

How does living in Finland influence Kazakhstani people's consuming behavior?

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Description <p>Consumer behavior is influenced by many factors, and it is constantly developing. People adapt their consuming behavior to new economical situations and technological advancements; however, this study was interested in seeing how people's consumer behavior change in relation to living in a foreign country.</p> <p>A study focused on Kazakhstani students living in Finland was made to investigate how living in Finland influences consuming behavior of Kazakhstani students who have moved to Finland. The data was collected via twelve semi-structured, in-depth interviews with Kazakhstani students who live in Finland. The interviews gave insight on the kinds of changes in consumer behavior and other experiences, for example in terms of changes in lifestyle, that Kazakhstani consumers go through when moving to Finland. Interviews were conducted until a sufficient saturation in answers was achieved, and no new major discoveries emerged. The interviews were conducted in March 2018.</p> <p>The results show that Kazakhstani students developed consumer habits that are foreign to Kazakhstan, such as eating less red meat and becoming more open to the idea of shopping in second hand. In the interviews it became evident that people retain their adopted consumer behavior even when returning to Kazakhstan. Therefore, it is likely for a new kind of a niche market, with a foreign taste, to form in Kazakhstan. This emerging market could be something that new businesses in Kazakhstan could cater to in the future.</p>		
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1 Introduction

According to Kazakhstan Association of Institutions in Higher Education, in 2016 Kazakhstan had 550 thousand students, 100 thousand of which were studying abroad either as an exchange or degree students, meaning every fifth student had international exposure in an academic environment (Today.kz 2017). The trend of studying abroad seems to grow as the nation gets wealthier and as the idea of getting an education in other countries is becoming and more and more prevalent (Abylgazina 2015). Moreover, the number of Kazakhstani students in Finland has also increased since the Finnish institutions, namely JAMK, LAMK and HAMK, and Kazakhstani institutions have started collaborating with each other. Kazakhstani people studying abroad will inevitably get influenced by living in a new culture and environment, which, as a result, is likely going to have an impact on their consumer behavior.

The author herself comes from Kazakhstan and has noticed changes in her consumer behavior since she moved to Finland, and she strongly believes that acquaintance with Finnish culture and Finnish people has greatly impacted her consumption. Among habits that she has absorbed over the years of living in Finland is a preference for ethical products. Back in Kazakhstan, the author did not have concerns about ethics and environmental impacts of her purchases and cared only about the price-quality ratio of products she chose to buy.

The author was curious if other Kazakhstani students have experienced similar changes in their consumption. Therefore, in this research, the author wants to learn how consumer behavior of Kazakhstani students in Finland has changed in response to the novel environment they were introduced.

Moreover, since every fifth Kazakhstani student is studying abroad, and the numbers are expected to grow, they make up a giant percentage of young people that businesses in Kazakhstan could tap. Their newly acquired habits and desires

potentially open up niche market opportunities. For example, if Kazakhstani students develop a preference for vegetarian products for ethical, environmental or health reasons after living in Finland, then companies in Kazakhstan could address their needs by providing what they want.

Structure of the thesis

The following chapter covers the theoretical framework introducing consumer behavior, major factors affecting it and compares consumer cultures in Finland and Kazakhstan. The third chapter covers the research question and methodology, followed by the data collection process of the thesis. The fifth chapter presents and discusses the results of the findings. The last chapter is the conclusion of the study.

2 Theoretical framework

Information for the framework is collected from academic papers, articles, and books, however, the author had to rely on some news sources, as materials about consumer behavior in Kazakhstan were only available in printed forms in university archives in Kazakhstan.

2.1 Defining consumer behavior and consumer

Solomon (2013, 31) defines consumer behavior as “the study of the processes involved when individuals or groups select, purchase, use, or disposes of products, services, ideas, or experiences to satisfy their needs and desires”. Chadhuri (2005, 1) defines it simply as “the study of how and why people consumer products and services”.

A consumer is a person or organization who identifies a need or desire to buy, buys, uses and disposes of a product (Solomon 2013, 32). However, sometimes people using and disposing of a product might be different from the one who bought it: buying someone a gift or something for the household use (ibid.).

Schiffman and Kanuk (2000,4) divide consumers into two main categories: the personal and organizational consumer. A Person who uses and utilizes the product is called “end user” or “ultimate user” (ibid.).

It is crucial for marketers to learn about customer needs and wants to be able to satisfy them better than competitors (Schiffman, Kanuk 2000, 5). Consumer behavior is particularly important for marketers, as tells what, when, why and how people buy what they buy (ibid., 12) and thereby allows businesses to create more effective marketing strategies (ibid., 8).

Consumer behavior is influenced by cultural, social, personal and psychological factors, understanding of which is vital for marketers to develop right marketing mix to attract the target customer (Rani 2014, 53). The next chapters will talk about those factors and how they play a role in one’s consumer behavior.

2.2 Factors influencing consumer behavior

Cultural factors

Culture is important when it comes to understanding consumer needs and behavior. An individual will always be influenced by his or her cultural environment, society, friends, and family that will set his or her values, and influence his or her perception, habits and behavior (Rani 2014,54). Cultural factors include elements, such as culture, subculture, social class, and status.

Culture

Culture is a society’s personality (Solomon 2013, 549), it includes both abstract, such as values, attitudes, ideas, personality types, and material components, such as certain products that could be a material manifestation of abstract components of culture (Engel, Blackwell, Miniard 1995,611). Individuals are products of their culture,

and they are conditioned by their cultural surrounding to behave in certain ways. Individuals cannot be separated from their culture (Mooij 2004, 26), culture shapes their values, ethics, and product preferences (Solomon 2013, 591). Culture dictates how products are used, their function, meaning, and form, it defines the ideology of consumption (Engel, Blackwell, Miniard 1995, 637).

It is important for marketers to acknowledge differences between different cultures and adapt their products and marketing strategies accordingly (Rani 2014, 54). Cultural differences between countries could be analyzed by using Geert Hofstede's model of four cultural dimensions, or by using Shalom Schwartz's Seven Value Types of Motivational Domains model. In this thesis, the four dimensions model by Geert Hofstede will be used to compare cultural differences between Finland and Kazakhstan in regard to consumer behavior.

Subculture

Schiffman and Kanuk (2000, 246) define subculture as "a distinct cultural group that exists as a recognizable segment within a bigger and more complex society". Main subcultural categories are nationality, religion, geographic location, race, age and sex (ibid., 347). An individual's ethnicity, race, and religious background often is a big part of their identity (Solomon 2013, 539), therefore it is incredibly important for businesses to take consumer subculture into consideration when segmenting the customers. Marketers can break down those categories to narrower segments and develop an effective marketing strategy based on the segment (Schiffman, Kanuk 2000, 368).

