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# Does Thinking Style Affect the Impacts of Satisfaction and Reputation on Repurchase Intention? A Cross-National Comparison

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## ABSTRACT

The purpose of this study is to test whether the influence of satisfaction and reputation on repurchase intention varies among analytic and holistic thinkers. We employed an individual level approach to measure cross-cultural differences regarding thinking style and other variables. We made a cross-cultural comparison via analyzing the effects of satisfaction and firm reputation on repurchase intention, using data from the USA and Turkey that reflect analytic and holistic thinking cultures, respectively. Also, we conducted intra-cultural analyses in which the USA data and Turkish data were analyzed separately. Findings from these analyses revealed that holistic and analytic thinking styles create differences at the individual level (intra-cultural) but not at the cultural level (cross-cultural). In the Turkish sample, the impact of reputation on repurchase intention is found to be stronger than that of satisfaction for holistic thinkers.

JEL classification: M3, M31

**Keywords:** holistic thinking, analytic thinking, customer satisfaction, firm reputation, repurchase intention

## 1. INTRODUCTION

Repurchase intention of a consumer is considered as a strong predictor of purchasing behavior since a person's intention to behave in a certain way is the immediate determinant of that action (Ajzen, 2011). Consequently, firms working to sustain their operations and profitability must determine the factors that trigger repurchase intention among consumers. Satisfaction and

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reputation have been widely accepted as the two strongest factors affecting repurchase intention. However, certain consumer characteristics may result in differences in their relative influence (e.g., Dong et al., 2011). For example, analytic and holistic thinking styles may influence the predictive power of satisfaction and reputation on repurchase intention. While the analytic thinking style involves detachment of the object from its context, holistic thinking involves an orientation to the context as a whole (Nisbett et al., 2001). Holistic and analytic thinking styles can impact how consumers evaluate products purchased and their responses to a brand's actions (Liang, 2008; Monga and John, 2008). Consumers using an analytic thinking style may rely on satisfaction to guide their purchasing behavior since satisfaction is a more internal and cognitive, product-based evaluation of what is expected versus what is received. On the other hand, consumers using a holistic thinking style may also consider satisfaction but depend more on reputation as an external source of information. In the consumer behavior literature, the effects of holistic and analytic thinking styles have been studied in connection with new product diffusion (Kottonau et al., 2000), brand extension evaluation (Monga and John, 2007; Yoon and Gurhan-Canli, 2004), advertising evaluation (Liang, 2008), and brand publicity (Monga and John, 2008). However, we encountered no studies to date on the role of holistic and analytic thinking styles on the relationship across consumer satisfaction, reputation, and repurchase intention.

Specifically, the USA (United States of America) and East Asian cultures have been studied in the consumer psychology literature in terms of the effect of holistic and analytic thinking styles on consumer behavior. Turkey—representing an Eastern, non-Asian culture—however, has not been studied in terms of differing thinking styles in consumer behavior. With its strategic location and growing population, Turkey has been identified as one of the major emerging markets for global business (Jennings, 1996). At the same time, most of the current knowledge concerning psychology and other related disciplines (i.e., consumer behavior) has emerged from the Western world, especially North America. Yet theories developed in one sociocultural context cannot always be applied effectively in other contexts (Wasti, 1998). Even so, the need to use and apply existing theories in other sociocultural contexts and compare their results with those obtained in Western cultures has emerged as a viable research tool, primarily as a means to generalize contemporary research and knowledge, despite the inherent limitations.

Based on this premise, the purpose of this study is to test whether the influence of satisfaction and reputation on repurchase intention varies among analytic and holistic thinkers. We employed an “individual level approach” to measure cross-cultural differences regarding thinking style and other variables. In this approach, hypotheses were examined both intra-culturally and cross-culturally, enabling us to test explanatory variables at two levels (Berry and Dasen, 1974). That is because a cross-cultural comparison may be contaminated because members from different cultures may have a different number of baseline thoughts across situations (Liang, 2008).

Accordingly, the hypotheses were tested in different designs. At first, we analyzed the effects of satisfaction and firm reputation on repurchase intention, using data from the US sample and the Turkish sample, with the aim of determining whether the impact of satisfaction and reputation on repurchase intention differed substantially in two different societies, thereby cultures. Employing the individual-level approach, participants' responses from each sample were aggregated separately, with each variable's aggregated scores used to make cross-cultural comparisons in determining whether the hypothesized relations differed in magnitude and size in the two sample sets. Using data from the US sample and the Turkish sample, respectively, the second design tested whether the effects of satisfaction and reputation on repurchase intention differed for people, depending on their use of either holistic or analytic thinking styles. These studies utilized intra-cultural analyses, which means separately analyzing the US data and Turkish data. Doing so allows for accounting for within-country differences, with respect to the thinking style.

This study contributes to the consumer behavior literature by expanding the knowledge of the discipline concerning repurchase intention's antecedents in considering the effects of holistic

and analytic thinking styles. Although many studies (e.g. Walsh and Beatty, 2011; Bloemer and Kasper, 1995; Dong et al., 2011; Mittal and Kamakura, 2001; Suh and Yi, 2006) examined the factors (e.g. demographics, experience, variety seeking, culture) influencing the effect of satisfaction and reputation on repurchase intentions, no studies on the role of thinking style have been encountered. However, people base their attitude and evaluation on attribute-relevant and cognitive information processing or attribute-irrelevant information and peripheral cues. In social psychology and consumer behavior literature, models such as Elaboration Likelihood Model (Petty and Cacioppo, 1979) and the Heuristic Systematic Model (Chaiken, 1980:212) explain the reasoning of people's attributions and information processing based on involvement level and message characteristic. Subsequently, a consumer's thinking style may influence whether he/she considers satisfaction or reputation as more important in making a repurchase decision. Therefore, understanding how the thinking style plays a role in evaluating two important antecedents of repurchase intention may contribute to the current knowledge.

Further, this study may also contribute to an examination of thinking styles at both cultural and individual levels. To our knowledge, no study has used thinking style as a basis for studying its impact at individual and cultural levels, simultaneously. We expect that testing the effect of thinking style within and between cultures will shed light on whether thinking style should be treated as an individual or a cultural difference variable while advising marketing policies.

## 2. LITERATURE REVIEW

### 2.1. Repurchase Intention, Customer Satisfaction and Firm Reputation Relation

Repurchase intention is defined as “the individual's judgment about buying again a designated service from the same company considering his or her current situation and circumstances” (Hellier et al., 2003, p. 1764). Barring unforeseen and uncontrollable events, people are expected to act in accordance with their intentions (Ajzen, 2011).

