



THE IMPACT OF DEMOGRAPHIC AND SOCIO-PSYCHOLOGICAL FACTORS ON CONSUMERS ETHNOCENTRIC TENDENCIES IN CROATIA

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ABSTRACT

The purpose of this paper is to determine the impact of demographic, socio-psychological factors and the intensity of ethnocentric tendencies among Croatian consumers that will lead to the conceptualization of consumers ethnocentric profile in Croatia. The research was conducted using the questionnaire method on a sample of 1000 respondents in Croatia. The results were processed using a multivariate statistic that is used for the factor and descriptive inferential statistical analysis. Statistics showed the causes of consumer ethnocentrism to be psychological, associated with the structure of consumer's social environment which cannot develop in isolation but as part of a set of socio-psychological, economic, political and demographic influences. As a result, consumer's ethnocentrism cannot be fully identified only assumed. Consumer's ethnocentrism will depend on country, values, customs and behavioral patterns. The statistical analysis concluded regardless of gender the consumer who is expressing high ethnocentric tendencies would be older, less educated, with low income, highly religious and is dissatisfied with their life in Croatia.

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I. INTRODUCTION

Integration of markets has led to the need to understand consumer behavior that varies depending on cultural, sociological, geographical and demographic factors. The impacts of globalization consciously or unconsciously leads to negative attitudes within societies. The cause for the opposite attitudes lays in the reaction of individuals focussed on preserving their culture, customs, traditions, which are the trademark of every country and region. In such situations, ethnocentric tendencies appeared in purchase decisions, which include the beliefs that buying a foreign product is unpatriotic and immoral as this could cause loss of jobs and in general, harm the overall development of their domestic economy.

In their work Callingham and Baker (2002) indicated that the combination of demographic factors with other consumer measurements, such as consumer ethnocentrism may lead to better understanding of consumer buying behavior. Numerous studies (Bannister, Saunders, 1978; Hult, Kellior, 1994.; Good, Huddleston, 1995; Sharma et.al., 1995; Nielsen, Spence, 1997; Klein, Ettenson, 1999; Kucukemiroklu, 1997; Vida, Fairhurst, 1999; Balabanis et.al., 2001; Rachočka, 2001; Good, Stoel, 2001; Balabanis, et.al., 2002; Javagli et.al., 2005., Cutura 2006; Dmitrović, Vida, 2007; Yeong et.al., 2007; Othman et.al., 2008; Ramsaran-Foward, 2010; Kumar et.al., 2011.; Josiassen et.al., 2011; Sutikno, Cheng, 2011; Ranjbairan, et.al., 2011; Hamelin et.al., 2011) used demographic factors as control variables for the purpose of identification of the ethnocentric tendencies in consumers purchase behaviors. The results of these studies have significantly contributed to the creation of the profile of ethnocentric consumers who are mostly identified by standard demographic factors. Older consumers with low incomes, lower education, with women representing a larger proportion, are the factors that generally determine the profile of ethnocentric consumers. However, determining the consumer ethnocentric profile is a complex process and can significantly depend on the area, region or country of research.

Besides the demographic factors, it is necessary to understand and identify other underlying influences on ethnocentric tendencies, such as socio-psychological factors offering a greater ethnocentric profile of consumers of a certain country or region. Therefore, the aim of this paper is to determine the ethnocentric consumer profile in Croatia based on the demographic and socio-psychological factors.

The paper is structured as follows: in Section 2, the literature review on the impact of demographic and socio-psychological factors on consumer's ethnocentric tendencies is presented. Then the methods applied in the study are described in Section 3 and research findings are presented in Section 4. Section 5 present concluding comments.

II. LITERATURE REVIEW

The concept of consumer ethnocentrism provides the explanation why consumers choose domestic over foreign products, and it also helps to identify which factors have a significant impact on the intensity of consumers' ethnocentric tendencies. According to the literature review, many factors such as demographic and socio-psychological significantly influence consumer ethnocentric tendencies that can predict final consumers' purchasing choices.

Older people are generally more conservative, more patriotic and more likely to have experienced conflicts with foreign countries (Sharma et.al., 1995). The arguments supporting a positive relation between the age and consumer ethnocentric tendencies are based on increased cosmopolitan lifestyle over the recent years, as well as socio-cultural influences on behavior patterns of the younger population. Sternquist McLain (1991) Caruana, Magri (1996); Klein,

Ettenson (1999); Vida, Fairhurst (1999); Shin (2001); Ramsaran-Fowdar (2010); Josiassen et.al., (2011); Sutikno, Cheng (2011); showed stronger ethnocentric tendencies amongst older consumers than within the younger population. The research results have indicated that older consumers have the stronger ethnocentric tendency and that ethnocentric tendencies proportionally increase in line with the age variable. Nevertheless, there are also some contradictions amongst the findings. Some researchers (Balabanis et.al., 2002) showed that there is no meaningful relation between these two variables. However, Good and Huddleston (1995) found that the age was the only demographic variable that showed a constant impact when determining the ethnocentric tendencies in consumer.