Social class

Social classes are relatively persistent and homogeneous groupings of people in the society that could be compared with one another. Such groups are often based on people's economic position in the marketplace (Engel, Blackwell, Miniard 1995, 708), and people who belong to those groups share similar values, lifestyles, and interests among each other (Rani 2014, 54). Social classes are ranked in a hierarchy, starting

from low to high status (Schiffman, Kanuk 2000, 298). Social class is determined by three main variables(Engel, Blackwell, Miniard 1995, 682):

- Economic variables: occupation, income, wealth;
- Interaction variables: personal prestige, association, socialization;
- Political variables: power, class consciousness, mobility;

Social class has a big impact on how and where people think they should shop. Consumers generally go to the stores that in their opinion suits their social class. People also sometimes aspire to higher social classes and occasionally purchase products which are typically associated with higher social class, to boost their self-image (ibid., 706-708).

Social factors

Along with cultural factors, social factors also hugely influence consumers' buying behavior. Such factors include reference groups, family, social roles, and statuses.

Reference groups

The term "reference groups" refers to any groups that hugely influence an individual's behavior (Engel, Blackwell, Miniard 1995, 716; Bearden, Etzel 1982, 184), such as family, friends, shopping groups, working groups, virtual groups and communities, consumer-action groups, celebrities, political figures and experts. (Schiffman, Kanuk 2000, 293). All those groups influence one's consumer behavior, even if an individual is not a member of them; however, family members and friends are likely to play a bigger role in individual's consumption decisions than others (Solomon 2013, 433).

Family

A family is one of the most important factors when it comes to consumer behavior (Rani 2014, 56), as it plays a vital role not only in forming individual's personality,

attitudes and beliefs, but also their buying behavior (Ramya, Mohamed Ali 2016, 78). Family influences on one's consumer behavior can extend throughout life, and even several generations. (Chisnall 1995, 167). A person's purchasing habits are formed in childhood, and changed under the influence of their spouse, partner or children during different stages of their family life-cycle. (Ramya, Mohamed Ali 2016, 78). Although family is the basic decision-making unit, quite often one family member acts as a major decision maker. Roles and influence on particular buying decisions between wife, children, husband and other family members often vary from culture to culture (Schiffman, Kanuk 2000, 282-283).

Role and status

People have different positions in their family, work, club and group of friends, and their attitudes and activities they have vary based on their role and expectations of others related to them in those groups (Rani 2014, 56). People tend to buy products that communicate their role and status in the groups they participate in (Ramya, Mohamed Ali 2016, 78), and brands market them products that resonate with their status the most (Rani 2014, 56).

Personal factors

As the name suggests, personal factors refer to factors that are unique to every person. Those include age, gender, occupation, financial situation, lifestyle, personality and self-concept (Rani 2014, 56).

Age

People's needs and interests often change as they age, and their motivation to consume different products and services changes as well. People's consumer behavior is affected not only because of growing older and varies on based on when a person was born and grew up. (Schiffman, Kanuk 2000, 39)

Gender

Solomon (2013, 35) notes that most of the products we see are either target just for men or just for women. Although gender is considered an important variable in consumer behavior and the basis of market segmentation (Bakshi 2017,4), Schiffman and Kanuk believe that (2000, 40) sex roles have changed, and gender is no longer a correct method of customer segmentation in some product categories.

Lifestyle

People who fall into the same gender and age segments are still going to have different purchase decisions because of their lifestyle. (Solomon 2013, 37). The lifestyle of a person includes his or her activities, interests, values and opinions (Rani 2014, 57), which determine what products and services are likely to appeal to the person (Solomon 2013, 57).

Self-concept and personality

Personality does not have a single, commonly agreed definition; however, it is often defined as “all the ways one person can differ from another” (Chisnall 1995, 59). An individual’s personality influences how he or she responds to marketing stimuli (Solomon 2013, 265), as they tend to go for items that fit their personalities and define their self-concept (ibid., 227).

The self- concept refers to beliefs one holds about his or her own qualities and how he or she evaluates the self on these attributes. For the most part, people have positive attitudes towards themselves, but in some parts, they might evaluate themselves more or less positively (ibid., 190). Self-concept has a huge influence on people’s consumer behavior, and people can purchase products to either improve their self-esteem or to “treat” the self (ibid., 227), often called today as “self-care”. People differentiate actual self, realistic evaluation of themselves, and ideal self, an idea of who they would like to be; and they usually pick products that suits their actual self, but also helping to each the ideal self (ibid., 192).

Occupation and financial situation

Consumer financial situation has a huge effect on their buying behavior. Person's savings and income often define their buying power and determine what people purchase (Rani 2014, 57). Occupation, education, and income are strongly correlated, which defines their product preferences. (Schiffman, Kanuk 2000 42).

Psychological factors

Similarly, to aforementioned factors, psychological factors also play a great role in people's buying behavior. Psychological factors include an individual's motivation, learning, and attitudes (Rani 2014, 58).

Motivation

Motivation is a what drives people to behave how they do, to satisfy their consumer needs and desires (Solomon 2013, 142). Consumers might be motivated by biogenic and psychogenic needs. Biogenic needs refer to essential elements to are needed maintain our life, such as food, and water; and psychogenic needs refer to needs that come from mind, such as a need for status, power, fellowship, uniqueness, etc. (Solomon, Bamossy, Askegaard, Hogg 2006, 94).

Psychologist Abraham Maslow proposed a hierarchy of biogenic and psychogenic needs to explain why people seek a different kind of product benefits. Maslow's Hierarchy of Needs consists of five levels of needs which start from psychological needs, safety needs, belongingness, ego needs, and finish with self-actualization. People progress up the hierarchy after fulfilling their basic needs, but some products could satisfy multiple needs at a time (Solomon 2013, 151-153).

Consumers can be motivated by positive goals and seek products that would help to achieve the goal, but they can also be motivated by negative goals, and avoid products that they associate with rejection and social disapproval (ibid., 147-148).

Perception

Perception is the process through which individuals select and organize information which was collected by physical sensations (ibid., 100). Since people interpret information differently from each other based on their experience, beliefs and attitudes, whatever message brands try to communicate to people will never be perceived the same way (Rani 2014, 59).

Learning and experience

Learning is a behavioral change caused by experiences (Solomon 2013, 133).

