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**CULTURAL SIMILARITIES AND DIFFERENCES IN CONSUMER
BEHAVIOUR**

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ABSTRACT

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<p>The purpose of this thesis was to research the influence of culture on consumer behaviour and to determine if there are similarities and/or differences in consumer behaviour between cultures. For marketers all around the world, it is extremely important to understand the needs and behaviours of individuals in order to get a deeper insight to how they choose to purchase products and services. The influence of culture on consumer behaviour is vital to get to terms with. Culture can be defined as the heart of every society, impacting peoples' needs, wants and behaviour.</p> <p>In the theoretical part of this thesis, the author has presented theories about consumer behaviour; the factors that influence it such as cultural, social, personal and psychological factors. Also, the decision-making process has been explained. As the topic is based on culture, culture has been explained in detail and Hofstede's theory on national cultural is included as well as five dimensions that can explain consumer behaviour.</p> <p>The quantitative method was used as the research method and a questionnaire was designed. The target group was international students studying Business Administration at Centria. The questionnaire was conducted on 15th March 2017 at the Talonpojankatu campus in Kokkola.</p> <p>The results show that there were mostly similarities between the cultures but there were also small differences. Similarities in the way people thought and made decisions as well as what kind of products respondents purchased. Alike, the most notable difference found in the research concerned food issues, some factors influencing purchase decisions and how their families and families in their culture typically make decisions.</p>		
Key words Consumer behaviour, culture, decision making process, national culture		

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1 INTRODUCTION

In order to understand how individuals act as consumers it is important to get familiar with the concept of consumer behaviour and each factor which is linked to it. For marketers all around the world it is extremely important to understand the needs and behaviours of individuals in order to get a deeper insight to how they choose to purchase products and services. Consumer behaviour is a rather vast concept with many visible factors influencing it but also there is the hidden part which lies in the consumer. For companies to get into the minds of consumers, they must consider all the visible factors influencing consumer behaviour and analyse how people choose to see these marketing efforts and decide whether they are effective or not.

Amongst the four characteristics influencing consumer behaviour, the influence of culture on consumer behaviour is vital to get to grasp with. Culture can be defined as the heart of every society, impacting peoples' needs, wants and behaviour. Every country has their own unique culture, inevitably meaning that consumer behaviour varies from country to country. This means that people coming from different cultures have their own tastes when it comes to purchasing, for example, something that is highly preferred in another culture may not be in another.

The aim of this thesis is to research similarities and differences culture has on consumer behaviour. As there is a large proportion of international students studying business administration at Centria University of Applied Sciences, the author has set the target group of this research to be international business students at Centria University of Applied Sciences at the Talonpojankatu campus in Kokkola. The aim of the research is to find out whether there are similarities in the way people coming from different cultures purchase everyday goods or if there are in fact differences in the matter. The author of the thesis expects to find both similarities and differences at the end of the research.

The theory presented in the thesis will contain theories on consumer behaviour, including influencing characteristics and the decision-making process. Lastly, an insight on culture by introducing theories on culture including Hofstede's national dimensions. The theories presented are mainly based on literature by Kotler, Solomon, Armstrong and Hofstede as well as scientific articles about consumer behaviour and culture.

2 CONSUMER BEHAVIOUR

Consumer behaviour is, in itself a relatively large field, it refers to the process in which individuals, households and organisations select, purchase, use and dispose of products and services in order to fulfil their needs and wants. There is not just one type of consumer, they come in many forms, varying by their age, income, education and taste. (Solomon 2004, 7; Armstrong & Kotler 2013, 156-157.) Additionally, factors such as cultural, social, personal and psychological factors significantly influence a consumer's buying behaviour (Kotler & Keller 2016, 179).

2.1 Consumer behaviour model

Although it is extremely difficult to study and research consumer behaviour, marketers have come up with a consumer behaviour model to help get a better understanding as to why people buy certain things. The figure below (FIGURE 1), is a demonstration of how marketers research consumer behaviour. The model of consumer behaviour shows how environmental stimuli enters the consumer's black box to get a response out of the consumer, in other words a purchase decision. Environmental stimuli consist of marketing stimuli as well as other stimuli. Marketing stimuli is known as the four P's: product, price, place and promotion. Other stimuli are made up of other factors present in the consumer's environment such as economic, technological, social and cultural factors. Thus, environmental stimuli have their own input on the consumer's black box, it affects a consumer's characteristics, decision making process and even psychological processes. In the end, it is how the consumer perceives something that makes them make the final purchase decision. (Armstrong & Kotler 2015, 161.)

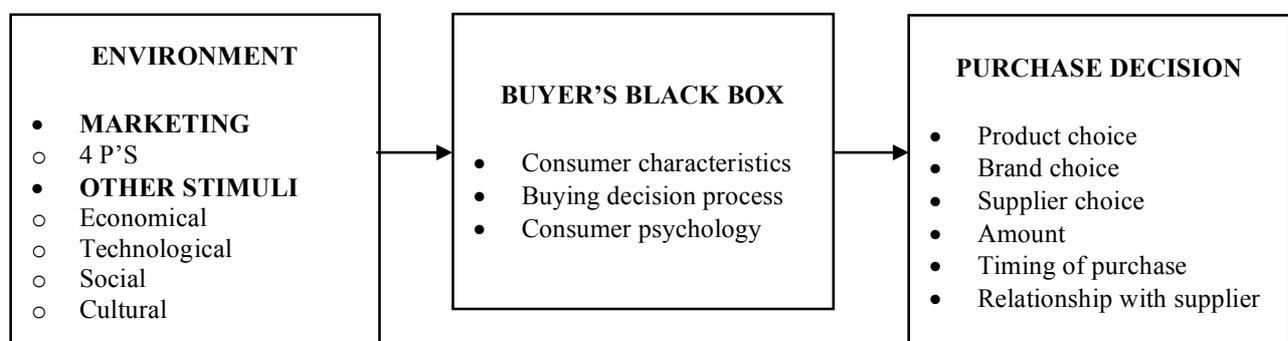


FIGURE 1. Consumer behaviour model (adapted from Kotler & Keller 2016, 187; Armstrong & Kotler 2015, 161)

2.2 Cultural factors

According to Solomon (2004, 526), culture can be thought of as a society's personality. In other words, members of a certain society share a collection of meanings, rituals, norms and traditions. The choices consumers make cannot be understood without considering the cultural context in which they were made. Similarly, Armstrong (2013, 158) states that culture can be outlined as a set of values, perceptions, desires and behaviours learned by society or other institutions. Each culture consists of smaller subcultures, which include nationalities, religions and ethnic groups. Subcultures offer more specific identification and socialization for their members. (Kotler et. al 2016, 181.)

Times are changing and new product and service innovations are being introduced more each day. Culture and consumer behaviour come hand in hand in such a way that products and services that meet the priorities of a culture at a certain time, are more likely to be favoured and accepted by consumers. Whereas, new products and services designed at a certain period provides a new window into the main cultural ideals of that period. (Solomon 2004, 527.) An example of this could be the way peoples' mindset is changing, for instance people may want to introduce more environmentally friendly products in their daily routines or how peoples' attitudes change throughout time.

In the United States, there are many fast-growing subcultures, by which companies have developed marketing strategies to target these consumer groups. The cosmetic company Procter & Gamble (P&G) discovered that black women spend significantly more on beauty products than the general market, but feel they are portrayed in a different light in advertising. (Armstrong et al. 2013, 157-159.) Therefore, in 2006, a group of African American women at Procter & Gamble created the "My Black is Beautiful" movement. The aim of "My Black is Beautiful" movement is for black women to embrace their beauty and encourage them to celebrate their individuality. (P&G Everyday.)

Rituals are symbolic behaviours which happen in a certain sequence and are repeated periodically. Grooming rituals are sequences of behaviour where the person transforms themselves from the private self to the public self or the other way around. The value placed upon beauty by women's culture and upon personal beauty and eternal youth is present in women's daily rituals. (Solomon 2004, 536-537.) L'Oréal's "Because you're worth it" symbolises a marketing-focused meaning that can be shifted from the product to the customer through grooming rituals. All in all, grooming rituals help attract cultural meaning out of products and implement the cultural meaning in the consumer. (Kardes, Cline & Cronley 2011, 267.)

L'Oréal recruits multicultural managers, who have experience in different markets and can therefore think of innovative ideas. Managers analysing foreign markets can find something that another culture uses in its beauty products what another culture does not. For example, a manager working on skin care at L'Oréal noticed tinted face creams in Asia had an anti-aging affect. However, Europe did not have this type of cream – only tinted or anti-aging. The manager knew a lot about the Asian beauty trends and their growing popularity in Europe, therefore the manager and his team created a similar face cream for the French market with large success. (Hong 2013.)

2.3 Social factors

Family, social roles and statuses and reference groups have as much influence on consumer buying behaviour as culture does. (Kotler et al. 2016, 181.) Family members are said to have a strong influence on consumer buying behaviour. People will more than likely choose products suitable to their roles and status. A person is expected to perform activities suitable to their role and with each role signifies a certain status. (Armstrong et al. 2013, 164.)

Reference groups are groups which directly or indirectly influence the behaviour of the consumer. Members are influenced by reference groups in three ways: members are exposed to new behaviours and lifestyles; reference groups influence attitudes and self-concept alongside creating pressures for conformity that affect purchasing habits. (Kotler et al. 2016, 181.)

Reference groups which have direct influence on consumers are called membership groups. Family, friends, neighbours and colleagues are known as primary groups. Primary groups are people with whom a person interacts regularly. Secondary groups are groups a person belongs to where interaction is official and not regularly required. Groups of this kind are known as religious and professional groups. (Kotler et al. 2016, 181.)

Likewise, people are influenced by groups they do not belong to. These kinds of groups are aspirational and dissociative groups. An aspirational group is a group someone wishes to be part of, whereas, a dissociative group is a group whose principles and behaviour a person disapproves of. (Kotler et al. 2016, 181.)

Another powerful impact on consumer buying behaviour is word-of-mouth. Personal words and recommendations of trusted friends and other consumers tend to be more believable than the words coming from advertisements or salesmen. (Armstrong et al. 2013, 161.) For instance, women who introduce a certain cosmetic brand in their daily routine may start talking to their friends about how satisfied they are with that brand. Positive reviews from a trusted friend may influence the fellow consumer to buy the same brand.

2.4 Personal factors

Age and life-cycle stage, occupation and wealth, personality and self-concept, lifestyle and values are examples of personal characteristics which influence consumers' purchasing decisions (Kotler et al. 2016, 183).

According to Armstrong and Kotler (2013, 165), tastes in food, fashion, furniture and recreation are age related. Consumption is also affected by the stage of the family life cycle. In other words, number of family members, their age and gender. There are certain transitions a person is faced with throughout their lifetime, this is known as psychological life-cycle. In a nutshell, people experience changes such as marriage, childbirth, illness, change of career, divorce and becoming a widow. (Kotler et al. 2016, 183.) As an example, cosmetic companies are rather age conscious; they have set target groups. Maybelline's Baby Lips, is targeted mainly towards the younger generation: teenagers and young adults and not necessarily to the older generation. Also, companies such as L'Oréal or Clinique would not particularly market anti-aging creams to teenagers or younger adults.