The underlying logic is that women are more conservative and collectivistic about maintaining social harmony, quality of life and positive feelings amongst general society. (Yoo, Donthu, 2005). The research results (Wall et.al., 1988; Hult, Keillor, 1994; Sharma et.al., 1995; Brunning 1997; Nielsen, Spence 1997; Ruyter, Birgelen, Wetzels 1998; Klein, Ettenson 1999; Kucukemiroklu 1999; Vida, Fairhurst 1999.; Balabanis et.al., 2002, Cutura, 2006; Othman et.al., 2008; Ramsaran-Fowdar, 2010; Josiassen et.al., 2011; Sutikno, Cheng, 2011) indicate that the degree of women's ethnocentrism is higher than men's. By the results of previous studies it can be assumed a significant influence of the gender on the tendency of consumer ethnocentrism, although some studies (Good, Huddleston, 1995; Caruana, Magri, 1996; Kucukemiroglu; 1997; Kesic et.al., 2004, Cutura, 2006) pointed a certain inconsistencies in determining the relation between these two variables.

The basic argument is that less educated consumers have a stronger sense of awareness of belonging and therefore of the preservation of the domestic economy and are more conservative and less open to other, different countries. Most studies (McLain, Sternquist, 1991; Good, Huddleston, 1995; Sharma et.al., 1995; Caruana, Magri, 1996; Klein, Ettenson, 1999.; Piron, 2000; Balabanis et.al., 2001; Orth, Firbasova, 2003, Cutura, 2006) showed negative relation between levels of education and consumer ethnocentrism. Therefore, they found that consumers with higher levels of education showed lower ethnocentric tendencies than consumers with lower levels of education.

The higher levels of income provide consumers with more opportunities to travel and thus the exposure to foreign products influences their purchasing behavior. Lifestyle of this group resulted in the broader cosmopolitan view of the other societies. Wall, Heslop and Hofstra (1988) suggested that there is a link between level of income and consumer ethnocentric tendencies, and, the higher level of income, the less likely that such consumers include domestic products in their purchase choices. Several studies have reported that consumers with higher levels of income express lower ethnocentric tendencies than consumers with lower levels of income (Othman et.al., 2008; Kumar et.al., 2011). However, some findings (Kesic et.al., 2004; Cutura, 2006; Fowdar-Ramsaran, 2010) did not find any difference in ethnocentric tendencies amongst the consumers who had different levels of income.

Religion variable in some studies in Croatia proved as a significant predictor of ethnocentrism in some sociological studies (Sram, 2008) and showed that religious people express higher ethnocentric tendencies. Although religion does not encourage negative attitudes and judgments based on the ethnicity of the other societies and cultures, it is a historical fact that religion was often used to identify various ethnic groups and cultures. In view of the above, it is assumed that religious consumers, who evaluate the traditional customs and norms, would express higher ethnocentric tendencies in order to preserve the local economy, culture and religion. The development of religion is a result of the main function of the religion which is to

protect identity in times of crisis and transition (such as Croatia), as well as the acceptance of religion as a part of tradition and national culture (Maldini, 2006). Therefore, it is focussed on preserving local economy and general employment. Religion is represented amongst older age, rural, lower-educated, people with a strong sense of tradition and culture, providing additional profile characteristics in determination of consumer's ethnocentric profiles.

Life satisfaction is a process of individual assessment (Diener et.al., 1985, 71) and as such can be considered as the cognitive component of an individual consumer assessment. Life satisfaction is a complex variable that will influence on consumer buying behavior and at the same time is being recognized through their purchase choice between domestic and foreign products. It can be concluded that consumers who are more satisfied with life in the country where they live, have higher ethnocentric tendencies than consumers who are not satisfied with their life. Therefore, satisfaction with life in Croatia, as one of the assumptions of consumer ethnocentrism, will influence consumers ethnocentric tendencies.

Analysis of numerous literature indicated the existence of the significant differences in consumers ethnocentric tendencies according to demographic factors. Therefore, contribution of this paper is:

1. testing the reliability and validity of Cetscale, that has not been previously investigated in this research country (Croatia)
2. investigating how demographic and socio-psychological factors influence consumer ethnocentric tendencies in this research setting.