Negative experience with a product or a brand will likely result in person avoiding that brand or product, while good experience will stimulate further purchases of the same product (Rani 2014, 59).

Attitude

Attitude refers to lasting overall positive or negative evaluation people, products, and issues (Solomon, Bamossy, Askegaard, Hogg 2006, 139) Brands can change an individual's attitude towards a certain product or a brand by their marketing efforts and shape them in ways that are beneficial for the brand (Rani 2014, 60).

2.3 Differences in consumer culture between Finland and Kazakhstan

Hofstede's cultural dimensions together with national wealth can explain more than half of consumer behavior differences between different cultures (Mooji 2004,33), and that is how this chapter will compare people's buying behavior in Finland and Kazakhstan. The topic will be further discussed in next chapters.

Economic situation in Finland and Kazakhstan

Finland's GDP per capita is around \$44 000, whereas Kazakhstan's GDP per capita is only \$26 100 (Indexmundi 2017). Finnish economy is very stable and while Finland has not fully recovered from the economic crisis in 2008, the economy is slowly growing (Jokinen 2017,83).The inflation rate in Finland normally does not go over 1%

and salaries grow annually, whereas in Kazakhstan the inflation rate is between 7%-8% and salaries fluctuate a lot throughout a year. (Trading Economics). In 2017 Kazakhstan has officially 'recovered' from crisis that started in 2015 due to oil price collapse (oil is the biggest export of Kazakhstan), and although GDP of the country grew by 4.2% in 2017, people's purchasing power has decreased by 2.4% (Ministry of National Economy of the Republic of Kazakhstan).

In Finland average salary is around 3400 euros/month (Trading Economics), while an average salary in Kazakhstan is a bit over 400 euros/month. In Kazakhstan, prices keep on growing, but salaries are not, significantly reducing their purchasing power (Ivanov 2017). Rising food prices, the unstable economy and unemployment worries people in Kazakhstan, and therefore Kazakhstani try to save up as much money as possible by either buying only necessities or buying less. These economic factors dictate what people can and cannot afford and influence their budget planning (Loktev 2016).

Hofstede's cultural dimensions

Although Hofstede's cultural dimensions concentrated on work-related behavior and it received a lot of controversy from scholars and practitioners, but it still remains to be one of the most valuable and widely cited works related to culture (Jones 2007). Hofstede's work has four dimensions: power distance, individualism/collectivism, masculinity/femininity and uncertainty avoidance.

Power distance

Power distance is defined as "the extent to which the less powerful members of society expect and accept that power is distributed unequally" (Hofstede-Insights.com). In high power distance cultures, people consume products that show others their social status (De Mooji 2010, 89). Finland scored 33, meaning power in Finland is decentralized and people are equal among themselves (Hofstede-Insights.com). Kazakhstan, on the other hand, 58 (Karibayeva, Kunanbayeva 2017, 9), meaning that people in Kazakhstan are more likely to choose luxury brands and

products to show their place in the social hierarchy and are generally more motivated by their psychogenic needs compared to Finnish consumers. The opposite can be observed in Finland: even the wealthiest and the most influential people in Finland would not consume certain products just to show their status.

As a rule, people in Kazakhstan try to earn respect in the society and validate themselves by showing off their possessions. It is a very common phenomenon in the post-Soviet countries (Zhusupova, 2012). In Kazakhstan, it is important to show your place in the hierarchy, but it is considered to be better to be perceived as more influential, powerful and of a higher class. Therefore, people often behave illogically: they drive an expensive car, but they do not have enough money to refuel, or they buy the newest iPhone every year, and then try to survive on buckwheat and instant noodles.

According to the data for May 2012 from Kazakhstan's National Bank, individuals take about 150 million tenges (381 685 euros) per month in loans. There are no statistics on where do people spend their money taken from banks, but according to bank clerks it is not unusual that people take loans with 25% interest for a mobile phone that costs 120 thousand tenges (300 euros), while earning as little as 40 thousand (100 euros) (Karavan.kz).

Masculinity versus femininity

This dimension represents main values in the society. Masculine societies value success, achievement, and material rewards, while feminine societies value cooperation, modesty, and quality of life (Hofstede-Insight.com). Masculine societies value brands and products that show one's success, and men in such societies tend to do less household shopping than men in feminine cultures (De Mooji 2010, 89). Finland is rated as a feminine society(Hofstede-Insights.com), and Kazakhstan scored 58 and is more inclining towards masculinity (Temirbekova, Latov, Latova, Temirbekov 2014, 797), so Kazakhstani people prefer brands and products that could be perceived as a manifestation of their success. Sociologist Aizhan Zhusupova (2012)

argues that “when Kazakhstani people have mixed values of life, they think that they have achieved everything when they get cars and mansions, and they neglect their personal development, and forget about their soul”. She claims that even people with low salaries will find ways to get resources to purchase items that will, in their opinion, people do not necessarily have to earn much to impress others (2012).

While in Kazakhstan people often go for expensive and flamboyant items to show to others, the majority of Finnish people would prefer consuming modestly.

Finnish proverbs, conventional expressions, and folklore often described the ideal person as prudent, frugal and calm (Heinonen 1998,12; Stark 2011,55; Heinonen, Autio 2013,9). And even today unnecessary consumption is frowned upon by Finnish people (Autio 2006; Heinonen, Autio 2013, 13).

Individualism versus collectivism

In individualistic cultures people focus on taking care of themselves and their family, they are independent and care less about the needs and interests of other people.

On the other hand, people in collectivist societies are emotionally dependent on the group, have less personal privacy, and care a lot about the needs and interests of the group (Darwish, Huber 2003, 49-50). Kazakhstan is a collectivist society (globeproject.com), Finland leans towards individualism with a score of 63 (Hofstede-insights.com).

Kazakhstan’s collectivism is evident in regard to Kazakhstani, particularly Kazakh, weddings. A small Kazakh wedding costs a bit over a million tenge (3 137 euros), and an average wedding rounds up to over 4 million (10 000 euros) (Itkulov 2017).

Considering people’s salaries, not everyone can afford such expensive weddings, but traditional ideas such as fear of being left out from the society or being different from the rest pressures couples and their families to take loans to organize a wedding. Often a newly-wed couple starts its family life in debt, hence quarrels and lack of finance, which may result in a divorce. (Musayev 2016).

Although Finland is an individualist society, Finnish people are still under the influence of society and public opinion to a degree (Wilska 2002, 209). For example, people could feel pressure to consume less because of disapproval towards overconsumption.