Accordingly, repurchase intention is considered an important indicator of making an actual purchase (Ajzen, 2011; Chang and Wildt, 1994). Therefore, the primary concern in consumer behavior literature is to identify the factors that shape and determine repurchase intention, which have been operationalized as a willingness to recommend to others, displaying intent to repurchase, or offering positive or negative word of mouth and feedback. In accord with its importance, a considerable number of studies have been conducted to determine repurchase intention's antecedents (e.g., Agustin and Singh, 2005; Brady et al., 2005; Caruana and Ewing, 2009; Chang and Wildt, 1994; Hellier et al., 2003). In many of them, customer satisfaction and firm reputation have been listed among the most important antecedents of repurchase intention.

Broadly, customer satisfaction reflects an evaluation of perceived consistency between prior beliefs, expectations, and a product's actual performance (Grigoroudis and Siskos, 2010; Oliver, 1999). Satisfaction is therefore “the overall level of customer pleasure and contentment resulting from experience with the service” (Hellier et al., 2003, p.1764). Understanding customer satisfaction is critical, given the substantial number of studies reporting a positive relationship between customer satisfaction and repurchase intention for a wide variety of product and country settings (e.g., Agustin and Singh, 2005; Anderson and Sullivan, 1993; Bolton and Drew, 1991; Brady et al., 2005; Byoungcho et al., 2008; Choi et al., 2004; Cronin et al., 2000; Hellier et al., 2003; Lai et al., 2009; Zins, 2001). Previous studies state that satisfaction is an affective outcome of a cognitive evaluation process that compares actual product performance with some internal standards (Dube and Schmitt, 1991). According to expectancy disconfirmation model, satisfaction judgments have cognitive internal comparison and cognitive post purchase outcomes that turn into behavior (Oliver, 1980).

Another important determinant of repurchase intention is firm reputation. Reputation has been defined as “how well the firm meets its commitments and conforms to stakeholders’ expectations” (Cretu and Brodie, 2007, p. 232). Past research (e.g., Byoung-ho et al., 2008; Caruana and Ewing, 2009; Nguyen and LeBlanc, 2001; Nikbin et al., 2011; Selnes, 1993; Yoon et al., 1993) has supported reputation’s positive influence on repurchase intention for various product categories, such as life insurance, education, airlines, online purchasing, and mobile phones.

Although studies have demonstrated that satisfaction and reputation are important antecedents of repurchase intention, such effects may vary, based on consumer characteristics (Dong et al., 2011). Therefore, the impact of satisfaction and reputation on repurchase intention is subject to the influence of moderator variables. Several studies (Aydin et al., 2005; Bartikowski et al., 2011; Bloemer and De Ruyter, 1998; Bloemer and Kasper, 1995; Chen and Tsai, 2008; Dong et al., 2011; Homburg and Giering, 2001; Mittal and Kamakura, 2001; Suh and Yi, 2006; Walsh et al., 2008; Yang and Peterson, 2004) have examined the roles of customer demographics and psychographics in the relationship among satisfaction, reputation, and repurchase intention. Such factors as education level, sex, marital status, age, experience, critical incidents, variety seeking, switching costs, gender, income, culture, elaboration, and involvement have been analyzed as variables affecting the influence of reputation and satisfaction on repurchase intention. The role of thinking style in this relationship has been underestimated; whereas consumers’ thinking style is one of the important factors that affect how they perceive, explain, and evaluate objects, events, brands, and products.

## 2.2. Thinking Style: Holistic Versus Analytic

Thinking style refers to an individual’s preference for processing information in a particular way (Borroughs, 1996; Smith and Baron, 1981). The different ways of thinking are based primarily on different views of the self (Markus and Kitayama, 1991). If for example the self is seen as independent, people behave consistently across different situations independent from the environment. However, individual behaviors vary in different situations if the self is seen as interdependent with the environment (Liang, 2008). In general, a person has two modes of thinking style. The holistic thinking style involves “an orientation to the context or field as a whole, including attention to relationships between a focal object and the field, and a preference for explaining and predicting events on the basis of such relationships” (Nisbett et al., 2001, p. 293). In contrast, the analytic thinking style involves “detachment of the object from its context, a tendency to focus on attributes of the object to assign it to categories, and a preference for using rules about the categories to explain and predict the object’s behavior” (Nisbett et al., 2001, p. 293).

Holistic thinking is characterized by giving broad attention to the context and relationships. People who employ a holistic thinking style grasp the overall idea; they see the “big picture.” They may seem less attentive to details and do not separate an object into its parts to understand it; instead, they try to understand the general meaning, focusing on relationships between objects (Monga and John, 2004). Holistic thinkers tend to focus on background elements and believe that external forces or situations lead to events. A holistic style may require less cognitive effort thus providing the advantage of speed (Burroughs, 1996). Conversely, an analytic style requires more effort (Burroughs, 1996) and is characterized by logical reasoning. Analytic thinkers pay close attention to the internal attributes of a situation or object. Analytic thought engages symbolic representational systems (Nisbett et al., 2001) in which the focal object can be more easily isolated from its background, allowing for a focus on an object’s attributes (Monga and John, 2004). Holistic thinkers use both internal object-based evaluations and external context-based explanations, with emphasis on the latter one, whereas analytic thinkers tend to rely on internal object-based evaluations (Monga and John, 2008). Analytic and holistic thinking can also be

conceptualized by the tendency to see behavior as an outcome of one's dispositions and to ignore important situational determinants of the behavior, which is known as correspondent bias (Gilbert and Malone, 1995). Analytic thinkers have a tendency to make more dispositional attributions while holistic thinkers are more likely to make contextual attributions (Liang, 2008).

Thinking style has been measured and conceptualized as an individual and cultural differences variable. The holistic-versus-analytic distinction was first conceptualized in cognitive psychology literature as an individual reasoning tool (Burroughs, 1996; Hutchinson and Alba, 1991; Smith and Baron, 1981). In consumer behavior literature, a limited number of studies have treated holistic or analytic thinking styles as individual difference variables (e.g., Choi et al., 2007; Monga and John, 2008). Recently, with Nisbett et al.'s (2001) study, it has been conceptualized as a source of cultural differences in cultural psychology literature. The logic behind cultural conceptualization is that people with different cultural backgrounds may perform differently on various attribution tasks (Jen and Lien, 2010) such as different views of the self. Subsequently, a framework using the two styles was adopted in several studies to predict cross-cultural differences (i.e., Choi et al., 2003; Jen and Lien, 2010; Liang, 2008; Monga and John, 2004). Nisbett et al. (2001) have observed that differences in thinking styles across cultures are shaped by differences in social orientation (number and intensity of social relations). Cultures that have a more independent and autonomous view of the self, such as the US, are characterized by populations more likely to think analytically (Choi et al., 2003). Since in independent social systems, members socialize into an autonomous and independent environment, social relations are not intensive. This makes an individual focus on relevant objects without paying much attention to the way they interact with other people and tend to direct their attention to internal attribute evaluations. Thus, independent social relations encourage an analytic thinking style (Uskul et al., 2008). Other cultures emphasizing relatedness and interdependence with the social world, such as those in East Asia (e.g., Japan), are characterized with populations more likely to think holistically (Miyamoto et al., 2013). People in those cultures are more likely to attend to the perceptual field as a whole, perceive relationships between the main object and the field, and explain events on the basis of such relationships (Uskul et al., 2008). They focus on contextual factors rather than dispositional factors in understanding and predicting events or objects (Liang, 2008).