III. METHODOLOGY: RESEARCH DESING AND RESEARCH OBJECTIVES

Professional market research agency in Croatia was contracted for the data collection process. Stratified and a random sample of the 1000 Croatian consumers was used in this study. The empirical study was carried out in 2010 by the direct contact with interviewers and respondents using face to face interview. Our primary objective was to create a profile of ethnocentric consumers in Croatia based on demographic and socio-psychological factors.

For the purposes of this study a multi-item scale Cetscale was used to measure consumers' ethnocentric tendencies, developed by Sharma and Shimp, 1987. The other sections of the questionnaire form included social-psychological variables such as religion and satisfaction with life in Croatia. The third part of the questionnaire included questions regarding the demographic variables, identifying age, gender, education level and level of household incomes of respondents. The scale of measurement was ordinal with degrees from 1 to 5, where respondents express their degree of agreement or disagreement with the statement date (1 = completely disagree, 5 = strongly agree).

Collected data was statistically analysed using computer software packages for processing qualitative and quantitative data of social research-SPSS 17. (Statistical Package for the Social Sciences). In this paper, various multivariate statistical analyses were used as a Factor analysis and Analysis of variance (ANOVA).

IV. RESEARCH FINDINGS

In the first phase of data analysis, we verified the existence of outliers, univariate and multivariate normality, bivariate and multivariate multicollinearity and heteroskedasticity. Purification of data obtained in an adequate sample of 848 respondents. The basic, demographic factors of the

respondents were age, gender, education level and level of household incomes. The following table shows demographic characteristics of respondents who participated in empirical research of this paper.

TABLE 1. DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Characteristics	N	Percentage (%)
Age:		
15-24	127	15,0
25-34	162	19,1
35-44	142	16,7
45-54	120	14,2
55-65	141	16,6
65-	156	18,4
Total	848	100
Gender:		
Male	388	45,8
Female	460	54,2
Total	848	100
Education:		
Elementary school or less	191	22,6
Secondary /qualified workers	189	22,3
College /Highly qualified workers	341	40,1
University	122	14,4
Master	3	0,4
Doctor	2	0,2
Total	848	100
Household incomes:		
Without incomes or to 1000	22	2,6
1001-4000	170	20,0
4001-7000	188	22,2
7001-11000	146	17,2
11001-	67	7,9
I do not know/Refuse to answer	255	30,1
Total	848	100

Source: Research findings (N=848)

The table 2 shows the socio-psychological characteristics of the respondents.

TABLE 2. SOCIO-PSYCHOLOGICAL CHARACTERISTICS OF THE RESPONDENTS

<i>Characteristics</i>	<i>N</i>	<i>Percentage (%)</i>
I am not at all religious	74	8,7
2	79	9,3
3	237	27,9
4	230	27,1
I am absolutely religious	228	26,9
Total	848	100
I am not at all satisfied with life in Croatia	63	7,4
2	156	18,4
3	435	40,7
4	184	21,7
I am completely satisfied with life in Croatia	100	11,8
Total	848	100

Source: Research findings (N=848)

Preceding multivariate statistical approach it is necessary to determine the reliability of measurement scales Cetscale. The table 3. show the coefficient Cronbach's alpha.

TABLE 3. RELIABILITY OF CETSCALE

<i>Number of variable</i>	<i>Cronbach's Alpha</i>
17	,963

Source: Research findings (N=848)

Results showed a high Cronbach's alpha (0.963) which indicates a high reliability coefficient of Cetscale as well as the representativeness of the research results. Next step is to use the factor analysis to measure consumers' ethnocentric tendencies.

TABLE 4. KAISER-MEYER-OLKIN TEST AND BARTLETT TEST OF SPHERICITY

Kaiser-Meyer-Olkin test	,971
Bartlett test of sphericity Chi-Square	12451,617
df	136
Sig.	,000

Source: Research findings (N=848)

The results of the statistical tests Kaiser-Meyer-Olkin is very high (KMO= 0.971) and Bartlett test of sphericity was statistically significant ($\alpha \leq 0.05$) and suggested that this variable was suitable for the factor analysis. Furthermore, the results of table 4 indicated that the Cetscale was an appropriate tool in measuring consumer tendencies of Croatian consumers. The following table shows the number of the extracted factor.