Marketers define their target market based on consumers' life-cycle stages and develop products and services to fit it. Marketers do this because the attitude and behaviours of consumers evolve through each stage of life by maturing, experiencing, their values change and economic situations change. Thus, it is understandable that a consumer's purchasing behaviour changes. (Bhasin, 2016.) For instance, when a woman matures and ages, it would not be right for cosmetic companies to market products for the younger generation for them. The cosmetic companies realise these kinds of changes and will advertise some products with an older model as a representative. Likewise, consumers are becoming more conscious of the products they are buying, are the products produced by complying ethical standards, are they environmentally friendly, do they contain dangerous chemicals? Therefore, companies try and respect consumers' values by producing products which have been ethically manufactured.

Occupation and wealth have an impact on consumption habits. It is not unusual for marketers to try and identify occupational groups which take an interest in their products and services, they will more than likely tailor products to fit the need of that occupational group. The choices a consumer makes when purchasing depends highly on economic circumstances, including how much money they can spend, do they have savings and their attitudes towards spending money. (Kotler et al. 2016, 185.) In this case, people with a limited amount of spending money will not particularly buy expensive, designer products when there is a cheaper alternative available. For instance, most cosmetic companies have noticed this and will usually offer more affordable products of the same brand.

Solomon (2004, 188) defines personality as a person's unique psychological makeup and its ability to influence how a person responds to their surroundings. Kotler and Keller (2016, 185) describe personality similarly, although add that personality is often described in terms of traits which include: self-confidence, power, independence, sociability and adaptability. Self-concept can be defined as how one sees oneself (Fournier, 2016). Usually, people will buy products they feel represent their personalities. For example, women with bold and confident personalities will purchase brands which they identify with the most and buy products that fit how they feel inside. This can partially be seen in hair colour or even what type of eye makeup they choose to wear. However, not all women use cosmetic products and this is also part of their personalities.

Additionally, brands have personalities. A brand personality is a precise mixture of human traits that may be attributed to a brand. Consumers more than likely choose brands with similar personalities to their own. (Armstrong 2013, 166.) Cosmetic companies' brand personality can be clearly seen in the packaging of the product. For example, the packaging of Maybelline products is flash, glamorous, youthful and colourful. Whereas, L'Oréal Paris makeup products are usually packaged in gold, silver and black. The packaging gives a sophisticated, classy and lady-like impression to consumers.

People have completely different lifestyles despite representing the same subculture, social class and profession. The activities a person participates in, their interests and opinions measure up a person's lifestyle. (Armstrong 2013, 166.) It is important for marketers to find relationships between their products and lifestyle groups. Kotler mentioned a good example of how consumers target consumers who have less time on their hands and prefer to multitask. In recent years, cosmetic companies have made their own products to meet busy peoples' lifestyles by a creating BB (blemish balm) skin cream, which is an all-in-one approach to skin care. BB skin cream contains moisturizer, anti-aging ingredients and sunscreen. (Kotler et al. 2016, 186.)

2.5 Psychological factors

Whenever marketing and environmental stimuli enter into the consumer's awareness, psychological processes such as motivation, perception, learning and beliefs and attitudes combine with the characteristics of a consumer to trigger the decision process which results in purchase decisions. From this part onwards, the marketer must understand what kind of reaction the external stimuli create in the consumer's consciousness. (Kotler et al. 2016, 187.)

2.5.1 Motivation

Motivation refers to the processes that lead people to behave as they do when a need is awakened and the consumer wishes to satisfy it. Needs can be triggered at any time, during this time the consumer may attempt to reduce or eliminate that specific need. Marketers have important tasks to create products and services to consumers to fulfil their goals, drives and wants. Once the consumer has got what they were looking for and are satisfied, they have reached their goal. A drive, in other words, a motive, means the extent of tension is high enough for the consumer to implement action to reduce the tension. Lastly, a want is created by a combination of personal and cultural factors. (Solomon 2004, 114-115.)

Humans are born with special types of needs that must be fulfilled to survive. The needs in question are biogenic and psychogenic needs. Nutrition, air and a roof over one's head are the basic elements necessary to stay alive. These needs are biogenic needs. On the other hand, psychogenic needs reflect the preferences of a culture and naturally will differ between cultures. Features of psychogenic needs are for recognition, power and belonging. (Solomon 2004, 117.)

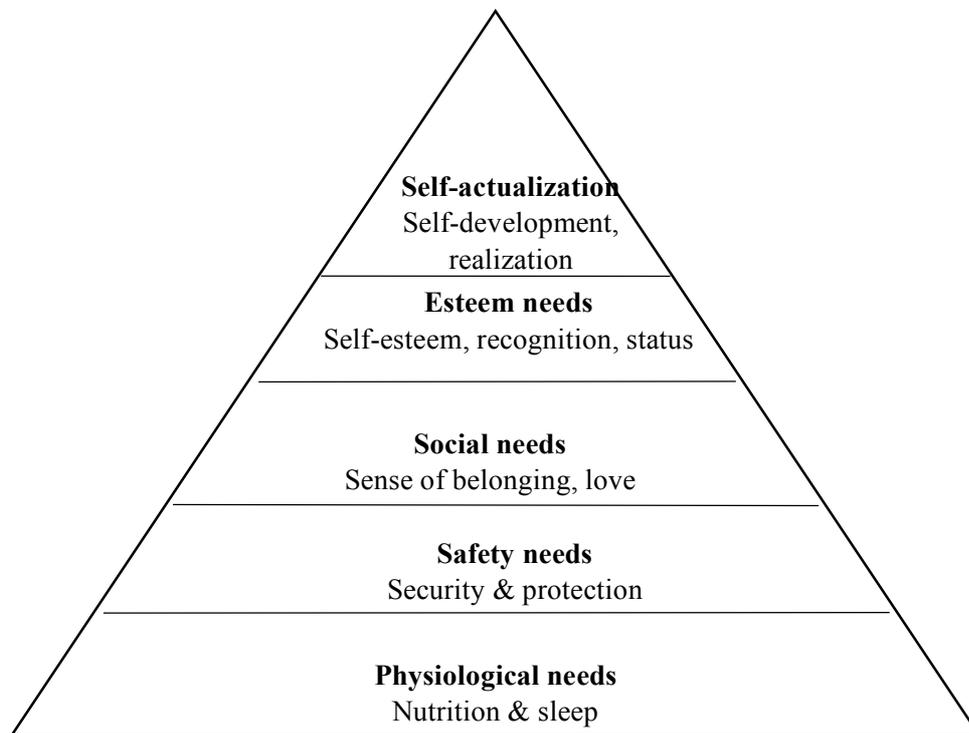


FIGURE 2. Maslow's Hierarchy of Needs (adapted from Kotler et al. 2016, 188; Solomon 2003, 122)

Abraham Maslow proposed in *A Theory of Human Motivation* (1943) that humans have a certain amount of needs that must be met. Maslow's Hierarchy of Needs is presented in a five-level pyramid (FIGURE 2), some needs are more important than others. For example, physiological and safety needs are more primitive compared to social and ego needs. As Maslow's hierarchy presents, needs higher in the pyramid come into focus once the lower, so called basic needs are met. (Burton 2012.)

In a nutshell, Maslow's Hierarchy of Needs (FIGURE 2) implies that basic needs must be satisfied before focusing on progressing up the ladder in the model. For example, someone who is hungry and tired, is generally not interested in developing oneself at that moment. Basically, this means that consumers value different things, depending on what is available to them at that current time. (Solomon 2004, 121.)

Critically speaking, marketers should try not to take Maslow's hierarchy too literally as it is culture-bound. The order of the levels may be questionable, the assumption that a person's needs need to be met precisely in that order may not work in some cultures. The hierarchy may be assumed to fit Western culture, making it understandable that this hierarchy may not be compatible with for example Asian cultures. For instance, in several Asian cultures, they importance of the welfare of people around them is much higher than the need to meet the needs of the individual. (Solomon 2004, 121-122.)

2.5.2 Perception

The perceptual process (FIGURE 3) begins when a person's sensations, in other words, is the instant response of person's sensory receptors to sensory stimuli. Perception can therefore be defined as the process when sensations are selected, organised and interpreted and then whatever is added to those sensations by the human mind to give those sensations meaning. (Solomon 2004, 49.) To stimulate our sensations, marketers have numerous ways to do so. Marketers will take into consideration these sensations when creating advertisements, either visual or spoken and in the way that they want to portray a product by creating interesting packaging. In the end, it is up to the consumer as to which stimuli they choose to concentrate on and their own personal preferences. Kotler et al. (2016, 190) sums perception up by saying that it does not completely depend on physical stimuli itself, but also on the stimuli's relationship to the immediate environment and on an individual's conditions.

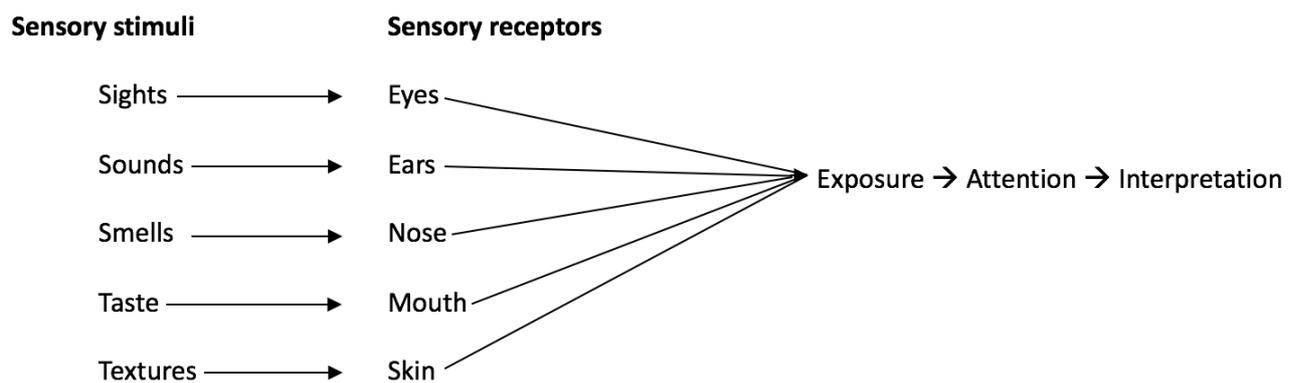


FIGURE 3. The perceptual process (adapted from Solomon 2003, 49)

People can form different perceptions of the same item via the following perceptual processes. The perceptual processes in question are called selective attention, selective distortion and selective retention. (Armstrong et al. 2015,173.) Daily, we are exposed to numerous advertisements and marketing efforts, unfortunately, it is impossible for us to pay attention to each of them. This is known as selective attention, when we choose to not to pay attention to the stimuli we have been exposed to. Although consumers tend not to pay attention to a lot of stimuli, we are surprisingly influenced by a lot of unexpected stimuli. We often receive paper advertisements in the post or via email with special offers, which are marketers' way of going around selective attention filters. This kind of unexpected stimuli may lead to the consumer making a purchase decision for a product they may need or not need. (Kotler et al. 2016, 190.)

From time to time, the stimuli we notice is perceived in a different way from which it was intended. Selective distortion describes the way people choose to understand information so that it supports our assumptions. Consumers often choose to interpret information to be consistent with consumers' previous viewpoints regarding products and brands. Strong brands benefit when consumers distort neutral or questionable brand information in a positive light. (Kotler et al. 2016, 191.) For instance, there are some food products on the market which both have the same producer therefore taste the same, but the products are sold under different brand names. In this case, people will favour the brand they feel fits their beliefs and attitudes the best.

It is impossible to remember every bit of information we have been exposed to, however, we remember information that backs up our attitudes and beliefs. This is called selective retention and because of it, consumers tend to remember good aspects about favourable products or brands and in return, forget the goods points about competitive products or brands. (Kotler et al. 2016, 191.)