Although considerable research posits that people from the US use an analytic thinking style (e.g. Miyamoto et al., 2013), no similar research has been conducted about the Turkish people. However, other cultural difference frameworks state that Turkey is closer to a holistic thinking culture. For instance, according to Hofstede (2001), Turkey is a collectivist culture that gives credence to interdependence and relations with others. Further, according to Hall (1976), Turkey has a high-context culture in which interdependent relations among people and objects are important. In contrast to Turkey, Americans live in a low-context (Hall, 1976), more individualistic (Hofstede, 2001), and independent society. In addition to these cultural differences, Kanungo and Jaeger (1990) have provided an abstractive-thinking versus an associative-thinking conceptualization, as applied to comparing cultural differences between developed and developing countries. People living in abstractive cultures tend to be influenced more by abstract rules and principles applied equally to each situation. For those living in associative cultures, context plays an important role in determining an individual's perceptions, attributes, and behaviors. Developed countries are more context-independent, reflecting an abstractive mode of thinking (similar to analytic thinking); whereas developing countries tend to be more context-dependent. This is related to the associative mode of thinking and similar to the holistic thinking style. In her study, Wasti (1998) classified Turkey as an associative thinking culture and the United States as an abstract thinking culture. Thus, in our study, Turkey and the United States have been chosen to represent holistic and analytic cultures, respectively.



### 2.3. The Role of Thinking Style in the Satisfaction–Reputation–Repurchase Intention Relation

Consumers' thinking styles may affect their evaluation of products they purchase and their responses to a brand's behavior (Liang, 2008; Monga and John, 2008). To reiterate our premise stated in the preceding section, consumer behavior literature offers studies on the effect of analytic versus holistic thinking style differences, which have been investigated both from an individual standpoint (Choi et al., 2007) as well as from a cultural one (Yoon and Gurhan-Canli, 2004). In both cases, research suggests that consumers with differing thinking styles place different importance on contextual factors in considering or evaluating preferred products (Monga and John, 2008). In other words, analytic and holistic thinkers evaluate different parts or aspects of a product or brand. For instance, analytic thinkers place more importance on internal evaluations about products and their attributes (Monga and John, 2008; Nisbett et al., 2001). Since analytic thinkers are more object-centered (Jen and Lien, 2010), they tend to consider a product's attributes primarily and in isolation from its environment. They pay more attention to the analytic parts of the object, not to the whole. Thus, even when exposed to other information, such as product availability, company information, and so forth, analytic thinkers still first attend to product attributes (Liang, 2008). Moreover, they focus on their own inner evaluations and their cognitive evaluation of product attributes (Monga and John, 2008).

In contrast, holistic thinkers focus on context-dependent cognitive processes more than analytic thinkers (Jen and Lien, 2010). For holistic thinkers, although product attributes are important, other elements are as well, such as brand, reputation, and so forth in allowing one to come to a purchase decision (Liang, 2008). They focus on external cues and experiences more than analytic thinkers do (Nisbett et al., 2001), yet concurrently consider their own experiences (Nisbett et al., 2001). At the cultural level, studies have shown that Western consumers are more likely to make dispositional attributions and think that objects are independent of their environment and each other, which makes them think analytically. In contrast, Eastern consumers tend to make contextual attributions, for example every object in the environment is somehow interconnected, and thus it cannot be understood in isolation from its context (Choi et al., 2003; Liang, 2008).

Based on the differences outlined above, one would expect the influence of satisfaction and firm reputation on repurchase intention to differ among consumers employing different thinking styles. According to the disconfirmation of expectations paradigm, consumer satisfaction is the primary driver of consumer behavior. It is a function of cognitive evaluation of both expectations prior to consumption and actual experience, which are primarily based on product attributes. Satisfaction is internal and related to product attributes; therefore its influence on repurchase intention may be more powerful for analytic thinkers than for holistic ones.

On the other hand, customers form opinions about reputation based on direct experiences with the company or indirect, external sources, such as word of mouth, media interpretations, and so forth (Caruana and Ewing, 2009; Nguyen and LeBlanc, 2001; Shamma, 2012). Accordingly, reputation is conceptualized as "a socially shared impression" (Helm et al., 2010, p. 517). Moreover, as Balmer (2001) has stated, because reputation is linked with a firm's values, vision, and purpose, it can be expected to exert a broad influence over customers' evaluations. Thus, a company's reputation is accepted as an external information cue to forming attitudes about the firm (Bartikowski et al., 2011; Bennett and Gabriel, 2001). A good reputation may create a halo effect, engendering a positive attitude toward service offerings (Byoungho et al., 2008). Consequently, for holistic thinkers, it may be assumed to be a more important factor affecting repurchase intention.

As indicated before, we employed intra-cultural and cross-cultural analyses in this study. Assuming that the US and Turkey represent analytic and holistic cultures respectively, we proposed the following hypotheses for the cross-cultural comparison:

H1a: The predictive power of customer satisfaction on repurchase intention is stronger for the US sample, compared with the Turkish sample.

H1b: The predictive power of firm reputation on repurchase intention is stronger for the Turkish sample, compared with the US sample.

For intra-cultural analyses, we compared the analytic and holistic thinkers in terms of their repurchase intention, satisfaction and reputation evaluations. The following hypotheses were suggested:

H2a: The predictive power of customer satisfaction on repurchase intention is stronger for analytic thinkers, compared with holistic thinkers.

H2b: The predictive power of firm reputation on repurchase intention is stronger for holistic thinkers, compared with analytic thinkers.