TABLE 5. TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extratcion Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10,754	63,257	63,257	10,754	63,257	63,257
2	1,269	7,465	70,721	1,269	7,465	70,721
3	,594	3,497	74,218			
4	,519	3,052	77,270			
5	,483	2,840	80,110			
6	,428	2,517	82,627			
7	,351	2,066	84,694			
8	,336	1,976	86,670			
9	,319	1,877	88,547			
10	,296	1,742	90,289			
11	,274	1,611	91,900			
12	,271	1,592	93,493			
13	,258	1,519	95,012			
14	,241	1,416	96,428			
15	,220	1,296	97,724			
16	,200	1,179	98,903			
17	,187	1,097	100,000			

Extraction Method: Principal Component Analysis

Source: Research findings (N=848)

The first factor can explain 63,257 % of the total variability and the second factor explain 7,465 %. Because of the simplicity of the results obtained by factor analysis for further processing, varimax rotation method has not been used. Lateral dimensions of the involvement of the sample takes almost perfect form, where all the manifest variables show significant loading on Factor 1 (> 0.7) thus indicating at the excellent properties of convergent and discriminant validity. Namely, the matrix of unrotated factor structure achieves the goal of data reduction. The result of one factor followed an explanation with 63% of the Total Variance, and one solution is considered the best choice. Because of interpretation, factor 1, is named consumer ethnocentrism.

Further analysis shows results of anova between demographic factors and tendencies of consumer ethnocentrism. Results of one-way ANOVA were computed for each demographic variable as shown in Table 6.

TABLE 6. ANALYSIS OF VARIANCE TENDENCY OF CONSUMER ETHNOCENTRISM AND DEMOGRAPHIC FACTORS

	<i>Sum of squares</i>	<i>df</i>	<i>Mean square</i>	<i>F</i>	<i>Sig.</i>
Age	43,384	5	8,677	9,091	,000
Gender	0,491	1	0,491	0,491	,484
Education	46,576	10	4,658	4,870	,000
Household income	34,751	17	2,044	2,089	,006

Source: Research findings (N=848)

Analysis of variance was performed to determine whether there was a demographic difference of consumer ethnocentric tendencies. Based on research findings presented in table 6 it can be concluded that there is a demographic difference in determining the tendencies of the consumer ethnocentrism except for variable gender.

Anova results indicate that the relationship between the age and ethnocentric tendencies is significant. It showed that the younger respondents in age group 15-24 were found to be less ethnocentric than the consumer in age group 65 and more.

In this research this is the only demographic variable that did not find any significant difference between females and men, although the female respondents showed stronger ethnocentric tendencies than men. A number of studies had indicated that females tended to rate domestic products more favourably than men.

Statistical analysis shows that there is a significant relationship between education level and ethnocentric tendencies. However, the analysis reveals that the lower educated consumers showed stronger ethnocentric tendencies than consumers with a college, master or doctoral degree.

In the above table 6, anova results indicate that there is a difference in ethnocentric tendencies between different income levels and suggests that rich people are more likely to purchase foreign products. Respondents whose monthly income level was 4000 kn and less had higher ethnocentric tendencies than those whose monthly income exceeded 4000 kn. It is interesting that the respondents with higher levels of income (from 9000 and more) showed significant differences in expressing ethnocentric tendencies.

Finally, the table results indicate that consumers' ethnocentric tendencies differ according to age, education level and level of household income.

The following table shows results of one-way ANOVA computed for socio-psychological factors as shown in Table 7.

TABLE 7. ANALYSIS OF VARIANCE TENDENCY OF CONSUMER ETHNOCENTRISM AND SOCIO-PSYCHOLOGICAL FACTORS

	<i>Sum of squares</i>	<i>df</i>	<i>Mean square</i>	<i>F</i>	<i>Sig.</i>
<i>Religiosity of respondents</i>	61,351	4	15,383	16,509	,000
<i>Satisfaction of respondents with life in Croatia</i>	14,650	4	3,663	3,709	,005

Source: Research findings (N=848)

Significant differences in consumer ethnocentrism were observed according to variable religion ($p < 0,000$, $F = 16,509$). The results indicated that religious consumers show higher ethnocentric tendencies than non-religious consumers.

Consumers ethnocentric tendencies differ according to a variable satisfaction of respondents with life in Croatia ($p < 0,005$, $F = 3,709$). The results indicated that consumers who are more satisfied with life in Croatia showed higher ethnocentric tendencies. Specifically, the analysis of the literature showed that respondents who were satisfied with life in a country where they live, prefer domestic products.

Since the variation within groups is confirmed, we can assume that variable religion and satisfaction with life in Croatia significantly influence intensity of ethnocentric tendencies.