2.5.3 Learning

Over the years, human behaviour has been studied which has lead learning theorists to be convinced that most human behaviour is in fact learned. Learning in all simplicity means the changes in a person's behaviour because of gained experience. Learning theorists also believe learning is a formation of the relationship between drives, stimuli, cues, responses and reinforcement. For example, a drive to develop oneself may motivate him/her to buy a certain product, their response is conditioned by the surrounding cues, that determine when, where and how a consumer responds. A cue in this case could be a consumer has seen that the product they are looking for is at a lower price and this may or may not lead to a response to the consumer's interest in purchasing the product. Once the consumer has decided to purchase the product, their experience with the product is either good or bad. If it was good, the consumer will most likely use the product more and favour that brand over others in the future, this is called reinforcement. (Kotler et al. 2016, 191; Armstrong et al. 2015, 174.)

Solomon (2004, 83) shares mostly the same views as Kotler, but goes on to explain in more detail the theory of incidental learning. This means that the learner does not necessarily need to have experience; we can also learn by observing what kind of affects certain things have on others. In other words, we learn even when we are not trying to. It is not unusual for consumers to recognize brand names even the ones we do not purchase and use, their slogans and the song/rhythm linked to the brand.

2.5.4 Beliefs and attitudes

Consumer behaviour is inevitably influenced by both beliefs and attitudes that have been gained through learning and doing. Beliefs are simply descriptive judgements a person has about something, which can be based on his/her knowledge, opinions or faith. It is important for marketers to consider peoples' beliefs. They want to know what kind of product and brand images consumers have formulated about their products and services and do those affect buying behaviour positively or negatively. (Armstrong et al. 2015, 174.)

Attitude, on the other hand, is a tendency to respond either positively or negatively towards objects, ideas or situations. It is influenced by an individual's choice of action, by either liking or disliking things, moving towards them or moving away from them. (Business Dictionary.) Consumers' attitudes are hard to change, for example, if a person has had nothing but good experiences with a certain brand, they will more than likely choose to consider purchasing that brand's other products. Companies try to fit their products into consumers' current attitudes rather than try to change attitudes. (Armstrong et al. 2015, 174.)

As mentioned, it is difficult to change attitudes, therefore companies should try to fit its products to meet existing attitudes. An example of a company aiming to convince consumers to consume more vegetables by adding them into yogurts. In Finland, the company Arla did this by combining fruit and vegetables to their yogurts. They added vegetables such as beetroot, carrot and spinach to their fruit yogurts already on the market.

3 BUYER DECISION-MAKING PROCESS

The buyer decision process can be defined as stages a consumer experiences before making the final purchasing decision (Marketing Teacher). According to Kotler (2016,194-195), marketers have developed a model used to define the buyer decision process, by following the model carefully, marketers are able to develop activities aimed at consumers at all decision stages. Typically, consumers go through five stages when making a purchasing decision. The five stages are problem recognition, information search, evaluation of alternatives, purchase decision and post purchase behaviour. However, this doesn't mean all consumers go through all five stages. Some purchase decisions are more important than others, the time used to solve each buying decision differs. Occasionally purchase decisions are made automatically without obtaining much information and other times they can resemble an around the clock job (Solomon 2004, 292).

3.1 Problem recognition

A consumer purchase is an answer to a problem (Solomon 2004, 292). A consumer recognises a problem when he/she realises there is a noteworthy difference between their current state of affairs and their preferred state (Solomon 2004, 292). According to Kotler and Keller (2016, 187) a need becomes a motive when it is aroused and causes the consumer to act to fulfil and satisfy the recognized need.

Needs can be triggered by internal or external stimuli. A person's need can be activated by hunger or thirst, known as internal stimuli. Once the level of the need reaches a high enough level, it drives the consumer to make a consumer purchase. Likewise, needs can be triggered by external stimuli. A person may notice their friend has been using a new foundation, they may admire its effects on their friend's appearance, which inspires the consumer to think of the possibility of purchasing the same product. (Armstrong 2013, 170.)

A problem can arise in a couple of ways, the problem can be either a need or an opportunity. When the quality of a person's actual state can deteriorate if they do not purchase something, for instance he/she run out of their daily moisturiser. This is known as need recognition. Secondly, opportunity recognition comes to light when the consumer's ideal state can move upward because he/she has been exposed to different or higher-quality products. Problem recognition occurs naturally, however the process is often

stimulated by marketing efforts. Especially in adverts marketing cosmetic products. For example, skin care product advertisements for face wash. The advertisements usually illustrate to consumers that his/her blemishes will go away if they use this certain product. Marketers will do this by showing before and after pictures in their advertisements. For example, blemishes are part of the consumer's actual state, which they are partially unhappy with and by using the facewash, the consumer gets rid of their blemishes and this becomes their ideal state. (Solomon 2004, 296).

3.2 Information search

When the problem or need is recognized, the consumer can begin the information search, however it is not unusual for a customer to skip this phase in the decision-making process. There are two basic information search types linked to this stage: heightened attention and active information search. Heightened attention is milder search state. In this case, the consumer is more receptive of information, advertisements and conversations about the product with friends and family. (Tyagi & Kumar 2004, 57.) Next, the consumer will enter the active information search level. At this level, consumer's actively search reading material, contact friends, search the internet and visit stores. (Kotler et al. 2016, 196.)

Information research can be divided into two parts: internal and external search. During internal search, consumers compare the alternatives via their own memory banks. For instance, a consumer can easily find a skin care product they want because they know it is suitable for them and the opinion of others is unnecessary. External search tends to be for bigger, more expensive purchases. This could be the case when a consumer wants to buy an expensive brand of mascara. Before making the purchasing decision for an expensive product, they will ask for advice from a friend and gather information from the internet or magazines. (Solomon 2004, 297; Dudovskiy 2013.)

There are several sources from which consumers can get acquainted with relative information regarding purchases:

- personal sources: family, friends, contacts
- commercial sources: advertising, sales representatives, websites, packaging
- public sources: media, consumer rating organisations, internet
- experimental sources: handling, examining and using the product. (Armstrong et al. 2015, 175.)

3.3 Evaluation of alternatives

At this point of the decision-making process, the consumer must make the final choice of which brand he/she will purchase. Consumers at this stage will think about the benefits they could possibly gain by choosing a product. For example, a consumer thinking of purchasing a new brand of moisturiser might think of its compatibility with their skin type (is the product for dry or oily skin), extra benefits (BB-cream), longevity and possibly the price. (Kotler et al. 2016, 197.)

During a consumer's choice process, the alternatives which are actively considered are his/her evoked set. The evoked set is composed of products the consumer is already familiar with, as well as those in his/her immediate environment. There are also alternatives the consumer is aware of, but choose not to consider purchasing. This is called their inept set. Lastly, alternatives not under consideration and he/she will not make compromises are the inert set. (Solomon, Bamossy & Askegaard 1999, 221.)

3.4 Purchase decision

During the evaluation of alternatives, the consumer has ranked the brands on offer and is considering the brands they will possibly purchase. Normally, the consumer will purchase their most favoured brand. However, there are two obstacles a consumer must overcome between the purchase intention and purchase decision. One factor is the attitude of others, where the opinion of someone close to you thinks you should buy another brand you are not exactly fond of. (Armstrong 2013, 172.) Depending on the relationship between the consumer and the other person, the consumer will more than likely be motivated to purchase the product their friend or family member favours the most (Kotler et al. 2016, 200).

A friend of the person thinking of making a purchase decision on a new Neutrogena face wash may think they are purchasing the wrong product. Their heart is close to the environment and the face wash contains beads, which are bad for the environment. The friend motivates the consumer that she is purchasing the wrong product and should consider buying a product which has been produced in an environmentally sound way and does not contain the scrubbing beads which affect the planet. Because the purchaser realises that this matter is important to their friend, he/she will more than likely consider purchasing another brand instead of their first choice.

The second factor is unexpected situational factors that impact the change of the purchase intention. For example, redundancy, purchase of something more important or a sales representative at a store changes the consumer's mind. (Kotler et al. 2016, 200.)

3.5 Post purchase behaviour

At this stage, the consumer is either satisfied with their purchase or disappointed. The consumer's expectations and the product's perceived performance influence whether the consumer is content or unhappy with the purchase they made. The consumer feels the product has not met their expectations in any way, they are disappointed with the purchase; if it met their expectations, he/she is satisfied and if the purchase overdid the expectations, the consumer is thrilled. (Armstrong 2013, 172.) People who are satisfied with their purchase decision are more likely to talk positively about it than those who were disappointed with it.

After making a bigger, costlier purchase, it is not unusual for a consumer to go through cognitive dissonance. Armstrong (2013, 172) defines cognitive dissonance as buyer discomfort triggered by the purchase. After every purchase, a consumer feels some sort of purchase dissonance. After purchasing the preferred brand, consumers are happy with the benefits that came with it and glad they avoided the disadvantages of the alternative brands they did not purchase. In the case the consumer made a compromise, they are likely to be disappointed because of the drawbacks of the brand they purchased and because they lost the benefits of the brand they wanted to purchase.

4 DEFINITIONS OF CULTURE

Over the years, numerous definitions for the concept culture have been developed, however, because culture itself is an unclear and rather abstract concept, there are many candidates for the ultimate definition. Proving that defining culture is not as easy as it seems, Kroeber and Kluckhohn (1952) published an article including no less than 164 definitions of culture. (Usunier & Lee 2005, 4.)

Usunier defines culture as being more of a process than a distinct whole, easily recognisable by the sum of its elements. Culture is not only a toolbox; it also provides people with instructions to cope in their daily life in society. Tylor [1913] describes culture as a set of complex and connected elements covering knowledge, beliefs, values, arts, law, manners and morals as well as other skills and behaviours obtained by an individual as a member of a society. (Usunier et al. 2005, 6.)

According to Mooij (2011, 33) culture can be explained as the glue that binds groups together. It comprises of common beliefs, attitudes, norms and values found among people who speak a specific language, live at the same time and reside in a certain geographic region. Additionally, one's culture cannot be taken away from them, nor can it be separated from the historical context. In other words, culture is memory to society.

4.1 Hofstede's definition on culture

Hofstede's theory of culture states that culture is mental programming. The word *culture* itself holds a few meanings, originating from Latin, referring to the "tilling of the soil". Nevertheless, culture in most Western languages means civilization or modification of the mind. Hofstede implies that one's mental programs can be seen by the social surroundings in which the individual grew up and gained life experience. It starts within the individual's family life, continues within the social surroundings such as, at school, with peer groups, at work and within the community he or she lives in. (Hofstede & Hofstede 2005, 3.)

Hofstede et al. (2005, 4) defines culture as "*the collective programming of the mind that distinguishes the members of one group or category of people from others.*" Culture is partly shared amongst the people who live or lived in the same social environment in which culture has been learned. Hofstede

adds that culture is the mixture of unwritten rules of the social game, which can only be learned, individuals are not born with culture already in their genes: it is a result of the impacts routing from the instant social environment.

The figure below (FIGURE 4), refers to the onion concept. In all simplicity, it is the definition of culture with its main concepts at different levels of depth. An onion itself has many layers, only by peeling those layers, the layers in between which are not usually visible can be seen. As presented in the onion concept (FIGURE 4), the outermost layer is symbols and the innermost is values, with heroes and rituals lying in between. (Hofstede et al. 2005, 6-7.)