### 3. DATA AND METHODS

#### 3.1. Participants and Procedure

Our study participants were mobile telecommunication service consumers. In many countries, the mobile telecommunication sector has grown rapidly over the last two decades and is seen as one of the most competitive sectors, with a high service-provider switching rate, compared with other service industries. Moreover, the sector's economic importance increases continuously. Today, consumers buy not only basic communication services but also navigators, computers, Internet access, and other multimedia applications. As a result, more research attention has been directed toward that sector, emphasizing that once customers connect with a particular service provider, their long-term retention with that same provider has particular ramifications for the company's success (Gerpott et al., 2001).

The hypotheses of this study were tested with data collected from the US sample and the Turkish sample. Both sets were composed of junior and senior undergraduate students attending large state universities in the two countries, who had been using mobile phone service providers' products. The data sets were collected during the same semester simultaneously. The reason for selecting undergraduate students was twofold. First, widespread usage of mobile phones among university students was thought to increase data validity and provide ease of data collection about mobile service providers. Second, evaluating university students regarding mobile service providers was not thought to be entirely different from evaluating users in the general public, given the nature of the questionnaire items.

After informing the students about the study's purpose and ensuring the answers' anonymity, participants were asked to fill out the questionnaire. For individuals in both the US sample and the Turkish sample, participation was voluntary. A convenience sampling technique was used to collect both sets of data. For the Turkish sample, the data were collected from the students who were present in classrooms. For the US sample, participants were invited to a research center to answer the questionnaire.

For the Turkish sample, to ensure the items' conceptual equivalence, the scale was translated into Turkish using a collaborative translation technique. The study's researchers translated the scale independently. Then, a professional translator fluent in both languages examined these two translations and the original scale to determine which of the two translations most closely captured the items' meanings. Based on suggestions and corrections made by this third party, the two researchers met again to resolve discrepancies in the Turkish version. Minor adjustments

were made to increase the instrument's clarity. No adjustments were made to questionnaire items when collecting data from the US sample, given the results of previous studies regarding its reliability and validity (Choi et al., 2003; Cronin et al., 2000; Nguyen and LeBlanc, 2001; Oliver, 1980).

### 3.2. Turkish Sample Characteristics

A total of 250 questionnaire forms were distributed, with 185 questionnaires returned by respondents, constituting a 74% response rate. Before proceeding with hypothesis testing, missing values were replaced with mean values calculated for each variable. The total number of usable questionnaires remaining was 178. More than half the sample consisted of women (56%) between the ages of 19 and 22 years. Most of the respondents (34.4%) had been using mobile phones for between two to four years, while only 11% of them had been using phones for less than one year.

### 3.3. The US Sample Characteristics

A total of 300 questionnaire forms were distributed, with 215 questionnaires returned by respondents, constituting a 72% response rate. Following the same procedure as for the Turkish sample, before proceeding with hypothesis testing, missing values were replaced with mean values calculated for each variable. The total number of usable questionnaires remaining was 211. The age of the US sample participants ranged from 18 to 23. Most of the respondents had been using mobile phones for between four to six years (35%), followed by two to three years (24.7%). The majority of the participants were Anglo-Saxon (81%), and the remaining participants were either African American (9%) or Hispanic (10%).

### 3.4. Measurement

The questionnaire package consisted of five sections. Participants were asked to evaluate their mobile service provider. The first section included items about customer satisfaction. Satisfaction was measured with three items developed by Oliver (1980) and Cronin et al. (2000), with items intended to assess whether participants felt contented and pleased about the service provided by mobile phone service providers (e.g., "It was wise to use this service provider"). Respondents evaluated the items using a 5-point Likert-type scale, with answers ranging from "Strongly disagree" to "Strongly agree." The higher scores in this scale indicated the higher degree of satisfaction derived from the products of a particular service provider. In this study, reliability of the satisfaction items was found to be the same for the US sample and the Turkish sample (Cronbach's  $\alpha = .89$ ) (see Appendix for scale items).

The second section was composed of three items developed by Nguyen and LeBlanc (2001). These items measured the firm's perceived standing and status (i.e., mobile service providers, particularly) in the minds of customers. As in satisfaction, firm reputation was measured with a 5-point agreement scale in which higher scores indicated higher levels of perceived reputation. Reliability of the reputation items was found to be .77 for the United States; .79 for Turkey.

The third section included three items concerning repurchase intention. The items were developed by Cronin et al. (2000) to measure a customer's inclination to use the products or services of a particular firm if they were to make the same purchase again. Participants responded using the 5-point Likert-type scale; answers ranged from "Too low" to "Too high," with high scores indicating a higher level of repurchase intention. Reliability of the repurchase intention items was found to be satisfactory (Cronbach's  $\alpha = .92$  for the US sample;  $\alpha = .91$  for the Turkish sample).

Another important variable—thinking style—was presented in the fourth section of the questionnaire form. Developed by Choi et al., (2003), eight items were intended to measure a participant's thinking style when evaluating things situated, and events happening, around them. Using the 5-point Likert-type scale, higher scores suggested the existence of a holistic thinking style. Reliability estimates for the thinking-style scale were .75 for the US sample; .82 for the Turkish sample.

The last section included items related to demographic information, such as gender and age, as well as general questions, such as the service provider's name and the duration of using that particular service provider.

## 4. RESULTS

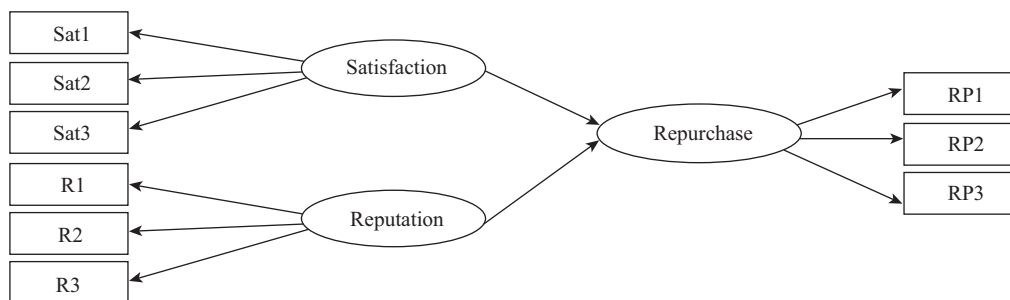
### 4.1. Preliminary Analysis

Before testing the roles of customer satisfaction and reputation in repurchase intention for our two samples, we needed to determine whether instruments designed to measure the aforementioned variables (i.e., customer satisfaction, reputation, and repurchase intention) were cross-culturally invariant. In cross-cultural studies, the test of measurement invariance (i.e., metric variance) was suggested. As Steenkamp and Baumgartner (1998) point out, a multigroup, confirmatory factor analysis model is the most powerful and versatile way of testing for the cross-cultural invariance.