Uncertainty avoidance

Uncertainty avoidance refers to how people deal with ambiguous and unknown situations (Hofstede-Insights.com). Cultures of high uncertainty avoidance are less likely to engage with new products and brands and prefer to keep with previous choices (Lee, Garbarino, Lerman 2007, 334; Steenkamp 1999). Both Finland and Kazakhstan show a strong uncertainty avoidance. Finnish consumers are open to new products and concepts when it comes to food, but still less open when compared to other Nordic countries (Ernst&Young 2015, 9).

Conclusion of the theoretical basis

This thesis aimed to research how living in Finland influences consumer behavior of Kazakhstani students are many factors that influence consumer decision making of an individual, each and every one of them has its own role and weight in the whole process. Since consumers are individuals, these factors or their response to them vary a lot from person to person. By comparing consumer culture in Finland and in Kazakhstan it became evident that there are many differences and some similarities between these two.

Concepts that were discussed in the theoretical part are immensely valuable for the study as they allow the author to understand and give meaning to answers of the research participants.

3 Research design

This chapter tells about chosen research question and research methods.

3.1 Research problem and research question

The main objective of this study is to find out how consumption of Kazakhstani people changes in relation to being exposed to Finnish culture. The author wants to learn how these changes in consumer behavior affect businesses in Kazakhstan, however, due to resource and time restraints, it will be only briefly discussed in this thesis. The research question guiding the objective is following:

How does living in Finland influence Kazakhstani people's consuming behavior?

3.2 Research methods

The research utilizes qualitative research methods. Qualitative research methods are commonly used for consumer behavior studies because they allow a researcher to get an in-depth view of people's feelings, emotions and motivations (Schiffman, Kanuk 2000,30) and provide answers to "how?" and "why?" in regard to the topic that is being researched (Carson, Gilmore, Perry, Gronhaug 2001, 69). Although qualitative studies cannot be generalized due to small samples, they could be very useful to get new ideas and inspirations for marketing strategies (Schiffman, Kanuk 2000, 15). Because of flexible and open-minded nature of qualitative research findings could be interpreted in many different techniques (Carson, Gilmore, Perry, Gronhaug 2001,69).

The data is collected through semi-structured, in-depth interviews, one of the common qualitative research methods (Sinkovicz, Penz, Ghauri 2008, 691).

Interviews provide narrative data that help researchers to understand people's opinions and views on a deep level (Kvale 1996, 2003; Ashenqeeiti 2014, 1).

Interviews are interactive, and they enable a researcher to ask more questions and investigate any new topics that appeared during a conversation (ibid., 40).

The author chose to conduct semi-structured, in-depth interview individually because she wanted to probe into social and personal matters of the interviewees (DiCicco-Bloom, Crabtree 2006, 315) in relation to their consumer behavior.

4 Data collection and analysis

This chapter explains how data was collected and what approach did the author take to analyses it. Additionally, limitations, reliability, and validity of the research are also discussed.

Data collection

Samples for this research were found through WhatsApp group for Kazakhstani students in Finland and through the network. The author selected only Kazakhstani students who are studying in Finland or have just recently graduated and have been living in Finland for half year-five years period of time. The number of research participants was 12, and they were not acquainted with the interviewer before, with the exception of four people. However, prior to this research, the author only knew names of those four people. Small samples like this can be more useful for qualitative studies than bigger samples because big samples might result in the generalization of findings (Marshall 1996, 523) and it is not desired. The goal of qualitative studies is not the generalization, but instead, in-depth understanding of what cannot be generalized (Carson, Gilmore, Perry, Bronhaug 2007, 72).

Twelve interviews were held between 7th of March and 10th of March, each of the interviews was an hour or an hour and a half long, which is typical for such interviews (DiCicco-Bloom, Crabtree 2006, 315). All of the interview participants were international students from Kazakhstan: four of them study in Bachelor's degree programs, three of them are Master's students, three of them are Ph.D. students, and 2 of them have just recently graduated from Bachelor's degree programs. The author had a list of questions for the interviewees, but due to the nature of semi-structured interviews, the interview participants and their answers had a great impact on the flow of the interview (ibid.).

All of the respondents have lived in Finland for at least half a year, with an exception of one Ph.D. student who has lived in Finland for only a couple of weeks, but had lived in Europe for 7 months before. A respondent who had the most experience in Finland has been living here for six years. Half of the respondents were male and half female. Eleven interviewees were within the 20-35 age range, and one woman was over 40.

The interviews were organized in person or through video calls and phone calls depending on availability of the interviewees and convenience. Although often face-to-face interviews are preferred, according to Sturges and Hanrahan the mode of interviews (be it a phone call or tet-a-tet) does not have significant influence on the data collected (2014, 113). The interviews were held in Russian, Kazakh or in the mixture of both.

The interviews that were conducted in person (4 of them) were taken in cafes, libraries and in university campuses. Video call interviews were conducted via Skype, Messenger. and WhatsApp. Sometimes due to connection problems the interviewer and the interviewee had to switched to phone call modes of aforementioned tools during the conversations.

The interviews were recorded with the consent of the interviewees. Screen capturing applications and audio recording applications were used to tape the interviews. During the interviews, the interviewer had a piece of paper with topics to discuss, and another piece of paper to write notes and for new topics that emerged from the conversations.

The interviewer explained the topic and the motivation for the research to the interviewees. Topics discussed in the interview were their consumer behavior before they came to Finland, their consumer behavior today, their new consumer habits, influences of moving abroad on their consumer behavior, influences of social factors on their consumer behavior, lifestyle changes, changes in their perception of brands

and products, products and services they miss in Finland or Kazakhstan. For the most part, the interviews within these topics, however, there were some answers that led to topics and concepts, such as second-hand shopping and religion.

During the interviews and after them, the researcher was summarizing their answers and asking if she understood correctly. After the interviews, the researcher listened to the interview recordings 3 times and wrote in memos about topics that were discussed and when.

Data analysis

Qualitative interviews normally generate a large amount of data (Neuman 2007; Alshenqeeti 2014, 41) that take a lot of time to analyze.

The first step in analyzing qualitative interviews is getting to know the data you collected (Taylor-Powell, Renner 2003, 2), in this case meaning listening to the interview recordings several times and considering the data that would have the most value for the thesis.

The researcher listened to the interview recordings three times, and with the use of her notes, she started looking for data she found important and/or interesting for this study.

Next step in the research is to concentrate on data collected about the question/topics/time/period/event or case/individual/group that would help the author answer the research question (ibid.). The author focused on questions that provided insightful information on consumer behavior of the interviewees, and she compared answers of the interviewees to find similarities and differences between them.