V. CONCLUDING COMMENTS

Knowledge of global markets and understanding of consumer preferences, desires and purchase habits is of crucial importance in recognition of various consumer profiles. Significant determinants in identifying the various profile of consumers are demographic and socio-psychological factors. In order to determine the specific characteristics of ethnocentric profile consumers with the inclusion of standardized demographic and socio-psychological factors research results showed interesting findings that create ethnocentric profile of Croatian consumers. The results of this research suggested that there is a difference in ethnocentric tendencies between demographic and socio-psychological factors except for the variable gender. In fact, this study did not only find any significant difference between male and female respondents although female respondents showed stronger ethnocentric tendencies than men. The implication is that the Croatian consumer who expresses high ethnocentric tendencies will be older, less educated and a low-income earner, highly religious and dissatisfied with a life in Croatia, regardless of the gender. This study confirms that the demographic and socio-psychological factors are considerably important factors which influence consumers' ethnocentric tendencies in Croatia and therefore predict consumer preferences in purchasing choices.

However, the contribution to this field of research in relation to the previous research, are related to examine the impact of additional assumptions on consumers ethnocentric tendencies, that have greatly contributed to the conceptualization of ethnocentric profile in this country of research, Croatia. In addition, a comprehensive review of the data analysis of this research points to the fact that the inclusion of socio-psychological factors besides standardized demographic

factors, created the foundation for better understanding of the purchase intentions between domestic and foreign products. Therefore, empirical verification has been expanded and provided a deepened insight into the design of ethnocentric profile with the variables religion and satisfaction with life as one the assumptions in determining the ethnocentric tendencies in Croatia.

The findings of this empirical study will provide valuable guidance to the marketing efforts of both domestic and foreign companies which are planning to enter the market in Croatia. Determinating the profile of ethnocentric consumers in Croatia would provide domestic company with the opportunity to adjust existing strategic activities, or create appropriate strategies to better promote domestically produced goods for a specific segment of consumers (older consumers, less educated and low-income, highly religious and dissatisfied with lives in Croatia). On the other hand, foreign company needs to create effective strategies to enter the Croatian market taking into consideration the characteristic of ethnocentric consumers.

Even though the results are interesting and in support of past studies, some limitations to the study remain. As we stated before, consumers' ethnocentrism cannot be fully identified only assumed. Namely, ethnocentric tendencies depend on the individual characteristics of a consumer and cannot be generalized. This could be better explained by including additional variables in any future studies in order to accurately identify consumers' ethnocentric profile and thus contribute to a more comprehensive understanding and prediction of the purchasing choices of Croatian consumers. It would be interesting to include some other possible significant factors such as the marital status, employment and the number of household members to further determine the ethnocentric tendencies amongst Croatian consumers. Additionally, future researchers on consumer ethnocentrism are called upon to search further and deeper in order to get a more complete picture about consumer purchase behavior in Croatia or other country of interest.

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UTJECAJ DEMOGRAFSKIH I SOCIO-PSIHOLOŠKIH ČIMBENIKA NA POTROŠAČKE ETNOCENTRIČNE TENDENCIJE U HRVATSKOJ

SAŽETAK

Cilj je ovoga rada utvrditi povezanost demografskih, socio-psiholoških čimbenika i etnocentričnih tendencija u hrvatskih potrošača, a koji će doprinijeti konceptualizaciji potrošačkog etnocentričnog profila u Hrvatskoj. Istraživanje je provedeno na reprezentativnom uzorku od 1000 ispitanika na području Republike Hrvatske. Podaci prikupljeni anketnim istraživanjem analizirani su multivarijantnom statističkom metodom kao što je faktorska analiza te analizom varijance (ANOVA). Rezultati istraživanja su ukazali Uzroci i djelovanja potrošačkog etnocentrizma mogu biti psihološke, osobne naravi u korelaciji definiranom strukturom socijalnog i društvenog okruženja. Međutim, navedeni uzroci ne mogu se u potpunosti identificirati, ali se, ovisno o zemlji, kulturi, vrijednostima, običajima i obrascima ponašanja potrošača mogu pretpostaviti. Stoga, etnocentrične sklonosti kod potrošača ne razvijaju u izolaciji, nego su dio skupa socio-psiholoških, gospodarskih, političkih i demografskih utjecaja. Analiza rezultata je ukazala da će potrošač koji izražava jače etnocentrične tendencije biti osoba starije životne dobi, s niskim stupnjem obrazovanja i niskim prihodima, visoko religiozan i nezadovoljan životom u Hrvatskoj, neovisno o spolu ispitanika.

Ključne riječi: Potrošač, Potrošački etnocentrizam, Demografski čimbenici, Socio-psihološki čimbenici, Cetscale, Etnocentrične tendencije, Etnocentrični profil potrošača, Hrvatska