Following the suggestions of Jöreskog (1971), first, the pattern of factor loadings for each observed variable was tested for equivalence across the US sample and the Turkish sample using Analysis of Moment Structures (AMOS 17) (Arbuckle, 2008). However, the issue of measurement invariance is not addressed separately but rather tested as part of the test of hypotheses. Since the hypothesized model includes both measurement and structural models, it allows for a simultaneous assessment of measurement and relational invariance. For both of our samples, three latent variables (customer satisfaction, firm reputation, and repurchase intention) were hypothesized to be measured with three indicator variables, and these latent variables were not allowed to covary. The baseline model is shown in Figure 1.

**Figure 1**

Baseline Model



**Note:** Sat: Satisfaction items, R = Reputation items, RP: Repurchase intention items.

### 4.2. Analysis and Results for Cross-Cultural Comparison

After demonstrating measurement invariance, we tested the validity of our assumption that US participants would be more likely to use an analytic thinking style; whereas Turkish participants would use a holistic thinking style. The independent sample *t*-test results validated our assumption in that the mean score of thinking-style items was found to be higher in the Turkish sample ( $M = 3.98$ ), compared with the US sample ( $M = 3.54$ );  $t(392) = 7.57$ ;  $p < .01$ .

This result suggested that the Turkish sample demonstrated a holistic-thinking tendency. As for the other study variables, the mean of satisfaction was found to be 3.68 for the Turkish sample and 3.88 for the US sample. The mean of firm reputation turned out to be 3.52 for Turkish respondents and 3.87 for the US sample.

After testing the aforementioned assumption, we tested the validity of the hypothesized model for the US sample and the Turkish sample using multigroup, full-latent variable modeling. Maximum likelihood estimation was employed, given the existence of multivariate normality among variables. As expected, customer satisfaction and firm reputation both predicted repurchase intention. However, before evaluating the magnitude of the relationships among variables, first, the hypothesized model's invariance was assessed using the nested model comparison method. First, the unconstrained model was compared with Model 1 in which all factor loadings were constrained to be equal across both samples. A  $\chi^2$  difference test suggested the existence of measurement invariance across two samples, which was in parallel with the results obtained in our preliminary analysis ( $\Delta\chi^2(6) = 10.322; p > .05$ ). Once the measurement invariance model (Model 1) was accepted, more restrictive Model 2, in which both factor loadings and structural weights were constrained to be equal, was compared with Model 1. Again, the  $\chi^2$  difference test suggested the existence of invariance across two samples ( $\Delta\chi^2(6) = 5.178; p > .05$ ). This result indicated the similarity of the hypothesized paths from customer satisfaction and firm reputation to repurchase intention. In other words, the paths from satisfaction and firm reputation to repurchase intention were almost equal in magnitude for both samples. After demonstrating the hypothesized paths' invariance, more restrictive Model 3 was specified. In Model 3, structural covariances between customer satisfaction and reputation were assumed to be equal. The nested model comparison, however, yielded a significant  $\chi^2$  difference value, meaning that the magnitude of the relationship between satisfaction and reputation differed across two samples ( $\Delta\chi^2(3) = 26; p > .05$ ). Since invariance was not found with respect to structural covariances, more restrictive models were not compared. The nested model comparison suggested the existence of structural and measurement invariance, though it acknowledged the differences with respect to structural covariances.

After nested model comparisons, the fit between data and models was assessed using several indices. As can be seen in Table 1, the fit between data and models deteriorated as more restrictive models were utilized, but this deterioration was not considerable. The fit indices for Model 2, which suggested the existence of measurement and structural invariance, indicated a relatively well-fitting model, based on the criteria suggested by Hu and Bentler (1999).

**Table 1**  
Fit Indices of Cross Cultural Comparison Models

	$\chi^2$	df	GFI	NFI	RMSEA
Unconstrained model	130.49	44	.93	.96	.07
Model 1 (measurement weights constrained)	140.81	52	.93	.95	.07
Model 2 (Structural weights constrained)	145.99	54	.92	.95	.07
Model 3 (Structural covariances constrained)	172.92	57	.91	.94	.07

When parameters of the unconstrained model were examined, all of the factor loadings and structural weights were found to be significant for both samples. As can be seen in Table 2, measurement weights were similar across the two samples. Although the difference was not significant, the path from satisfaction to repurchase intention was stronger in the Turkish sample,

compared with the US one, while the path from reputation to repurchase intention was stronger in the US sample. In the two samples, both customer satisfaction (the US sample,  $\beta = .46$ ;  $p < .05$ ; the Turkish sample,  $\beta = .52$ ;  $p < .05$ ) and firm reputation (the US sample,  $\beta = .46$ ;  $p < .05$ ; the Turkish sample,  $\beta = .36$ ;  $p < .05$ ) predicted repurchase intention.

**Table 2**

Results of the Path Analysis: Parameter Estimates

Paths from	USA			Turkey		
	B	SE B	$\beta$	B	SE B	$\beta$
Satisfaction to S1	1.00	--	.92**	1.00	--	.94**
Satisfaction to S2	1.00	.04	.94**	.92	.04	.95**
Satisfaction to S3	.98	.07	.75**	.77	.06	.72**
Reputation to R1	1.00	--	.66**	1.00	--	.78**
Reputation to R2	.86	.10	.76**	1.04	.11	.82**
Reputation to R3	1.22	.13	.84**	1.14	.13	.82**
R.Pure int to RPI1	1.00	--	.87**	1.00	--	.85**
R.Pure int to RPI2	1.22	.06	.88**	1.18	.07	.91**
R.Pure int to RPI3	1.17	.06	.93**	1.23	.08	.91**
Satisfaction to R.Purch int	.44	.11	.46**	.43	.07	.52**
Reputation to R. Purch int	.56	.16	.46**	.35	.09	.36**

Note: \*\*  $p < .01$ 

We proposed that the predictive power of satisfaction on repurchase intention would be stronger for the US sample (H1a); whereas the predictive power of firm reputation on repurchase intention would be stronger for the Turkish sample (H1b). However, the findings failed to provide support for H1a and H1b. In the US sample, satisfaction and reputation exhibited the same level of importance for repurchase intention. Considering the results of the cross-cultural analyses, it is hard to conclude that thinking style plays a role in the relationship among satisfaction, reputation, and repurchase intention at the cultural level. Accordingly, thinking style should not be regarded as a cultural difference variable. Although we obtained contradictory results, we once again demonstrated the importance of customer satisfaction and firm reputation for repurchase intention for two different societies.