As the author began comparing people's responses to questions, she noticed that many interviewees used similar ideas and words to express their consumer behavior or consumer behavior of others. According to these ideas and expressions, the author categorized the data into five main categories: Budget; Expectations from the society; Trust; Meat; Health; Concern for ethics. In these categories, the researcher focused not only to answers that fit ideas within categories, but also paid attention to responses that do not match the theme, because they may potentially carry valuable information (ibid., 5). Responses that fit into those ideas and those that did not were transcribed and translated from Russian, Kazakh, or their combination, to English.

Reliability, Validity and Limitations

Reliability refers to the degree to which the results of a study will be repeated under a similar methodology (Joppe 2000; Gloafshani 2003, 598). Qualitative interviews are generally often judged for not being reliable enough, because there is a chance for so many biases (Brewerten, Milward 2001, 74), and because the responses are influenced heavily by situational factors (Alshenqeeti 2014, 44). However, the interviewer tried to keep reliability and validity of the research was avoiding asking leading questions and allowing the interviewees to explain their views and thoughts. In the future.

Validity refers to the degree to which the research measured what it was supposed to measure (Joppe 2000; Golafshani 2003, 599). The interviews can be argued to be valid because they examine concepts that were reviewed in the theoretical part of this paper.

Although the number of the interviews is not very big (N=12), it was very beneficial to the researcher to research the topic. The author reckons that interviewing more people would have resulted in the generalization of findings.

The research could benefit from full transcription of all the interviews and use of data analyzing software.

5 Results and dicussion

Out of 12 interview participants, eight were lived with their parents before coming to Finland. From the rest, two people lived in a student dormitory in Kazakhstan, one lived with his girlfriend, and one lived with her daughter.

Some interviewees were working before coming to Finland, some came after getting their Bachelor's degree, and five people came to Finland straight after high school. Their country of residence, their occupation has changed, and so did their consumption, and there were many reasons behind it.

Kazakhstani students became changed their views on cheap products, second-hand products; started buying products more independently from public opinion, started eating less meat, became interested in consuming ethically, started thinking about healthy lifestyle choices, start trusting product manufacturer and service providers more than before.

5.1 The importance of price and how cheap products are perceived

People's budget constraints dictate what they can and cannot afford (Salvatore 2008, 59), and therefore influenced their purchase decisions. Out of all the interviewees, 4 of them were full-time students who rely on money from their parents, 3 get a stipend from their university as Ph.D. students, 4 of them work either full-time or part-time, and one relies only on her savings. Two of the respondents reported using apps to track their spending, others said they plan their budget, and one person said she wished that she could plan budget her expenses and think long-term.

For the majority of the interviewees, this was the first time they were planning their purchases on their own. The interviewees who used to live with their parents before coming to Finland mostly played a role of a buyer only. Very often their mothers

would decide what to buy on their own, and then give a grocery list to their children. As it was told in the theoretical framework chapter of the thesis, people have their own roles and influences in purchase decisions, but usually, only one person has the most power in the decision making (Schiffman, Kanuk 2000, 282-283).

One research respondent believed that family and an individual's role in it influenced how people budget and plan their expenses, and it is true that family plays a major role in one's forming consumer behavior (Ramya, Mohammed Ali 2016,78). As the oldest child in his family, he was responsible for taking care of his younger siblings when his parents were away: he did grocery shopping's, and cooked food. In his opinion, being an elder brother in a family he learned how to spend money wisely.

If I was the only or the youngest son in the family, I think I would have spent more money than I do. I think the oldest children are more practical in that sense, because of all the responsibility they have on their shoulders.

When asked about things that the most significant effect on their consumer behavior, nine people replied "price". Price was particularly important for those who rely financially on their parents and for an interviewee who supports herself with her savings money.

In general, when I buy products I pay attention to the price the most. As an international student with a foreign budget, I cannot afford luxury products.

Since I am not working, my budget does not grow, and I need to plan my spending so, that I will be able to survive several years just on my savings.

That's the why price is particularly important for me, and I often try to save as much money as I can

Price was not crucial for everyone, the interviewees who are working valued quality and their likes when purchasing products. As it was mentioned in the theoretical

framework chapter, people's occupation and income define their product preferences (ibid.,42).

I think of myself as a typical consumer. For example, when I buy products I am mostly motivated by my wants, perhaps it is not something I need or could be useful, but instead, something that I want right now and right here. I am not very good at planning rationally for the future, and if I want I can simply buy some strawberries for a million of euros. Ideally planning a budget for a week and buying only what you need could be good, but after work, you just grab whatever is there.

Since the price plays a pivotal role in consumer behavior, four interviewees said that they do not see anything bad about buying the cheapest products, another four said they would go for relatively affordable, yet not the cheapest products, and the rest said they would prefer averagely priced products because their quality might as well be average too.

I usually go for the 'middle ground'. Not cheap, not expensive, just in the middle... There is not that big of a difference in quality between expensive products and average priced products... Cheap products are like 'Russian roulette' - you don't know what to expect. To be honest, I am scared of very low prices. There is a reason why they are so low

Interestingly, four people told that they perceive cheap products more positively in Finland compared to Kazakhstan. For example, in Kazakhstan when they see products priced lower than the average, they suspect that there might be a catch. However, they think that even the cheapest products in Finland will deliver some quality.

My acquaintance, who has been living in Finland for a long time, said that you can pretty much buy the cheapest, for example, sausages, and they will be

edible and the quality of it will be ok. Unlike in Kazakhstan. In Kazakhstan you buy sausages but the only way to cook them is to fry them because if you try boiling them, they will just come apart and became inedible.

I trust local food producers more than I do in Kazakhstan. I don't know why. Maybe because I think there is here and they people obey them.

The researcher believes that people attitudes towards cheap products have changed due to their own experience and learning of products sold in Finland, their perception that customers are better protected in Finland and what they heard about those products from their group of friends.

5.2 Trust

In addition to cheap products, Interviewees seems to trust labels, brands, and people in Finland more than they would trust in Kazakhstan.

When I see a product labeled "organic" in Kazakhstan, I don't think it is actually organic.

In Kazakhstan people generally avoid buying frozen food, ready meals and meat from supermarkets because they suspect there might be something wrong with the products. This negative attitude towards frozen products and ready meals starts in families and passes on to next generations. Normally people eat home-cooked food only and buy meat from the market or from their friends/relatives/acquittances who have a farm.

I avoided buying frozen foods and meat in the supermarkets in Kazakhstan because I did not know how it was made. I started buying the same products in supermarkets in Finland, and I don't always check the ingredients, because I think that if it is sold in Finland, then it passed all the standards.