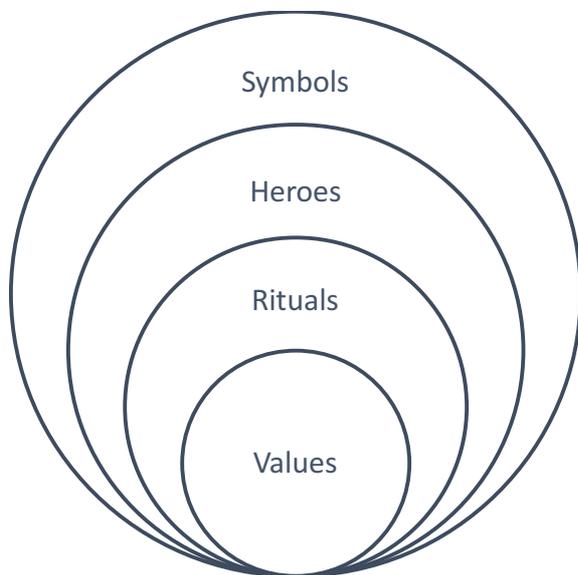


FIGURE 4. The onion concept (adapted from Hofstede et al. 2005, 7)

Words, actions, pictures or items that carry a specific meaning to those who share the same culture are defined as symbols. For example, language and appearance preferences such as dress and hairstyle, flags and status symbols are all in their own rights seen as symbols. New symbols are developed regularly, hence the old ones are forgotten. Alike, symbols are regularly copied from other cultural groups and are given their own meaning. The next layer of the onion is heroes. In this layer, heroes are described as people who have characteristics which are valued and therefore act as models for behaviour. Heroes can be alive or deceased or even imaginary. However, nowadays we are not as interested in a person's characteristics because we tend to focus on the person's external appearance rather than what is inside. (Hofstede et al. 2005, 7.)

Rituals are activities which are carried out to reach desired ends, which are considered within a culture to be socially essential. Rituals can be social and religious ceremonies, ways of greeting and showing respect to other people. Lastly, the core of the onion, in other words, the core of culture: values. Values are learned in early lives and are habits to having certain preferences. Since most values are learned at a young age, most of a person's values are learned unconsciously, thus there is no specific explanation to explain why they have certain values. (Hofstede et al. 2005, 8.)

4.2 Hofstede's dimensions of national culture

In 1973, Geert Hofstede developed five dimensions of national culture. The model is based on basic value orientations of studied countries and on large quantitative surveys. The model of national culture provides scales from zero to one-hundred for 76 countries for each dimension, giving each country its own position on the scale (Mooij & Hofstede 2010, 88.) The following five dimensions which will be explained are the most relevant to consumer behaviour. The dimensions are power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance and long-term versus short-term orientation. (Mooij 2011, 42.)

Power distance

Power distance dimension can be expressed as how people with less power in a society accept and expect that power is distributed amongst its members unevenly (Mooij & Hofstede 2011, 182). Countries with a higher score in the power distance, members have their own place in social hierarchy. Members must make their social status clear to others to gain respect. For example, people may buy an expensive car or wear expensive clothes to show that they have power or that they are successful. (Mooij et al. 2010, 89.)

Uncertainty avoidance

Uncertainty avoidance is the way in which people in a society tolerate uncertainty. Uncertainty avoidance suggests how much the culture of the society programs its members to feel comfortable or uncomfortable in unexpected situations. Cultures which tend to avoid uncertainty try to diminish these kinds of situations with the use of stricter laws and safety and security measures. Countries with a low uncertainty avoidance tend to accept risks and these kinds of societies are more innovative. (Leng & Botelho

2010, 263.) Members of high uncertainty avoidance are process-orientated and are therefore less interested in the results which the product has. Whereas in low uncertainty avoidance countries, people are less process orientated and the result is more important. The difference between the two can be seen quite clearly by how many residents per doctor there is in a certain country. People in countries with a high score in uncertainty avoidance value cleanliness, therefore people are more health conscious, they eat and drink healthily (for example, by purchasing cleaner food and drinking bottled mineral water) and use more medication to prevent illness. Member's in low score countries look after themselves by exercising. (Mooij 2011, 49; Mooij et al. 2010, 90.)

Individualism versus collectivism

Members of individualistic cultures look after themselves and their immediate family, whereas people belonging to collectivistic cultures belong to groups, where people care for one another in exchange for loyalty (Mooij et al. 2011, 182). Almost 80% of the world's population is made up of collectivistic cultures (Mooij 2011, 47). In collectivistic cultures, people are "we"-conscious, members share the same identity based on the social system they belong to. Maintaining peace within the community and avoiding shame is important to the members of collectivistic cultures. In comparison to individualistic cultures where people are "I"-conscious, a person's identity is within him/her, self-achievement and fulfilling one's own needs is important. Both individualistic and collectivistic cultures have different types of communication styles. Collectivistic cultures are high-context cultures, where the style of communication is rather indirect. The communication style of individualist cultures is low-context, which is more or less straight to the point. (Mooij et al. 2011, 182.)

Masculinity versus femininity

Masculinity versus femininity refers to the distribution of roles between genders. Societies with masculine characteristics tend to value characteristics such as success, status and wealth. Feminine societies are more concerned with the quality of life and caring of its members. (Leng et al. 2010, 263.) Status in masculine countries is more important than it is in feminine countries. People in masculine societies want to show their success by purchasing brands with high status or jewellery. (Mooij et al. 2011, 182-183) In feminine cultures, household chores and groceries are shared between both the husband and wife. It is also perfectly normal for men to work in a female job (such as a nurse) and not be peculiar. (Mooij 2011, 48.)

Long-term versus short-term orientation

Long-term versus short-term orientation is the degree to which a society demonstrates a realistic future-orientated perspective rather than a conventional historic or short-term point of view. Values of long-term orientated cultures are determination, saving money and having a sense of shame. In comparison, countries that are short-term orientation value personal stability, concern of keeping face and spending money now and little saving and lastly national pride and traditions. (Mooij et al. 2011, 183.)

5 RESEARCH METHODOLOGY

There are two types of research methods; qualitative and quantitative research. There are ways to distinguish the difference between qualitative and quantitative research methods. The qualitative method involves the researcher to describe and gain understanding on the characteristics of what they are researching whereas quantitative methods focus on measuring and finding data on the area of study. (Murray 2003, 1.) When conducting research, it does not necessarily have to stick to one research method as it is possible to combine both methods into research.

Quantitative research is used to generate numerical data or data that can be used as statistics. It is used to measure attitudes, opinions and behaviours and is useful when researching a larger sample population. The data collected via the quantitative research method is measurable data, which can be later used to formulate facts and find patterns. The qualitative research method is exploratory research, it is used to gain an understanding of underlying reasons, opinions and motivations. Qualitative research is used to uncover trends in the way people think, their opinions and dig deeper into the research problem. (Wyse 2011.)

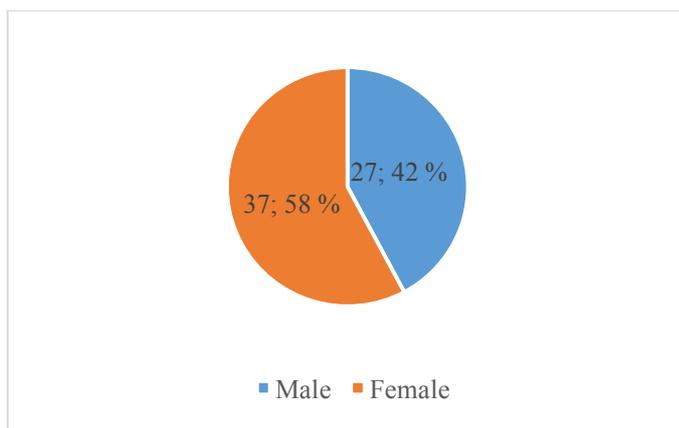
The structure of the two research methods inevitably differs from one another, the quantitative approach is more structured whereas the qualitative approach tends to be unstructured and uses semi-structured techniques. Both research methods are implemented in different ways, for instance, the collection of quantitative data is collected through various surveys, such as online surveys, paper surveys, polls on websites and face-to-face interviews. In qualitative data collection, there is a relatively small sample size therefore the methods used are usually group discussions, observations and individual interviews. (Wyse 2011.)

The quantitative method was chosen as the research method for this thesis. It was chosen because the aim of the empirical part was to use a larger sample and gather as many responses from people representing as many different nationalities as possible to make assumptions and comparisons later. A structured questionnaire was created with mostly closed-end questions. There were also a few open-end questions where the respondent had the opportunity to give their own answer if they felt the options on offer did not suit them.

6 RESULTS

The following chapter will present the results collected from the research conducted on 15th March 2017 amongst the international business students at the Talonpojankatu campus in Kokkola. The questionnaire contained 16 questions. The first three questions were basic information about the respondents, regarding gender, age and nationality. The rest of the questions in the questionnaire were related to preferences in grocery shopping, shopping in general, how the respondents feel the product range in Finland suites their needs and wants, how different factors influence their purchasing behaviour. Towards the end of the questionnaire, there were questions to back up the theory presented in the theoretical part of the thesis for the researcher to make better assumptions on whether there could be reasons for similarities and differences in consumer behaviour between the cultures present in the research.

The questionnaire received a total of 64 responses, which was a suitable outcome for this study. In total, 27 respondents were male and 37 respondents were female. (GRAPH 1.)



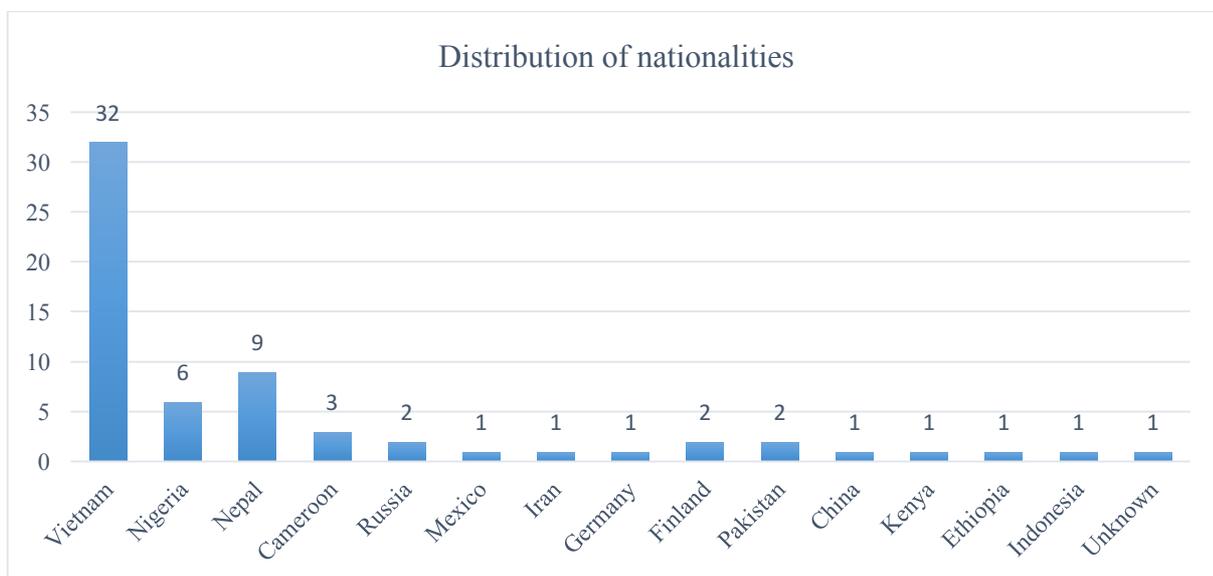
GRAPH 1. Gender distribution

The questionnaire contained a choice of five age groups for the respondents to choose from. The age groups in the questionnaire were: under 18, 18 to 23, 24 to 29, 30 to 35 and 35 or older. Although there was an option to choose from 18 and under and 35 and older, neither of those options were chosen. As seen in the table, most respondents belonged to the age group of 18 to 23, with a high percentage of 73%. The second largest age group was 24 to 29 with 12 respondents. The smallest age group with five respondents was 30 to 35. (TABLE 1.)