### 4.3. Analysis and Results for Intra-Cultural Comparison

#### 4.3.1. The US sample

For intra-cultural analyses, we examined relational equivalence across different thinking styles by constraining structural equations models to be equivalent across holistic and analytic thinker data sets. As stated previously, we expected that firm reputation and customer satisfaction would predict repurchase intention differently in the two thinking styles. Thus, we hypothesized that the addition of the equality constraints for structural paths would create a significant decrement in fit, leading us to conclude that the model's structural properties differ between the two thinking styles.

Data collected from the US sample were prepared before testing the hypotheses. For this, the mean score for the thinking-style scale was calculated for each participant. Then, based on the median score of these mean scores, participants were split into two groups, with 91 participants in

analytic thinking and 120 participants in holistic thinking. Participants in these two groups were similar in terms of age and gender.

The hypothesized model examined the predictors of repurchase intention for customers with different thinking styles. It was assumed that two latent variables—customer satisfaction (with three indicators) and firm reputation (also with three indicators)—would predict repurchase intention differently for holistic and analytic thinkers. Multigroup, full-latent variable modeling was employed using AMOS 17 (Arbuckle, 2008). In this analysis, five models were specified: In the first (Model 1), factor loadings; the second (Model 2), structural weights (in addition to factor loadings); the third (Model 3), structural covariances (in addition to factor loadings and structural weights); the fourth (Model 4), structural residuals (in addition to factor loadings, structural weights, and covariances); and in the final model (Model 5), all parameters were constrained to be equal across the two groups.

While the chi-square of the unconstrained model was 117.43 with 48 degrees of freedom, for Model 1, it was 130.35 with 54 degrees of freedom. Thus, the factor-loading constraints increased the chi-square by 12.92 for six degrees of freedom, which was not significant at the .01 level. This suggested the existence of metric variance (i.e., measurement variance). Thus, we continued nested model comparisons by comparing Model 1 with Model 2. Examining several fit indices (Goodness of Fit Index [GFI], Normed Fit Index [NFI], and Root Mean Square Error of Approximation [RMSEA]) and the chi-square difference ( $\Delta\chi^2$ ) test, the equality constraint caused a moderate decrement in fit (see Table 3). A change in  $\chi^2$  ( $\Delta\chi^2 = 6.67$ ;  $p > .01$ ) was insignificant at the .01 significance level yet significant at a more liberal significance level (.05), suggesting relational invariance to a certain extent, contrary to our expectations.

**Table 3**

The US Sample: Fit Indices of Invariance Models

	$\chi^2$	df	$\Delta\chi^2 / \Delta df$	CFI	NFI	RMSEA (CI)
Unconstrained Model	117.43	48	2.45	.96	.93	.08 (.06, .10)
Model 1	130.35	54	2.41	.95	.92	.08 (.06, .10)
Model 2	137.02	56	2.45	.95	.92	.08 (.07, .10)
Model 3	137.52	59	2.33	.95	.92	.08 (.06, .09)
Model 4	143.94	60	2.40	.95	.91	.08 (.06, .10)
Model 5	160.51	69	2.33	.94	.90	.08 (.06, .10)

Despite feeling somewhat unsure about this relational invariance, we continued with our nested comparisons, comparing Model 3 with Model 2. For this test, the change in  $\chi^2$  ( $\Delta\chi^2 = .50$ ;  $p > .01$ ) was insignificant at both the .01 and .05 significance levels, leading us to conclude that structural covariances (covariances among satisfaction and firm reputation) were similar across the two groups. When we compared Models 4 and 3, we observed moderate deterioration, as evidenced by increased  $\chi^2$  ( $\chi^2$  value rose from 137.52 to 143.94;  $\Delta\chi^2 = 6.42$ ;  $p < .01$ ). This suggested a lack of invariance across the two groups in terms of structural residuals. Since it is difficult to establish, the lack of invariance in structural and measurement residuals is not generally considered to be necessary for multigroup comparisons. Thus, a lack of invariance in these parameters was ignored in this study.

Nested model comparisons suggested the existence of relational invariance to a certain extent. Therefore, our expectations regarding the differences between thinking styles seemed to be refuted. Given the conflicting conclusions that could be reached with different significance levels, however, fit indices and parameter estimates were examined closely. The fit indices of Models 2 and 3 indicated the existence of acceptable models, according to criteria suggested by Hu and

Bentler (1998). When parameters of the constrained model (Model 3) were investigated (see Table 4), we observed that the path from satisfaction to repurchase intention was significant for both analytic ( $\beta = .40; p < .05$ ) and holistic thinkers ( $\beta = .36; p < .05$ ). The same was also true for the path from reputation to repurchase intention. This path was again significant across the two samples (for analytic thinkers,  $\beta = .58; p < .05$ ; for holistic thinkers,  $\beta = .53; p < .05$ ).

**Table 4**

The US Sample: Results of the Path Analysis

Paths from	Holistic	Analytic
	$\beta$	$\beta$
Satisfaction to S1	.93**	.90**
Satisfaction to S2	.94**	.97**
Satisfaction to S3	.71**	.79**
Reputation to R1	.61**	.69**
Reputation to R2	.74**	.80**
Reputation to R3	.83**	.80**
R.Purch int to RPI1	.88**	.86**
R.Purch int to RPI2	.89**	.88**
R.Purch int to RPI3	.96**	.91**
Satisfaction to R.Purch int	.34**	.38**
Reputation to R. Purch int	.54**	.60**

Note: \*\*  $p < .01$ 

These findings indicated that the predictive power of satisfaction on repurchase intention was stronger in the analytic thinkers' sample, compared with that of the holistic thinkers. This supported H2a. However, quite unexpectedly, the impact of reputation on repurchase intention was also a bit stronger among analytic thinkers, compared with holistic thinkers. Consequently, H2b is not supported.

These unexpected results led us to conduct additional analyses. First, independent sample *t*-tests were conducted to compare customer satisfaction, firm reputation, and repurchase intention for holistic and analytic thinking groups. We found no significant difference in the repurchase intention scores for analytic thinkers ( $M = 3.86, SD = .80$ ) and holistic thinkers ( $M = 3.92, SD = .84$ );  $t(205) = -.58, p = .56$ . For customer satisfaction, the mean scores of analytic thinkers ( $M = 3.85, SD = .68$ ) were quite similar to those of holistic thinkers ( $M = 3.82, SD = .73$ ),  $t(205) = -.53, p = .60$ . For reputation, mean scores were again quite similar for the two groups (analytic thinkers,  $M = 3.94, SD = .89$ ; holistic thinkers,  $M = 4.01, SD = .83$ , with  $t(205) = -.77, p = .44$ ). The results suggested there were no remarkable differences with respect to repurchase intention and its predictors across the two thinking styles. We do believe, however, that the range restriction in the US data could have affected our results and dampened the customer satisfaction effect when firm reputation was included in the model.