Such change in consumer behavior could be explained through the perception of Finland as a country with strict regulations and positive attitude towards manufacturers who sell products in Finland

If I had to repair my car in Kazakhstan, I would search for reviews, ask from my friends and family to find automobile repair shops, because I am afraid they will fool me. In Finland I trust people, so I would pick a repair shop based on their price and location.

Seems like people are very skeptical about products and services in Kazakhstan, and marketers would have to launch campaigns and revise their marketing strategy to attract consumers to their products and services and earn their trust.

5.3 Social roles, expectations, public opinion

Since Kazakhstan is a collectivist society, public opinion matters there a lot in people's lives. It tells people how to behave, what to do and what to consume.

Social roles

Respondents, women in particular, told about how their position in the society dictated what they should buy, how they should look like, and what was considered acceptable.

I felt pressure from the society regarding how I should look like. I mean expectations from the society that I have to put on makeup, wear skirts and etc. Here (in Finland) I am feeling very comfortable. Back then (In Kazakhstan) I tried to resist the influence of the society, but that resistance required some kind of energy from me. Here I feel myself very comfortable because people are wearing what they want, they decide on their own and they don't depend on

anyone. And now I decide what to wear only based on the weather and that's great.

The respondent said that she now wears in Kazakhstan what she wears in Finland. Although she sometimes feels uncomfortable because she thinks she is was not dressed appropriately, she still wants to continue dressing for comfort and for herself, even in Kazakhstan.

“Zhurttyn balasy” phenomenon

“Zhurttyn balasy” is translated from Kazakh as “someone’s child”, and is referred to a person, a group of people or a collective image of an ideal person who is more successful, wealthier, and overall superior to another person in all ways possible. “Zhurttyn balasy” can be seen as a reference group that a person aspires to become but does not belong to that group.

The interviewees have shared their stories of purchasing products because that “someone’s child” has it, or because they do not want to be left behind everyone else.

One respondent’s story particularly stood out from others, and it shows the power of the “zhurttyn balasy” phenomenon in people’s lives.

I bought my first car when I was 20. I bought it not because I wanted to, but because all young people had cars, and I did not want to feel left out... Even me going abroad was heavily influenced by “Zhurttyn balasy”. I heard that someone’s daughter and someone’s son have gone to Lost Angeles by Bolashak program(a program that gives scholarships to high-performing students to study abroad), and then I decided to go abroad too, if not Los Angeles, at least Helsinki.

The respondent was motivated by negative goals (fear of being left out) when he bought the car and by a combination of both negative and positive goals: fear of being less than someone else and desire to win the appraisal in the society.

Another interviewee's response not only show collectivist mindset of Kazakhstani people, but also influence of families on people's consumer behavior.

I never wanted a mink coat and never understood it. I didn't see it as pretty and I felt sorry for poor animals. Plus it is also a very expensive item, especially if it is good quality. But when I graduated high school and started studying in a Kazakhstan's a university, and many girls on campus wore fur coats. I felt pressure from my parents. They said "Are you not like others? Look! Everyone is wearing it!" and things like "You need it!" and "You are a girl!". And they forced me to buy it. They bought it for me, even though I really did not want it and hated it. So, I think I wore it only two times and sold it last year.

Majority of respondents say that they feel less pressure from this phenomenon in Finland, perhaps because Finnish people are less collectivistic compared to Kazakhstan and more independent from public opinion. Additionally, interviewees who have been living in Finland for more than a year noticed that they paid less attention to what other people buy and therefore experienced less of "zhurttyn balasy". It seems like living in an individualistic culture motivation behind their consumer choices shifted from "What society wants from me?" and "How to fit in?" to "What I want?" and "What I need?".

Second-hand stores

As a masculine society, Kazakhstan values brands and products that show success and wealth of an individual. Shopping second hand is associated with poverty, and people tend to have negative thoughts about it.

I used to think that shopping second hand is shameful and always avoided second-hand stores. But after moving to Finland I saw that people often shop in such stores, and I became more open to the idea of shopping second hand. Furniture that I have at home is mostly second hand.

Some respondents would still prefer new products if they could, but since they do not live in Finland permanently, they do not think it is worth investing in anything expensive.

Right now I live a nomadic lifestyle. I will move out soon, so, I don't see a point in buying a lot of new stuff when you can go to a second-hand store.

5.4 Meat

People in Kazakhstan eat a lot of red meat every day, particularly red meat. The interviewees all said that back in Kazakhstan they used to eat red meat every day.

A meal was not considered a meal if there was no meat

All the research participants started eating less meat since they moved to Finland. The reasons behind them eating less meat were varying from convenience, price, taste or them discovering vegetarian food. The interviewees instead started buying chicken or fish and stopped seeing meat as a necessity.

I used to think that if I don't eat meat, I will get sick. But turns out, I actually don't need meat that much

Some of the research participants said that they find it hard adapting back to food in Kazakhstan when they travel home.

It takes me a month or a month and a half to get used to food in Kazakhstan. It has more red meat and fat than what I ate in Finland.

While meat-eating behavior was mainly formed under the influence of the family and local culture (traditionally food in Kazakhstan is very meaty), it seems like psychological factors, such as learning and positive experience eating vegetarian food made them consume less meat. Interviewees not only found it hard to start eating meat more frequently but also expressed their need for vegetarian products in Kazakhstan

Sometimes I wish for vegetarian or vegan food options when I go back to Kazakhstan.

5.5 Health

Interviewees seemed to care about health and nutrition a lot when they buy food in Finland. Three of the respondents say that they began thinking about health and healthy lifestyle by observing Finnish people.

Not every Finnish person cares about his health, but those that do made me care about health too.

Even when people's budget is very small, most of the respondents will still try to buy nutritious food.

There were times in Kazakhstan when I had to save every coin I had, and that's why I used to buy food items that had the most calories for the price. Now I don't think I can compromise on my health, and I rather spend a bit extra but eat healthily.

Three interviewees said that they always try to buy fruits and vegetables in season. They believe that seasonal food tastes better and is has more nutrients than the ones

grown in greenhouses. One interviewee actively checks on Internet which fruit is on season.

5.6 Concern for ethics

Only two interviewees said that they care about sustainability and ethics of products they consume.

One of them responded that he was influenced by his friends who care about ethics (reference group) and by AIESEC, the biggest youth-run organization where he volunteers (lifestyle). He buys clothes from only brands that claim to be sustainable, and buys “fair trade” chocolate, if there is an option for that.