TABLE 1. Respondents' age

Age	Frequency	Percentage
< 18	0	0
18 - 23	47	73
24 - 29	12	19
30 - 35	5	8
> 35	0	0
Total	64	100

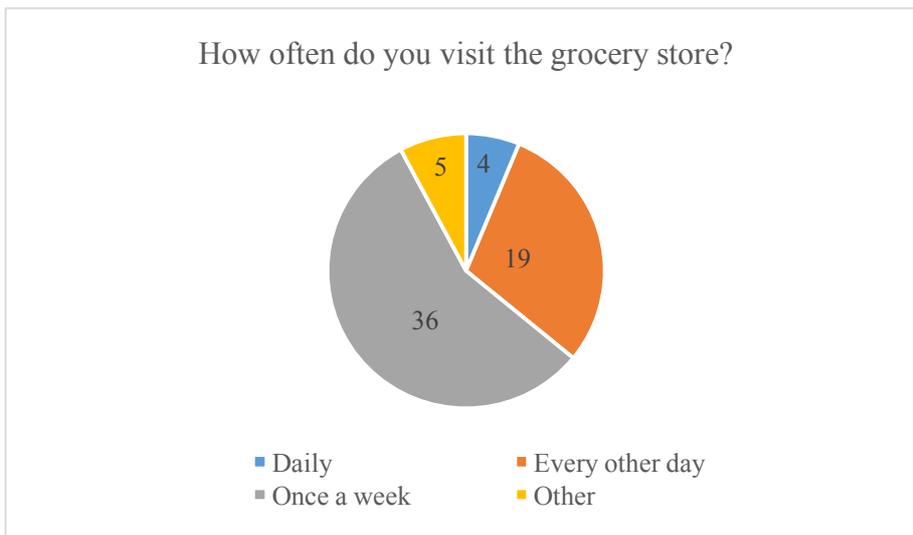
The last question concerning respondents' basic information asked for their nationalities. For this research, this question was vital. Respondents were asked to write their nationality on the questionnaire. As can be seen from the graph (GRAPH 2), the distribution of nationalities was not even. Most respondents were from Vietnam, Nepal and Nigeria. However, there was 11 nationalities with one to three people, also, one respondent did not write their nationality on the questionnaire, therefore it is marked as unknown.



GRAPH 2. Distribution of nationalities

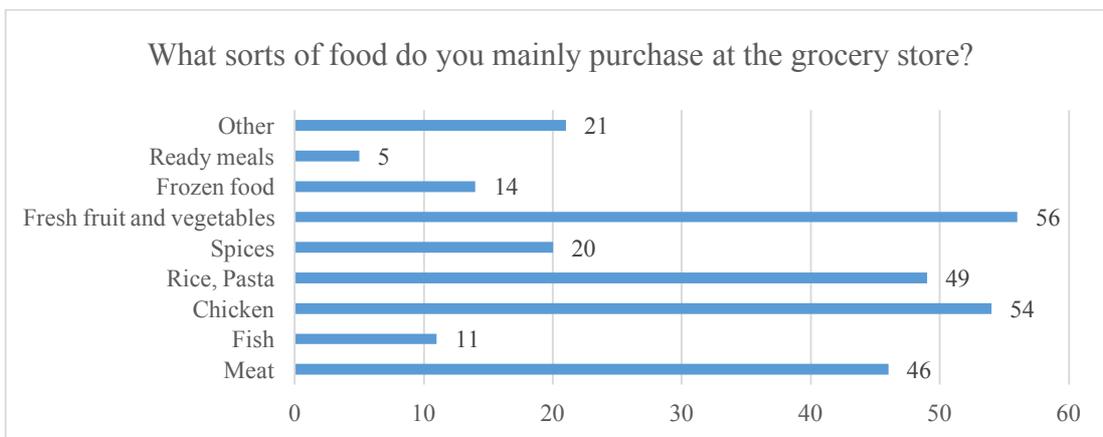
The fourth question asked how often do the respondents visit the grocery store. There were four options to choose from and respondents were expected to pick the option that fit them best. In graph 3, the results are presented. Most of the respondents stated they visit the grocery store once a week. The second most popular answer which was ticked by 19 respondents was "every other day". Only few visited the grocery store daily and five respondents chose the option "other" but only one person gave a statement that they

visit the grocery store twice a month, the other respondents who ticked this option did not mention anything.



GRAPH 3. Grocery store visits

The fifth question regarded the sorts of food items regularly purchased from the grocery store. There was a list of numerous basic food items from which respondents could choose from and an option to add anything else they purchase that was missing from the list. Mostly, respondents bought the same kinds of raw ingredients such as meat, chicken, fruit and vegetables, spices and rice and pasta (GRAPH 4). As presented in graph 4, ready meals, frozen food and fish were not amongst the foods respondents mainly purchased. The option “other” gathered a total of 21 votes. Mostly, respondents who added what they bought, purchased dairy products, eggs, flour, bread, sweets, chocolate and various drinks.

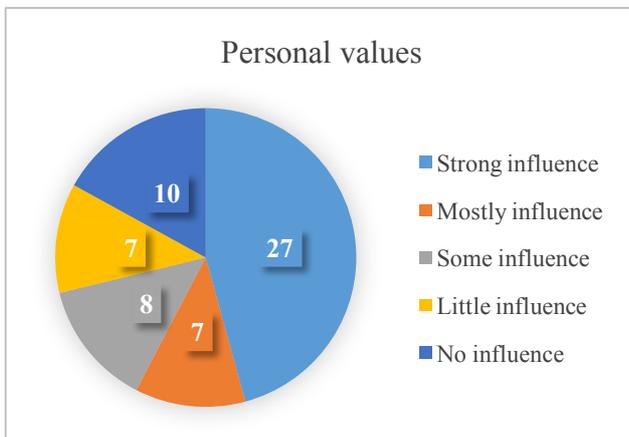


GRAPH 4. Regularly purchased food

The sixth question asked respondents to state how much of an influence the following factors have on their purchasing decisions. There was a Likert scale of one to five; **one=strong influence, two=mostly**

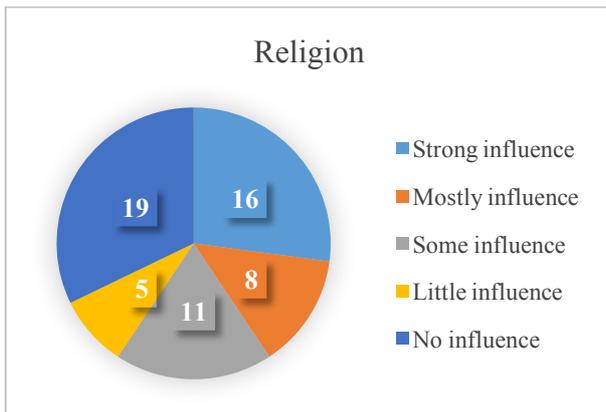
influence, three=some influence, four=little influence and five=no influence. The respondents were asked to tick the number most suitable to them for each factor. This question received a total of 59 responses as five did not respond to this question. To get a better idea of the results, the author looked at them in groups of countries and later combined all the results together to find similarities.

The first of the eleven factors asked was about personal values. Most of the respondents stated that their own personal values have a strong influence on what they choose to purchase, but there were nationalities where their own values do not matter at all. Nearly half of the respondents felt their own personal values had a strong influence on their purchasing habits and few thought personal values had some influence. 10 respondents felt that personal values had no influence. (GRAPH 5.)



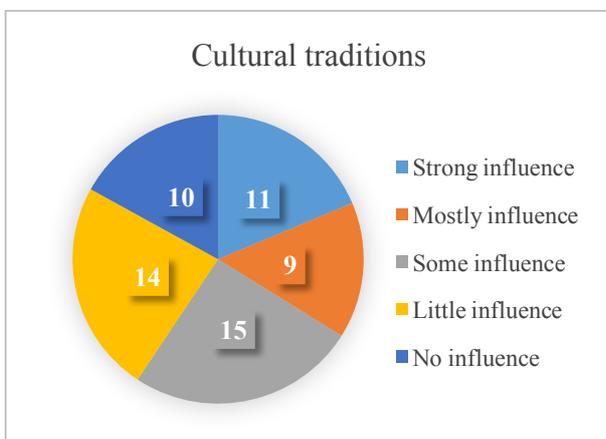
GRAPH 5. Personal values

The next factor was religion. The results are presented in graph 6. As can be clearly seen, there is not a huge difference between strong influence and no influence. As a majority, 32% of respondents felt that religion had no effect on their purchasing decisions, whereas 27% felt there was a strong influence. As a whole, most of the respondents said that religion influenced their purchases in one way or another. The researcher noticed that respondents from African countries were more likely to say their religion has a bigger impact on their purchases than other respondents from different countries.



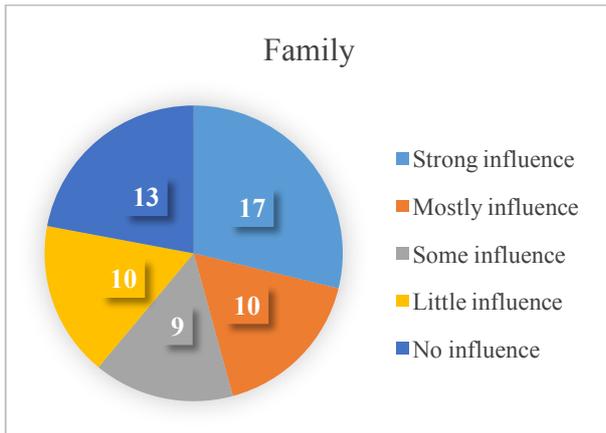
GRAPH 6. Religion

By cultural traditions, the author meant how do different kinds of festivals, religious ceremonies and public holidays influence respondents' buying behaviour. The responses to the statement of cultural traditions was relatively equal. Only 24 respondents felt that cultural traditions had little or no influence on their buying behaviour. Overall, most respondents stated cultural traditions had at least some influence on what they buy. Those who ticked numbers one, two and three, were from African and Asian countries, where cultural traditions are important. About half of the Nigerian respondents stated that cultural traditions have a strong influence on what they buy. (GRAPH 7.)



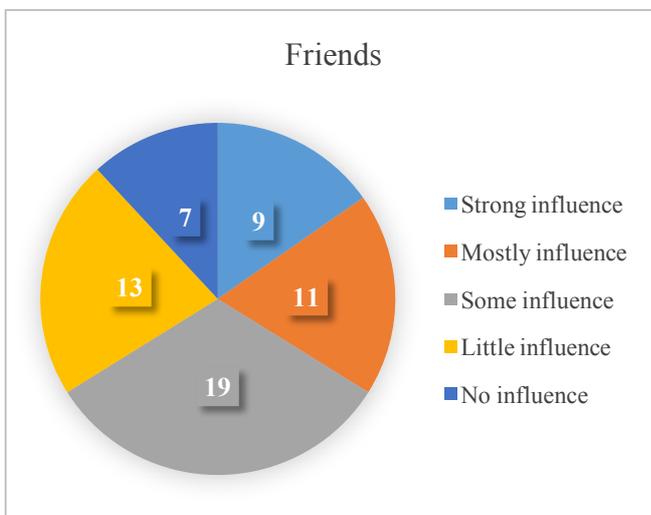
GRAPH 7. Cultural traditions

As presented in graph 8, about 29% of respondents felt their family has a strong influence on what they purchase. Whereas 22% stated their family has no influence in what they buy. Ten respondents stated their family mostly influences their purchases, also ten respondents stated their family has little influence on their purchases. The distribution of answers for this question again, was rather equal.