#### 4.3.2. The Turkish Sample

As in the previous section, we examined relational equivalence across different thinking styles by constraining structural equations models to be equivalent across holistic and analytic thinker data sets collected from Turkey. Again, the data were prepared before testing the hypotheses. For this reason, the mean score for the thinking-style scale was calculated for each participant. Next,



based on the median value of these mean scores, participants were split into two groups, with 80 participants in analytic thinking and 98 participants in holistic thinking. Participants in these two groups were similar in terms of demographic characteristics, such as age and gender.

Multigroup, full-latent variable modeling was employed to test the model proposed in the cross-cultural comparison. In this particular model, again, customer satisfaction and firm reputation were proposed to predict repurchase intention. Five models were specified (see the above section on the US sample for details of these models) and again, first measurement invariance, then relational invariance was assessed with nested model comparisons.

The chi-square of the unconstrained model was 80.46 with 46 degrees of freedom, while for Model 1, it was 89.47 with 54 degrees of freedom. Constraining the factor loadings increased the chi-square by 9.01 for six degrees of freedom, yet this increase was insignificant ( $p > .01$ ). This suggested the existence of measurement variance across the two thinking styles. After demonstrating measurement invariance, we continued with nested model comparisons by comparing Model 1 with Model 2. Looking at several fit indices (GFI, NFI, and RMSEA) and the chi-square difference ( $\Delta\chi^2$ ) test, the equality constraint for structural weights caused a moderate decrement in fit (see Table 5). Remarkably, change in  $\chi^2$  ( $\Delta\chi^2 = 7.39$ ) was significant at the .01 significance level, suggesting that hypothesized relations differed across the two samples. Given the lack of relational invariance, we made no further nested comparisons and concluded that the relationship among customer satisfaction, firm reputation, and repurchase intention differed with respect to different thinking styles.

**Table 5**

The Turkish Sample: Fit Indices of Invariance Models

	$\chi^2$	df	$\Delta\chi^2 / \Delta df$	CFI	NFI	RMSEA (CI)
Unconstrained Model	80.46	48	1.75	.97	.94	.07 (.04, .08)
Model 1	89.47	54	1.66	.97	.93	.06 (.04, .08)
Model 2	96.86	56	1.73	.97	.93	.06 (.04, .09)
Model 3	106.15	57	1.86	.96	.92	.07 (.05, .09)
Model 4	107.98	58	1.86	.96	.92	.07 (.05, .09)
Model 5	123.92	67	1.85	.95	.91	.07 (.05, .09)

To examine these differences further, we analyzed both unstandardized and standardized path estimates. When parameters of the unconstrained model (Model 1) were investigated (see Table 6), we observed that the path from satisfaction to repurchase intention was significant for both holistic ( $\beta = .41$ ;  $p < .05$ ) and analytic thinkers ( $\beta = .86$ ;  $p < .05$ ). However, the same was not true for the path from reputation to repurchase intention. This path was significant for holistic thinkers ( $\beta = .48$ ;  $p < .05$ ) but not significant for analytic thinkers ( $\beta = .01$ ;  $p > .05$ ).

**Table 6**

The Turkish Sample: Results of the Path Analysis

Paths from	Holistic	Analytic
	$\beta$	$\beta$
Satisfaction to S1	.94**	.92**
Satisfaction to S2	.98**	.91**
Satisfaction to S3	.66**	.78**
Reputation to R1	.87**	.68**
Reputation to R2	.80**	.81**
Reputation to R3	.79**	.86**
R.Pure int to RPI1	.84**	.86**
R.Pure int to RPI2	.91**	.91**
R.Pure int to RPI3	.92**	.90**
Satisfaction to R.Purch int	.41**	.86**
Reputation to R. Purch int	.48**	.01

Note: \*\* p &lt;.01

These findings indicated that the influence of satisfaction and reputation on repurchase intention varies among analytic and holistic thinkers. As expected, reputation's impact on repurchase intention was stronger, relative to satisfaction's impact among holistic thinkers. Also, satisfaction is more important for analytic thinkers than it is for holistic ones. These findings provided support for both H2a and H2b. Although we could not find support in the cultural-level analysis, intra-cultural analyses provided empirical support for our hypotheses for the Turkish sample.

## 5. DISCUSSION AND CONCLUSION

This study aims to determine whether the influence of satisfaction and reputation on repurchase intention varies among analytic and holistic thinkers. Across testings involving an individual approach to the cross-cultural comparison, we provide empirical evidence that the consumer's evaluation of repurchase intention and its antecedents differ according to individuals' thinking styles. Table 7 summarizes the findings of cross-cultural and intra-cultural comparisons.

**Table 7**  
Summary of the Findings

Hypothesis	Results	
	Cross Cultural Comparison (USA versus Turkey)	
H1a: The predictive power of customer satisfaction on repurchase intention is stronger for the US sample compared to the Turkish sample.	Not supported	
H1b: The predictive power of firm reputation on repurchase intention is stronger for the Turkish sample compared to the US sample.	Not supported	
	Intra-Cultural Comparison (US)	Intra-Cultural Comparison (Turkey)
H2a: The predictive power of customer satisfaction on repurchase intention is stronger for analytic thinkers compared to holistic thinkers.	Supported	Supported
H2b: The predictive power of firm reputation on repurchase intention is stronger for holistic thinkers compared to analytic thinkers.	Not supported	Supported

As can be observed in Table 7, the results of our individual approach to the cross-cultural comparison are not supported, but we did find support in the individual base within each culture. Specifically, holistic or analytic thinking styles create a difference at the individual level (within culture) but not at the cultural level (cross-culture). In this study, we regarded thinking style as a cultural difference variable and assumed that the US and Turkish samples predisposed people to adopt analytic and holistic thinking styles, respectively. Although this assumption was substantiated with statistical tests, it is possible to rule out the effects of education, acculturation, and other confounding variables that cause within-country variance to be greater than between-country variance. The predictive power of satisfaction was found to be stronger than that of reputation in the whole Turkish sample whereas the opposite result was obtained in the intra-cultural comparison, conducted with the same sample. This conflicting result may arise from within- and between-variance differences. Cross-cultural analyses tested for hypothesized relations by aggregating reputation, satisfaction, and repurchase intention scores obtained from the US and Turkish samples, without taking into account the effect of a holistic thinking style. Intra-cultural analyses, however, tested for the same hypothesized relations for holistic and analytic thinkers only for the Turkish sample. This design enabled us to consider both thinking-style effects and within-group variance for all variables in the study. On the other hand, cross-cultural analyses were based on the assumption that holistic and analytic thinking styles are peculiar to Turkish and US cultures, respectively, without accounting for a within-group variance in thinking style. Variability within the Turkish culture could be higher than variability between the cultures of Turkey and the United States, and this could have resulted in our reaching different conclusions when we tested the same hypotheses with different designs.