Another interviewee said she did not care about ethics until she started paying attention to what Finnish people bought. She did not mind paying extra to get ethical products sometimes.

One respondent said he was curious to learn where does meat come from, and whether or not an animal was slaughtered in halal way. Many people would probably disagree with him, but he sees dhabina (halal method of slaughter) as an ethical and painless, and he said he was ready to buy it if it opened in his city, even if the price will be high.

In the interviews it became evident that people retain their adopted consumer behavior even when returning to Kazakhstan. Therefore, it is likely for a new kind of a niche market, with a foreign taste, to form in Kazakhstan. Moreover, during the interviews, trust for Finnish products and distrust towards Kazakhstani products was a reoccurring theme. Based on the responses, the researcher potential markets, needs and problems that businesses in Kazakhstan could cater to in the future:

1. Kazakhstani people, even those who live in Finland, trust Finnish brands, companies and manufacturers and their quality. Some Finnish brands like Valio are

already present in Kazakhstan market, but perhaps, Kazakhstani companies could start bringing more Finnish products to the country?

2. On the other hand, the issue of Kazakhstani people mistrusting labels, like 'organic' on products could be addressed. With smart marketing Kazakhstani companies can change people's attitude towards their products and build a brand that will be considered reliable and trustworthy.

3. Vegetarianism is not popular in Kazakhstan yet, and very few places provide vegetarian food. Kazakhstani companies and restaurants could start providing meatless food options to people who are vegetarian or curious about trying dishes that do not contain meat.

6 Conclusion

The main goal of this thesis was to learn how consumer behavior of Kazakhstani people changed in relation to living in Finland. The theoretical part of the thesis studied consumer behavior of a general level and compared consumer cultures in Finland and in Kazakhstan.

This study utilized semi-structured, in-depth interviews with Kazakhstani students living in Finland to investigate how their consuming behavior has evolved. The results have shown that their consumer behavior has changed due to a range of factors. For example, culture being more individualistic allowed people to express themselves as they wanted to and consume because they themselves want it, not because society demands it.

Kazakhstani students living in Finland have developed consumer habits that are atypical of Kazakhstan, such as interest towards vegetarian food and positive attitude towards second-hand shopping. The researcher believes that as the number of students from Kazakhstan studying abroad is expected to grow, their newly adopted consumer behavior habits will influence local consumer culture, and shape a new Kazakhstani consumer, and businesses should be ready for that.

Further studies could be done with Kazakhstani students in other countries using ethnographic research, because these interviews rely only on what people themselves report.

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Appendices

Appendice 1: Quotations from the interviews

<p>If I was the only or the youngest son in the family, I think I would have spent more money than I do. I think the oldest children are more practical in that sense, because of all the responsibility they have on their shoulders.</p>	<p>Если бы я был одним единственным или младшим в семье, то думаю, я бы тратил больше денег чем сейчас. На старших изначально много ответственности, и поэтому, мне кажется они практичнее.</p>
<p>In general, when I buy products I pay attention to the price the most. As an international student with a foreign budget, I cannot afford luxury products.</p>	<p>Я в основном обращаю внимание больше всего на цену. Как иностранный студент, я не могу позволить себе всякую роскошь.</p>
<p>Since I am not working, my budget does not grow, and I need to plan my spending so, that I will be able to survive several years just on my savings. That's why the price is particularly important for me, and I often try to save as much money as I can</p>	<p>На данный момент я не работаю. У меня есть определенная сумма на карте, свои сбережения. Поэтому я должна рассчитать деньги так, чтобы мне этого хватило. И поэтому я стараюсь как можно экономить.</p>
<p>I think of myself as a typical consumer. For example, when I buy products I am mostly motivated by my wants, perhaps it is not something I need or could be useful, but instead, something that I want right now and right here. I am not very good at planning rationally for the future, and if I want I can simply buy some strawberries for a million of euros. Ideally planning a budget for a week and buying only what you need could be good, but after work, you just grab whatever is there.</p>	<p>Я думаю, я типичный потребитель. Скажем, я в основном руководствуюсь своими «хотелками», и это может быть не самая нужная или полезная вещь, но я хочу её сейчас и здесь. В целом, я умею рационально мыслить и планировать покупки наперед. Бывает, если я захочу клубнику, то я её куплю, даже если она стоит миллион евро. В принципе, в идеале хотелось бы планировать покупки на неделю, но после работы я, уставшая и голодная, возьму что угодно.</p>
<p>I usually go for the 'middle ground'. Not cheap, not expensive, just in the middle... There is not that big of a difference in quality between expensive products and average priced products... Cheap products are like 'Russian roulette' - you don't know what to</p>	<p>Я выбираю «золотую середину», не дешевое, и не дорогое, а прям посередине... Я не вижу большой разницы между товарами дорогими и средней цены... А дешевые товары прям как русская рулетка: не знаешь, что попадетсЯ. Знаешь, если честно,</p>

<p>expect. To be honest, I am scared of very low prices. There is a reason why they are so low</p>	<p>низкой цены я побаиваюсь. Есть же причина, по которой цена низкая.</p>
<p>My acquaintance, who has been living in Finland for a long time, said that you can pretty much buy the cheapest, for example, sausages, and they will be edible and the quality of it will be ok. Unlike in Kazakhstan. In Kazakhstan you buy sausages but the only way to cook them is to fry them, because if you try boiling them, they will just come apart and become inedible.</p>	<p>Моя одна знакомая, она тут давно живет, сказала, что, в принципе, тут можно брать, скажем, самые дешевые сосиски, и они всё равно будут съедобными и неплохого качества. Не то что в Казахстане. Когда в студенчестве брал сосиски, их варить было невозможно. Они распадались. Можно было только пожарить.</p>
<p>I trust local food producers more than I do in Kazakhstan. I don't know why. Maybe because I think there is here and they people obey them.</p>	<p>Почему-то я, здесь, местным производителям доверяю больше, чем в Казахстане. Не знаю, почему. Может потому что я думаю, что тут есть законы и они соблюдаются.</p>
<p>When I see a product labeled "organic" in Kazakhstan, I don't think it is actually organic.</p>	<p>Я вижу товары с маркером «Organic» в Казахстане, только мне кажется, что это на самом деле не органика.</p>
<p>I avoided buying frozen foods and meat in the supermarkets in Kazakhstan because I did not know how it was made. I started buying the same products in supermarkets in Finland, and I don't always check the ingredients, because I think that if it is sold in Finland, then it passed all the standards.</p>	<p>В Казахстане мне было не ясно из чего были сделаны всякие замороженные продукты, поэтому я их обходила стороной. А в Финляндии стала покупать замороженное, и заметила, что я даже не всегда смотрю на состав. Ну, если в Финляндии такое продают, то скорее всего там всё по стандартам типа ГОСТа.</p>
<p>If I had to repair my car in Kazakhstan, I would search for reviews, ask from my friends and family to find automobile repair shops, because I am afraid they will fool me. In Finland I trust people, so I would pick a repair shop based on their price and location.</p>	<p>Если бы мне пришлось чинить машину в Казахстане, то я не пойдю к первому попавшемуся механику. Вдруг мне солгут и разведут. Я лучше поспрашиваю у остальных, там у друзей и родственников, потому пойдю к настоящему мастеру. А вот в Финляндии я доверяю людям, поэтому, если бы мне нужен был</p>