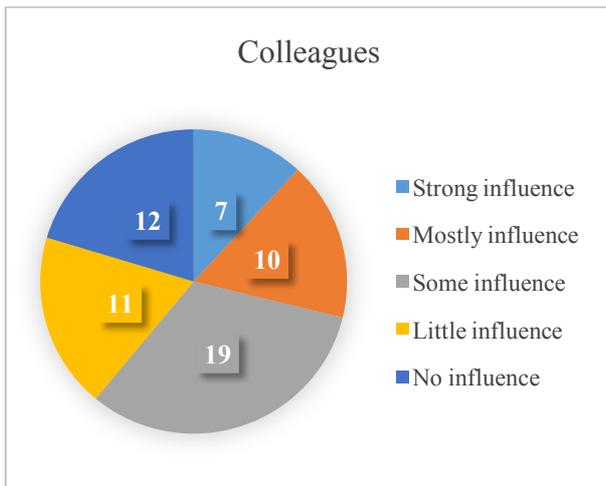
GRAPH 8. Family

Friends in one way or another influence what we choose to buy, therefore this factor was added to find out how people think their friends influence their purchases. Surprisingly most respondents felt that friends had some or little influence on what they choose to purchase (GRAPH 9). Only nine respondents stated their friends strongly influence what they purchase. Alike seven people stated their friends do not influence their purchases.



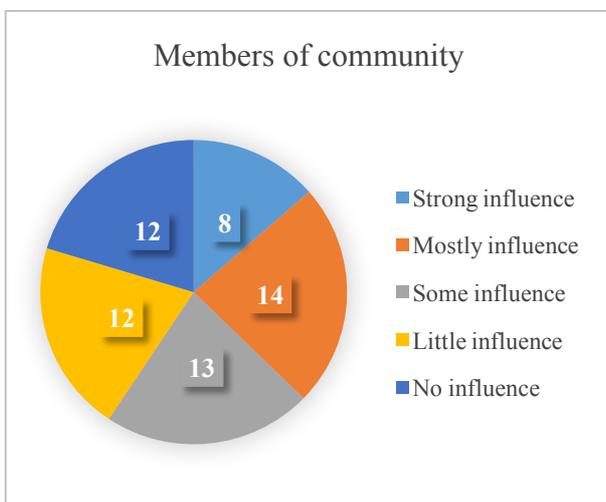
GRAPH 9. Friends

Most of our time is spent at work, therefore we are influenced by our colleagues who we work with. As presented in graph 10, some respondents thought their colleagues influence what they purchase and some respondents felt they did not. A total of 23 respondents stated that they have little or no influence on what the respondent buys.



GRAPH 10. Colleagues

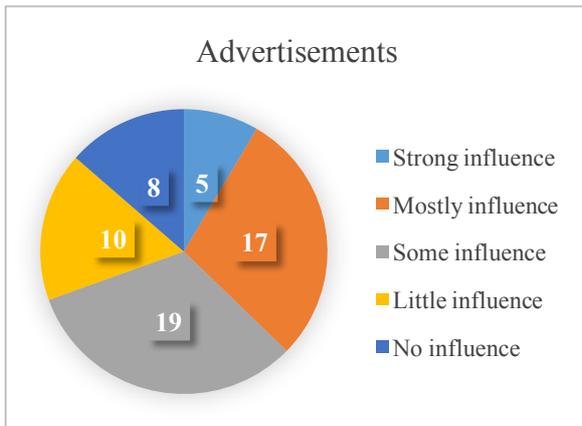
By the term members of community, the author meant how people in groups you participate in, such as church groups, youth groups influence purchasing decisions. 12 respondents felt people in these groups had no influence and 8 respondents said they had a strong influence. Mostly, respondents stated that people they associate with in different groups influence their purchase decisions. However, those who said they have little or no influence could be those who do not participate in such groups. (GRAPH 11.)



GRAPH 11. Members of community

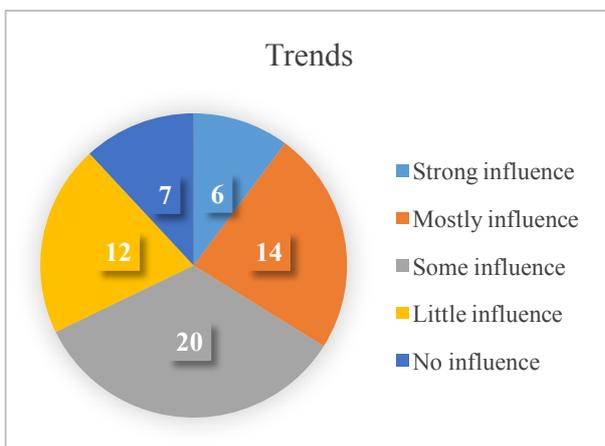
Daily, we are surrounded by advertisements in many forms that we probably do not even notice them. They come in many forms: television, billboard, radio and advertisements on the internet. However, it is inside the person, how they choose to pay attention to what marketers are trying to say to them. As the results show (GRAPH 12), respondents felt they are influenced by advertisements. However, eight respondents felt advertisements did not have any influence on their purchases. Only few respondents

stated they are strongly influenced by advertisements. The option “some influence” was the most popular opinion amongst respondents.



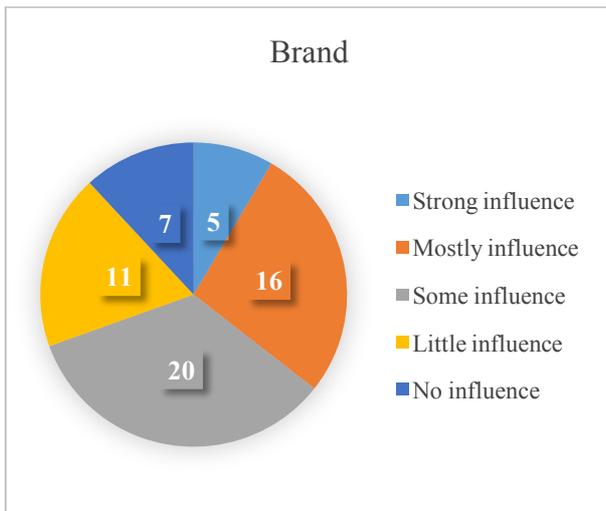
GRAPH 12. Advertisements

Only a few respondents stated that trends have either a strong or no influence on what they choose to purchase. However, 24 respondents felt that trends influenced their purchases. Nowadays, most people use social media where people see new trends every day, which inevitably influence what people choose to buy. For instance, trends from one country can quickly become a trend in other countries via social media exposure. (GRAPH 13.)



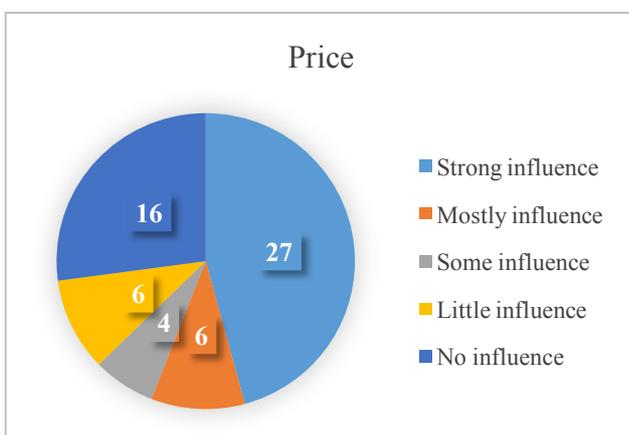
GRAPH 13. Trends

The next factor concerned the choice of brand. This was asked as usually, people will buy the brands they know, have used and trust. As graph 13 presents, 20 people felt that brand has some influence on their purchases. Only five respondents stated that brands have a strong influence on their purchasing behaviour and seven said it had no influence.



GRAPH 14. Brand

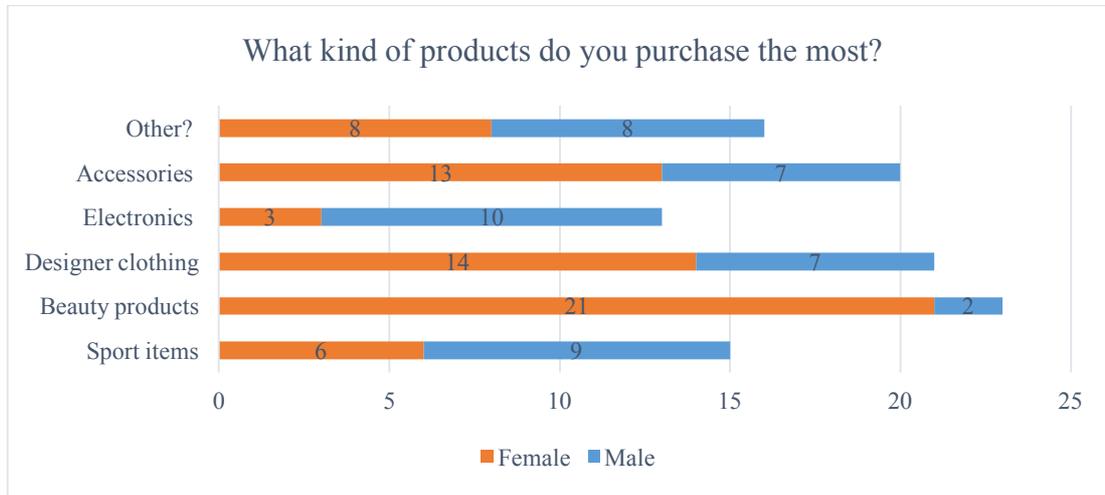
Price is also an important factor when choosing what to purchase as some people only have a limited amount to use. Mainly the respondents felt that price influenced what products they purchased. 16 respondents stated that price has no influence on their purchases. As can be seen from graph 15, most of the respondents either felt price influenced their purchases either strongly or in no way at all. Only few respondents answered mostly, some or little influence. By looking at both the results regarding brand and price, it seems that the cost of the product is the biggest deciding factor over brand.



GRAPH 15. Price

The next question concerned purchasing preferences. There were a few options for respondents to choose from but also an opportunity to add items they also purchase if the options on offer did not suit them. Females from all cultures present tend to purchase mainly beauty products, from which can be assumed that beauty is strongly valued in all the different cultures. Males, on the other hand tend to purchase more electronics than any other products mentioned on the list. In total, 16 chose the option "other?"

eight females stated they purchased food. Four males stated they bought food, two stated they buy normal clothing, which the author assumed meant high-street brands and one said they buy products for their basic needs and one purchased video games.



GRAPH 16. Product choice

In the eighth question, the researcher asked about how frequently respondents purchased clothing. This question was created to see if the market in Finland provided suitable clothes for people coming from different cultures. The results were looked at by terms of gender, as it is known that there are differences between males and females' shopping habits. The question consisted of four parts; a, b, c and d. If the respondent felt they cannot purchase clothes they need or suitable for their culture, they were asked if they purchased online instead. To open this question, respondents could write down the items they find easier online or clothing items they can purchase online what they cannot in Finland. As presented in table 2, both females and males mostly bought clothes every two months. However, females purchased clothes more recently than males, with 11 females who bought clothes once a month.

