indicating that respondents will not join those who speak or write unflatteringly about the brand (53.8% (NE); 58.8% (F); 48.4% (OI)). Yet a larger group will not take such action when the company is hit by a financial crisis. The opposite position will be held by 24.6% of respondents (NE); 16.2% of respondents (F); 28.4% of respondents (OI), respectively.

Based on the significance level coefficient (p) and the value for Cramer's V, in the situation of a potential crisis resulting from unethical company practices, it can be concluded that there is a weak but statistically significant relationship between the independent variable gender and the following dependent variables: advocacy or defence of the brand on social media (V Cramer = 0.186; p = 0.008); trust in the brand (V Cramer = 0.181; p = 0.012); recommendation of the brand to friends (V Cramer = 0.172; p = 0.022).

In the case of a financial crisis, weak but statistically significant correlations can be observed between gender and brand advocacy or defence on social media (V Cramer = 0.175; p = 0.018) and professional status and brand recommendation to friends (V Cramer = 0.156; p = 0.006). The most statistically significant correlations between the variables appear in a crisis situation, the source of which is unflattering opinions about the brand, resulting from the accusations of others. A weak relationship, but statistically significant, occurs between gender and the declaration of joining those who speak or write unflatteringly about the brand (Cramer's V = 0.189; p = 0.006). Such a relationship also appears between place of residence and the following variables: declaration to purchase a product (V Cramer = 0.144; p = 0.015) and monitoring of brand performance (V Cramer = 0.137; p = 0.037). In addition, weak correlations, but statistically significant, exist between professional status and the variables: brand recommendation to friends (V Cramer = 0.155; p = 0.007) and brand agitation/ defense on social media (V Cramer = 0.144; p = 0.029).

#### Limitation and future research

The research results presented in the article are only a slice of the problem related to the impact of CSR practices on consumer loyalty in a crisis situation. Generation Z, which, according to literature reports, is the most sensitive to CSR issues, was selected for the study. However, it would be worthwhile to conduct similar research among consumers representing the other generations. In addition, the study highlighted one area of CSR (ecology), while the social and financial aspects were omitted. Another limitation relates to the study's identification of the behavioral aspect of attitudes, as this is a declarative dimension. The results of the study can serve as a reference point for further scientific exploration, especially since they are only a fraction of an issue rarely addressed in the literature and research. In future research, it would be useful to use semi-structured interviews to better understand the decisions of Generation Z consumers.

## Conclusions

The apparel industry is one of the most negatively impacting the environment and social environment. The implementation of CSR concepts in the strategies of garment companies comes with great difficulty. For the research presented in this article, the environmental aspect of an apparel brand was chosen as one of the areas of CSR. An attempt was made to show the relationship between the company's environmental practices and the loyalty of Generation Z consumer when the company is hit by a crisis. It also tried to show whether a type of crisis will determine brand loyalty behaviour.

The clothing brands about which respondents spoke in the survey are perceived by them as environmentally committed. Regarding their favourite clothing brand, respondents declared themselves loyal consumers. This loyalty is retained even in a situation of company crisis. To some extent, it may come as a surprise that this is also the case when the crisis is due to the company's unethical practices. In many cases, the type of crisis does not clearly determine their decision to abandon their favourite clothing brand or act against it. Although it seems that a financial crisis, which depends less on the company than a crisis resulting from its unethical practices, results in a slightly higher degree of consumer forbearance and brand-supporting actions. This is especially evident in the case of loss of trust in the brand, its recommendations to others and purchase decisions. The crisis will not affect the following brand activities by the surveyed consumers. Most of them will not give up following it. However, it will certainly not encourage consumers to actively advocate for the brand. Nearly a third of respondents will not advocate or defend the brand on social media, and about a quarter of respondents (excluding responses regarding the financial crisis) will join those who speak or write unflatteringly about the brand.

The most common relationship between variables in different types of company crises is the relationship between gender and the following variables: advocacy or defense of the brand on social media, trust in the brand, recommendation of the brand to friends, and declaration of joining people who speak or write unflatteringly about the brand. Professional status only affects brand recommendation to friends in the case of a financial crisis and a crisis involving unflattering opinions resulting from accusations by others, and advocacy/defence of the brand on social media in the case of a crisis involving unflattering opinions of others about the company. The most statistically significant correlations between variables appear in the situation of a crisis involving unflattering opinions about the brand resulting from accusations by others.

With reference to the research objective set, it can be concluded that Generation Z consumers will manifest brand loyalty regardless of the type of crisis affecting the brand. On the other hand, it is difficult to unequivocally indicate the relationship between the perception of a brand as environmentally responsible and loyalty to it in a crisis. This difficulty stems from the superficiality of respondents' knowledge of CSR (Tarapata, 2024) and the perception of mainly visible aspects related to a company's green practices. Indirectly, based on the responses of the vast majority of respondents describing their favorite apparel brands as ecologically responsible and demonstrating loyalty in a crisis situation, it can be concluded that a brand's ecological responsibility can support it in an experienced crisis.

An important message for apparel companies is the need to build a strategy based on CSR, but also to clearly reach out with this message to consumers, especially to Generation Z, who, according to research, are paying attention to issues of ecology and social responsibility.

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## KRYZYS A LOJALNOŚĆ KONSUMENTÓW POKOLENIA "Z" WOBEC MAREK ODZIEŻOWYCH EKOLOGICZNIE ODPOWIEDZIANYCH

STRESZCZENIE: Celem badania było ustalenie, czy w sytuacji kryzysu konsumenci z pokolenia Z będą lojalni wobec odpowiedzialnej środowiskowo marki odzieżowej oraz czy rodzaj kryzysu determinuje zachowania lojalnościowe wobec marki odpowiedzialnej środowiskowo. W artykule wykorzystano analizę literatury oraz analizę i syntezę wyników pozyskanych metodą sondażu diagnostycznego od 500 konsumentów z pokolenia Z (18 – 28 lat), obserwujących marki odzieżowe w mediach społecznościowych. Badanie zostało przeprowadzone w 2023 roku techniką CAWI z wykorzystaniem autorskiego kwestionariusza ankiety. Wyniki badania pokazują, że niezależnie od rodzaju kryzysu dotykającego markę, konsumenci z pokolenia Z wykażą się lojalnością wobec niej. Pewnym ograniczeniem badania jest identyfikacja aspektu behawioralnego postawy w oparciu o deklaracje konsumentów. Ponadto w badaniu zwrócono uwagę na jeden obszar CSR (ekologia), pomijając aspekty społeczne i finansowe.

SŁOWA KLUCZOWE: pokolenie Z, CSR, młodzi konsumenci, kryzys, lojalność