	ремонт, я бы пошел к мастеру, который близко и ща хорошую плату.
<p>I felt pressure from the society regarding how I should look like. I mean expectations from the society that I have to put on makeup, wear skirts and etc. Here (in Finland) I am feeling very comfortable. Back then (In Kazakhstan) I tried to resist the influence of the society, but that resistance required some kind of energy from me. Here I feel myself very comfortable because people are wearing what they want, they decide on their own and they don't depend on anyone. And now I decide what to wear only based on the weather and that's great.</p>	<p>Я чувствую давление со стороны общества насчет моей внешности: там косметика, юбки и так далее. А здесь мне комфортно. Тогда я чувствовала давление со стороны общества, и всячески ему сопротивлялась, но даже на это сопротивление у меня уходили силы. А тут мне очень нравится, мне очень комфортно, потому что люди ходят в чём хотят, они сами всё решают, и они не зависимы от других. И я сейчас выбираю одежду только в зависимости от погоды, и это кайф.</p>
<p>I bought my first car when I was 20. I bought it not because I wanted to, but because all young people had cars, and I did not want to feel left out... Even me going abroad was heavily influenced by "Zhurttyn balasy". I heard that someone's daughter and someone's son have gone to Lost Angeles by Bolashak program, and then I decided to go abroad too, if not Los Angeles, at least Helsinki.</p>	<p>Я купил свою первую машину, когда мне было 20. У всех тогда были машины, и я тоже решил не отставать... Даже, вот, я уехал учиться за границей из-за «жұрттың баласы». Я слышал, что, там, сын того-то и дочка этого уехали по Болашаку в Лос Анжелес, и я решил, что если не Лос Анжелес, то хотя бы Хельсинки.</p>
<p>I never wanted a mink coat and never understood it. I didn't see it as pretty and I felt sorry for poor animals. Plus it is also a very expensive item, especially if it is good quality. But when I graduated high school and started studying in a Kazakhstan's a university, and many girls on campus wore fur coats. I felt pressure from my parents. They said "Are you not like others? Look! Everyone is wearing it!" and things like "You need it!" and "You are a girl!". And they forced me to buy it. They bought it for me, even though I really did not want it and hated it. So, I</p>	<p>Я никогда не хотела норковую шубу, я вообще это не понимала. Мне оно не казалось красивым и было очень жаль бедных зверят. Это же ещё дорогое удовольствие, если качественную шубу искать. После того, как я закончила школу, и поступила в университет в Казахстане, и там все были в норковых шубах. И я начала чувствовать давление со стороны родителей. Они мне говорили «Ты, что, не такая, как все? Смотри, все же носят!» и «Тебе это надо, сен қызсың ғой!». И они заставили меня купить. Они купили</p>

<p>think I wore it only two times and sold it last year.</p>	<p>для меня, даже если я этого не хотела и ненавидела. И вот, я поносила эту шубу, кажется, раза два, и потом продала в прошлом году.</p>
<p>I used to think that shopping second-hand is shameful and always avoided second hand stores. But after moving to Finland I saw that people often shop in such stores, and I became more open to the idea of shopping second hand. Furniture that I have at home is mostly second hand.</p>	<p>Мне раньше казалось, что шопиться в секонд-хендах было зазорным, и я обходила такие магазины. В Финляндии я заметила, что люди часто ходят в секонд-хенды и стала более открытой к секонд-хендам. Моя мебель в основном из секонд-хендов. вещи, когда можно сходить в секонд хенды.</p>
<p>Right now I live a nomadic lifestyle. I move out soon, and I don't see a point in buying a lot of new stuff.</p>	<p>У меня сейчас такой кочевой образ жизни. И так как я скоро переезжаю, я не вижу смысла покупать новые</p>
<p>A meal was not considered a meal if there was no meat</p>	<p>Еда не считалась едой, если не было мяса</p>
<p>I used to think that if I don't eat meat, I will get sick. But turns out, I actually don't need meat that much</p>	<p>Я раньше думала, что если не буду есть мясо, то заболею. А оказывается я не настолько нуждаюсь в мясе.</p>
<p>It takes me a month or a month and a half to get used to food in Kazakhstan. It has more red meat and fat than what I ate in Finland.</p>	<p>В Казахстане я ем больше мяса и жира, поэтому когда прилетаю из Финляндии, у меня уходит месяц, а то и полтора, чтобы привыкнуть к еде.</p>
<p>Sometimes I wish for vegetarian or vegan food options when I go back to Kazakhstan.</p>	<p>Иногда мне хочется чего-то веганского или вегетарианского, когда я в Казахстане</p>
<p>There were times in Kazakhstan when I had to save every coin I had, and that's why I used to buy food items that had the most calories for the price. Now I don't think I can compromise on my health, and I rather spend a bit extra but eat healthily.</p>	<p>Были времена в Казахстане, когда каждая копейка была важна, и тогда я часто брала еду с высоким содержанием калорий за маленькую цену. Сейчас же я не собираюсь экономить на своем здоровье, и лучше возьму что-то подороже, но полезное.</p>

Appendice 2: Interview questions

Since the approach taken was semi-structured interview, many questions emerged from people's responses, however, these questions were asked from all the participants:

- Describe yourself as a consumer
- Do you budget?
- What kind of consumer you were before coming to Finland?
- Describe a typical Finnish consumer
- Describe a typical Kazakh consumer
- What do you feel about Finnish brands?
- What do you feel about Kazakhstan brands?
- What are your thoughts on "Zhurrtyн balasy"? Have you experienced it?
- What would you not buy in Kazakhstan/Finland?
- What are the products you started buying after moving to Finland?
- Have you made any lifestyle changes after moving to Finland?
- Have you noticed changes in your diet?