TABLE 2. Frequency in purchasing clothing

		Female	Male
	More than once a month	3	3
	Once a month	11	5
	Every two months	12	9
Other	Every three months	1	2
	Every six months	1	1
	Once a year	2	3
	When needed	6	3
	Sometimes	1	0
	Not mentioned	0	1

The B-part of question eight asked if the respondents thought the clothing lines in Finland are suitable for their needs and culture. All respondents mostly said “yes”, however, a total of 14 respondents said “no”. One respondent from an African country stated yes, and added that the clothing lines are suitable for their needs, but not necessarily for their culture.

TABLE 3. Suitability for needs and culture

	Female	Male
Yes	29	21
No	9	5

Question 8c was mainly aimed at those who answer “no” in the previous question but other respondents who had answered “yes” answered this question also. In total, 15 females and 7 males, purchased clothing online whether they felt the clothing lines in Finland were suitable for them or not (TABLE 4).

TABLE 4. Purchasing clothing online

	Female	Male
Yes	15	7
No	15	9

In the last part of this question, respondents were asked to write down what types of clothing they purchase online. Not all respondents answered this question, but the answers were interesting. The answers showed that purchasing choices were mostly the same throughout the different countries and cultures. Most of the respondents said they purchased items such as shirts, hoodies, jackets, jeans, shoes, dresses and underwear online. Some people wrote that they choose to purchase these items online because they are cheaper than in the stores in Finland. Others like to purchase designer clothes and limited items of clothing that they cannot purchase in their country. A few respondents stated they do not like to order clothing online or they have never ordered.

The ninth question regarded the use of beauty products. This question was aimed at both women and men as the use of male cosmetics is on the rise. The point of this question was to find out if the respondents can find suitable beauty products for their needs in Finland. The researcher feels that the beauty products in Finland are mainly aimed for the skins of Finnish people and wondered if people coming from different countries could purchase what they needed. For instance, could they find the right foundation with the correct skin tone. Alike, this was a two-part question, if the respondent answered “no”, they cannot find suitable beauty products, the researcher asked if they choose to purchase them online.

Only 20 respondents said they did not use beauty products, with many respondents being male and only six being female. Out of those who answered “yes”, 27 respondents were female and 11 were male, which is good to see that people coming from other countries can find suitable beauty products for themselves. However, four females and two male respondents answered “no”. The females who said they could not purchase suitable beauty products were from Asian countries and the males were from two African countries. (GRAPH 17.)

In the second part of question nine, respondents who answered “no”, were asked if they purchased the beauty products they needed online. Again, respondents who answered “yes” responded to this question. Out of those, six females stated they ordered online, whereas four females stated they did not. Two males did not purchase any beauty products online. Even though respondents felt they could find beauty products suitable for them, some still choose to purchase online, whether it is because of the price and variety or because there are some products they prefer to use but cannot find them in Finland.



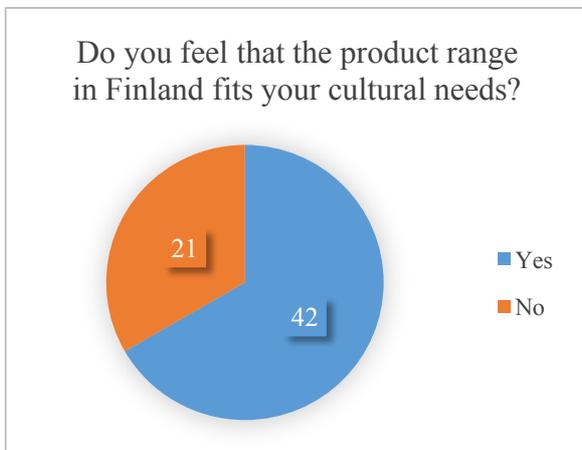
GRAPH 17. Beauty products

Question 10 concerned brands as the researcher wanted to know could the respondents buy the same or similar brands in Finland they could in their home countries. Overall, most respondents could purchase the same or some of the same brands they are used to in Finland. However, some respondents stated they cannot find the same brands they have used in the past in Finland.

The second part of the question concerned taboo products. The researcher was expecting to get a lot of answers to this question, as there are products sold in Finland that would not necessarily be suitable to sell in other countries. Unfortunately, only a few people answered this question and those who did, answered “no”. However, the few who did answer and wrote down what a taboo product was to them were still interesting. There were only three respondents who wrote down products which are taboo in

their country. Someone wrote that guns, which are sold in some places in Finland are taboo in their country. The other two people wrote that certain types of food products are taboo in their countries. One respondent said beef is a taboo product in their country and the third respondent who answered stated pork meat and alcohol are taboo products in their country. Those who answered all came from different countries, the last two answers indicate that taboo products can arise based on religion.

Question 11 asked the respondents what they thought of the product range in Finland and how well they felt it fits their cultural needs as well as are they able to find products they need for religious reasons or clothes they may need to wear. Overall, 42 of the respondents said “yes” and 21 respondents said “no” (GRAPH 18).



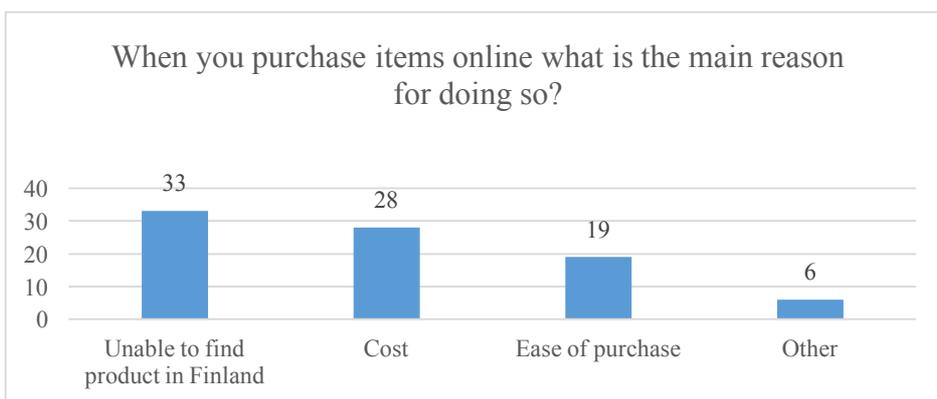
GRAPH 18. Product range

The twelfth question asked if there were products respondents needed or missed that cannot be purchased in Finland. As presented in graph 19, only 14 respondents answered “no”, whereas 49 respondents answered “yes”, which indicates that the product range in Finland is not as wide as it could be to fit the needs of those who come from different countries. Mostly, everyone from each country answered “yes” to this question.



GRAPH 19. Products that cannot be purchased in Finland

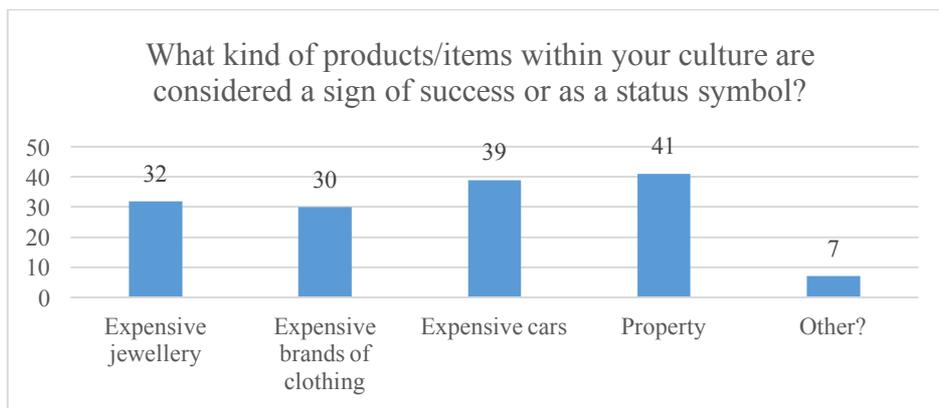
Question 13 asked about the respondents' online purchasing habits and what are the reasons for preferring to purchase products online. As figure 20 shows, most of the respondents with 33 votes felt they were unable to find the product in Finland. This can be linked to the previous questions where respondents were asked whether they felt the product range is good enough to meet their cultural and religious needs. Most of the respondents in the previous question stated they missed products from their home country, which will probably make people search and order more online. Cost is also an important factor when people choose to purchase online, Finland is known for its high prices, therefore this could cause people to order products online. Also, the target group was students so they probably do look at the price of what they are buying to save money. Additionally, most of the respondents come from countries where the price level of products is much lower than in Finland, which could lead them to prefer to order from their home countries or other countries where the prices are much lower.



GRAPH 20. Online shopping

The next part of the questionnaire concerned how people from different cultures show their success. This question was aimed to find out what kinds of things people purchase to show their success. For example,

people in most European countries will most likely purchase property or own expensive cars to show their success. By looking at graph 21, between all the statements, there is not much difference, which could indicate that there are not so many differences between the cultures. People with success want to show it by owning properties and expensive cars. However, there was a few answers where owning and wearing expensive jewellery was more popular than owning expensive cars or property. The fifth option asked if there were other ways to show success, those who chose this option said that success can be seen by the kinds of coffee you drink, the food you eat, the types of clothes you wear and even the colour of your clothes tells others that you are a successful person.



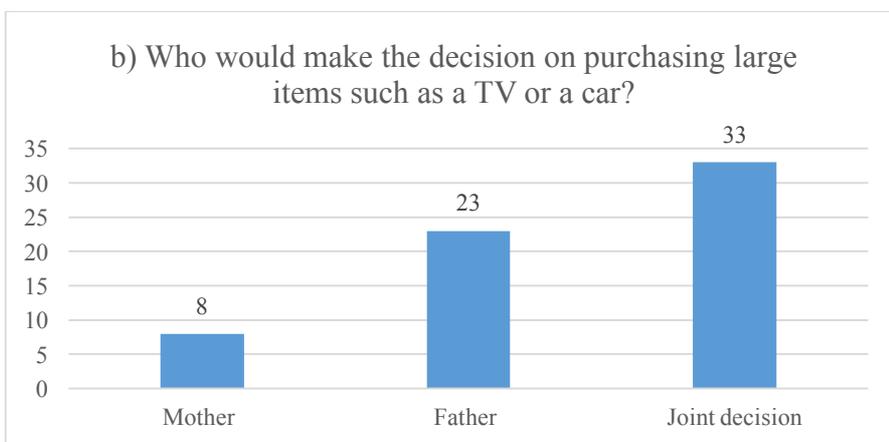
GRAPH 21. Signs of success

The second last question, was a two-part question consisting of a and b. Both questions asked the respondent to think back to their childhood, who did the grocery shopping and who made the decisions regarding more expensive purchases. The author added these types of questions to be able to make assumptions about the kind of culture they come from and how they could possibly influence them in adult life. In graph 22, 44 respondents' mother was the one who did most of the grocery shopping, only 16 respondents said both parents would do the grocery shopping. One respondent said that their grandmother did their grocery shopping. The responses to this question indicate that there is a mixture of both masculine and feminine cultures amongst the respondents. In many cases, it is mainly the woman who does and is expected to do the grocery shopping and look after the family. People who said their mother did the groceries were mainly from a couple of Asian and African countries.



GRAPH 22. Grocery shopping in childhood

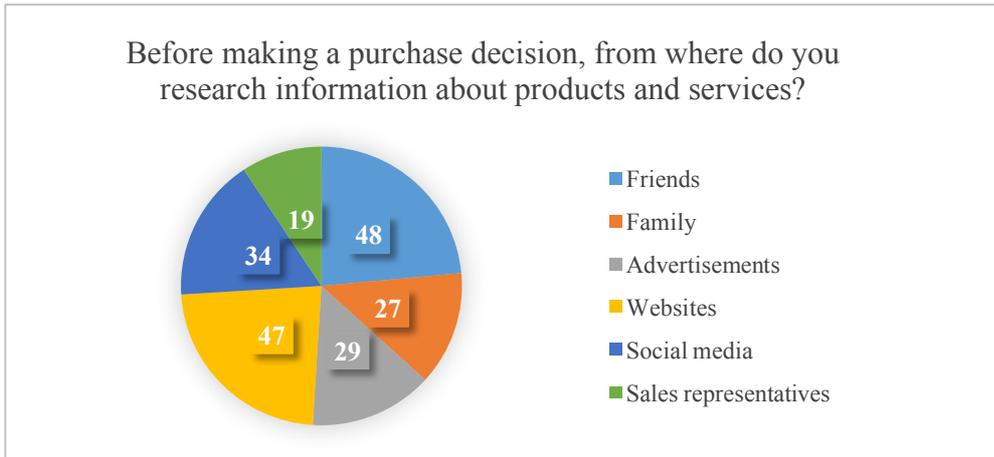
The second part of question 15, asked who made the decisions about purchasing expensive items. 33 respondents said their parents made the decisions together, whereas 23 people stated their father was the one who made the decision. Only few respondents said their mother was the one who made the decisions for purchasing more costly items (GRAPH 23). Those who come from Asian and African countries were mainly the ones who stated that their father was the one who made decisions, which could indicate that in these cultures the gender role still plays an important role in purchasing decisions.



GRAPH 23. Decision-making

Finally, the last question in the questionnaire asked the respondents where they seek information from before making the final purchase decision. There was a total of six options to choose from: friends, family, advertisements, websites, social media and sales representatives. There was also an “other” option, which received no answers. Mostly, people choose to get information on products from their friends, websites and social media. This could be down to the age of the respondents as they were all young and are probably more used to looking things up on the internet and reading reviews than going

straight to the store to ask the sales representative. As presented in graph 24, sales representatives received the least number of votes. This also shows that people will rather respect the opinion of someone they know and have a relationship with than take advice from someone they do not know. Surprisingly, family and advertisements did not get as many votes as the author had thought it might. However, it could be age related as most of the respondents were young, they may have different values at this stage of their life than their parents or other relatives have.



GRAPH 24. Information search

7 CONCLUSIONS

The aim of the thesis was to find out and research how culture influences peoples' consumer behaviour in their everyday purchases as well as general purchases and to see if there are any similarities and/or differences between cultures. The aim was to find out what kinds of products people buy, how they buy and what factors influence their choice of products. The research was mainly based on the theory included in the thesis about consumer behaviour and its numerous factors influencing it, especially focusing on the cultural factors. Also, the decision-making process was included in the research, in order to determine whether there are similarities or differences in peoples' mind-sets from all around the world when it comes to purchasing habits.

The results of the research show that there are clear similarities between all the cultures presented in the research but also a few differences. The research received 64 responses. In total, there was a variety of nationalities present in the research, the most popular countries were Vietnam, Nepal and Nigeria. Overall, it was a surprise to find that the students at Centria University of Applied Sciences come from so many different countries around the world. This was however good for the research as it was important to include as many nationalities as possible.

Mostly, the research found similarities in the way people choose to purchase despite coming from different countries and cultures. The first similarity found was the kinds of food people buy, most of the respondents bought the same products. However, they still would buy the familiar and traditional style foods they would eat in their home country. This could be seen by what they added to the "other" option. In this part, a few cultural differences were noticed, for instance, people from African countries would buy more spices than other people and people from Vietnam would purchase noodles or other kinds of Asian foods.

Other similarities were how often people visited the store, most purchased items and how often people purchase clothing. In other words, people would visit the grocery store and buy clothing when they needed too. However, these could also be down to personal preferences or even how much money they have to use. Mostly, females from all of the different countries bought the same products, especially beauty products, designer clothing and accessories whereas the male respondents preferred to buy electronics and sport items. This shows that despite the different cultures, people have the same kind of preferences and choose to buy the same kinds of products everybody else buys. However, even though

all of the answers were rather similar, it does not mean everyone will buy the exact same things, for instance, some women from one country may value natural cosmetics more than someone from another country.

The research found both similarities and differences in how different factors influence their purchasing decisions. Understandably, there were differences in the way people thought in some factors. For example, the majority of respondents felt their personal values held a strong influence on what they buy. Personal values could also be attributed to cultural values they learnt growing up. Also, depending on where the person was from, they either stated that religion had a strong or no influence on what they bought. This is culture bound and was noticed in responses from people from African and Asian countries, where religion is considered important. Alike, how friends and family influence purchasing decisions. Those who came from collectivistic cultures were more likely to say that the people around them influenced their purchase decisions in some way, whereas the few that were from individualistic cultures felt that those around them had little or no influence on their purchases. In some cases, the choice of brand was not as important as the price, therefore people in general are more interested in saving their money over purchasing expensive brands. However, those who said that brand is important stated that the price of the product had no influence.

Another similarity found was that almost all the respondents said there were products they missed and could not find in Finland. This shows that the product range is not as vast as it could be to fit the needs of people coming from different countries. Also, those who said they cannot find the products they needed or wanted resorted to online purchases to fill the need. Online shopping was not familiar to all respondents and some people did not want to purchase online. However, those who did purchase online decided to do so because they are unable to find the product in Finland or the price in Finland is too high. It was also noticed that those who purchased more products online were from countries where prices were lower.

Although most of the respondents felt the clothing lines in Finland were suitable for them, there was still 14 respondents who said it was not suitable for them. This can be seen as more of a cultural difference as those who had answered “no” were mainly from Asian countries where the style of dress is completely different to that of Finland’s. Also, there could be different symbols or even colours that could have a different meaning in their cultures. A total of nine females said the clothing lines were unsuitable for them, which suggests religion and culture plays a large part in the lack of suitability.

Similarities were found in the respondents' family life too and how things were done when they were children, for example who did the groceries and who made the decisions to purchase more costly items. It noted that most respondents stated that the mother took the role of looking after the family and purchasing food, whereas it was less common for men to do so, which suggest gender role is still strong in many cultures. A total of 16 respondents said that both parents did the grocery shopping, which suggests that some of the cultures present were feminine cultures where it is not unusual for men to do jobs that are seen to be women's. However, there was differences in who made the decisions for more expensive items, although 33 respondents said the decisions were mainly joint decisions, 23 said their father made them. This was chosen by people mainly from Asian and African countries, which indicates that men still have a stronger role than women in the family as they are the ones more likely or traditionally who work and earn the family's money, therefore they get to choose what to buy.

Lastly, there were more similarities than differences in the way people looked for information about products they wish to purchase. Friends were said to be the most important source of information and this was seen in almost all of the respondents' answers. The respondents also stated they seek information from websites and social media rather than from a sales representative. This shows that social media and the internet play a larger role in gathering information and opinions of products than in the past. As many people did not choose sales representatives, it shows that people would rather get information they need from people they know and trust or find the information themselves. It was surprising to notice that respondents did not seek information from their family. This could be age related as many respondents were aged 18-23 which could indicate that respondents have different values than their immediate family does.

To summarize, the results show that even though there was a variety of people with different nationalities and coming from different cultures, there were more similarities in the answers than differences. Even though there were some differences, they were not very big ones. However, the reason for most of the similarities could be attributed to the fact many respondents were from Asian countries and its subcultures. Despite not being from the exact same culture, there are still many similarities between them and this was reflected in the way they responded to the questions. The same can also be said for those who were from African countries and cultures. There were more similarities in the way people thought and made decisions, how they look for information, as well as similarities in some of the products they purchased. The most noticeable differences found in the research concerned a couple of food issues, some factors influencing purchase decisions, some issues concerning clothing suitability and how their family members made decisions over purchases when they were younger.

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CULTURAL SIMILARITIES AND DIFFERENCES IN CONSUMER BEHAVIOUR

As there is a large number of international students studying BBA in Centria University of Applied Sciences, the researcher decided to write her Bachelor's thesis on cultural similarities and differences in consumer behaviour and how different cultures can impact upon the purchasing choices made. The questionnaire will take approximately 5 minutes of your time. Your answers will be kept anonymous and used only for the purpose of this thesis.

Best regards,
Siobhan Tunkkari
Siobhan.tunkkari@cou.fi

1. Gender
 Male Female

2. Age
 <18 18 – 23 24 – 28
 29 – 33 > 33

3. What is your nationality?

4. How often do you visit the grocery store?
 Daily
 Every other day
 Once a week

5. What sort of food do you mainly purchase at the grocery store? (You can choose more than one option)
 Meat
 Fish
 Chicken
 Rice, Pasta
 Spices
 Fresh fruit and vegetables
 Frozen food
 Ready meals
 Other? _____

6. On a scale of 1-5 (1 being strong influence and 5 being no influence), how much influence do the following have on any items you purchase?

	1	2	3	4	5
Personal values					
Religion					
Cultural traditions					
Family					
Friends					
Colleagues					
Members of community					
Advertisements					
Trends					
Brand					
Price					

7. What kind of products do you purchase the most? (You can choose more than one option)

- Sport items (E.g. equipment/clothing)
- Beauty products
- Designer clothing
- Electronics
- High street brands
- Accessories
- Other? _____

8. a) How often do you purchase clothing?

- More than once a month
- Once a month
- Every two months
- Other? _____

b) Do you find the clothing lines in Finland suitable for your needs and culture?

- Yes
- No

c) If not, do you purchase them online instead?

- Yes
- No

d) What types of clothing do you purchase online?

9. a) Are you able to purchase suitable beauty products for your needs in Finland?
- I do not use beauty products
 - Yes
 - No

If you answered "I do not use beauty products", please continue to question 10.

- b) If not, do you purchase them online instead?
- Yes
 - No

10. a) Now that you are living in Finland, are you able to purchase the same brands you could in your home country?
- Yes
 - No
 - Some brands

- b) Are there any brands/products sold in Finland that are seen as taboo in your own country?
- Yes
 - No

If yes, give a couple of examples

11. Do you feel that the product range in Finland fits your cultural needs? For example, products you consume for religious reasons or items of dress?
- Yes
 - No

12. Are there products you need or miss that you cannot buy in Finland?
- Yes
 - No

13. When you purchase items online what is the main reason for doing so?
- Unable to find product in Finland
 - Cost
 - Ease of purchase
 - Other? _____

14. What kind of products/items within your culture are considered a sign of success or as a status symbol? (You can choose more than one option)
- Expensive jewellery
 - Expensive brands of clothing
 - Expensive cars
 - Property
 - Other? _____
15. a) Think back to when you were a child. Who did most of the groceries within your family?
- Mother
 - Father
 - Both parents
 - Other? _____
- b) Who would make the decision on purchasing large items such as a TV or a car?
- Mother
 - Father
 - Joint decision
 - Other? _____
16. Before making a purchase decision, from where do you research information about products and services? (You can choose more than one option)
- Friends
 - Family
 - Advertisements
 - Websites
 - Social media
 - Sales representatives
 - Other? _____

Thank you for taking time to respond!