The alternative explanation for this conflicting result could be related to the measurement of thinking style. Although thinking style is argued to be a cultural difference, it could be conceptualized as an individual difference variable as well. Buchtel and Norenzayan (2008) claim that holistic thinking can be developed, learned, and trained. For example, exposure to Western-style formal education in non-Western cultures increases the tendency to decontextualize deductive arguments (Cole and Scribner, 1974), thereby leading non-Westerners to use an analytic thinking style. In other words, people may adopt an analytic thinking style, even if they were born and raised in an Eastern or other culture or vice versa.

Thus, this result may provide additional insight into the literature: Although thinking styles emerge from differences in social environments across cultures, it is also the case that social environments can vary within a culture, causing variations in thinking styles (Choi et al., 2007). Therefore, a thinking style can be considered as an individual difference variable. This conclusion also supports previous studies focusing on thinking style as a mechanism for understanding individual differences within culture (Monga and John, 2008).

Our intra-cultural analyses provide empirical evidence for using thinking style as an individual difference variable. As such, individuals who use an analytic thinking style are more affected by postpurchase satisfaction evaluations while making their repurchase decision than holistic thinkers are. In addition, for the Turkish sample, as we hypothesized, the predictive power of firm reputation on repurchase intention is stronger for holistic thinkers, compared with analytic thinkers. These results support the relevant literature that notes that analytic thinkers focus on their internal evaluations of product attributes in making a decision (Monga and John, 2008), while holistic thinkers need more external evaluations, based on brand, reputation, or convenience, in addition to internal evaluations (Liang, 2008; Nisbett et al., 2001).

Results of this study provide empirical implications for marketing managers. First, consumers may not demonstrate evidence of both internal (cognitive, e.g., customer satisfaction) and external (emotional, e.g., firm reputation) evaluations in their purchasing and retention decisions. In other words, some consumers (e.g., analytics) prioritize internal and cognitive evaluations, while others (e.g., holistics) use primarily external and emotional evaluations to make their decisions. Marketing managers would do well to consider thinking style differences while developing their marketing strategies. Since thinking style as such can be changed and learned over time (Buchtel and Norenzayan, 2008), with the influence of social environmental changes, marketers can employ promotional tools to encourage consumers to think holistically. As in our example, mobile phone service providers and marketing firms, in general, can benefit more from their positive reputations by following promotional strategies that focus on changing consumers' thinking style and encourage them to think holistically. In doing so, firms can use their reputation as a buffer against negative consumer responses and possibly reduce the potential negative effects of dissatisfaction in a service failure situation. Marketers can enlighten their customers regarding the importance of both internal and external evaluation factors and can highlight the role the context plays, as well as situational factors while customers are evaluating a service or brand.

Finally, consumers who exhibit a different thinking style can be treated as a market segment whereby thinking style's potential as an influence on many aspects of consumer behavior is considered. At this point and depending on our results, using thinking style as an individual, rather than cultural, segmentation base may be a more effective strategy that can highlight the importance of local marketing strategies, instead of global ones.

## 6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The limitations of the aforementioned studies should be acknowledged simultaneously with interpreting the findings and setting the direction for future research. One limitation relates to the existence of confounding variables. This study revealed the effects of thinking style, firm reputation, and satisfaction on repurchase intention. Yet consumers' thinking styles may change the effects of individual or situational factors, as they concern repurchase intention. For example, holistic thinkers may use perceived value as an antecedent of repurchase behavior more so than analytic thinkers, since perceived value contains numerous situational and contextual evaluation factors. Future studies should take into account the thinking style effect on other antecedents of repurchase behavior, such as perceived value and service quality.

As indicated above, data were collected from students and were studied as if they reflected characteristics of all mobile phone users, in general. Although university students are heavy users of mobile phones, collecting data solely from them does cast doubt on the results' generalizability. Therefore, we advise researchers to replicate this study using a more diverse customer sample that incorporates different product and service industries.

It is also noteworthy to acknowledge that US respondents had been using mobile phones for longer period of time compared to Turkish respondents. Albeit customer satisfaction and firm reputation could be affected by the years of experience, the differences are not expected to be substantial as evidenced by relatively close mean scores of study variables (see Analysis and Results for Cross-Cultural Comparison section).

Despite the limitations listed above, this study addressed shortcomings in the literature by demonstrating a thinking style's impact on repurchase intention via its effects on firm reputation and satisfaction. To the best of our knowledge, no prior studies have investigated this issue thus far. Our results demonstrated the importance of national culture in shaping thinking style, and thereby, consumption habits.

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## APPENDIX: SCALE ITEMS

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*Repurchase intention* (Cronin et al., 2000) 1=*very low*, 5=*very high*.

1. The probability that I will use this facility's services again is...
2. The likelihood that I would recommend this facility's services to a friend is...
3. If I had to do it over again, I would make the same choice...

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*Firm reputation* (Nguyen and Leblanc, 2001) 1= *strongly disagree*, 5= *strongly agree*.

1. In general, I believe that this firm always fulfills the promises that it makes to its customers.
2. This firm has a good reputation.
3. I believe that the reputation of this firm is better than other companies.

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*Customer satisfaction* (Oliver, 1980; Cronin et al., 2000) 1= *strongly disagree*, 5= *strongly agree*.

1. My choice to purchase this service was a wise one.
2. I think that I did the right thing when I purchased this service.
3. I am totally satisfied with this firm's service.

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*Holistic-analytic processing* (Choi et. al., 2003). 1= *strongly disagree*, 5= *strongly agree*.

1. Everything in the universe is somehow related to each other.
  2. Even a small change in any element in the universe can lead to substantial alterations in other.
  3. Any phenomenon has a numerous number of causes although some of the causes are not known.
  4. Any phenomenon has a numerous number of results although some of the causes are not known.
  5. Nothing is unrelated.
  6. It is not possible to understand the pieces without considering the whole picture.
  7. The whole is greater than the sum of its parts.
  8. Paying attention to the field is more important than paying attention to its elements.
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# Sharing Economy: Why the Turkish consumers use Airbnb?

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## ABSTRACT

In recent years, the sharing economy has stimulated the development of entities that have contributed significantly to sustainability through the impact of technological, demographic, and cultural changes observed in society. This research aims to determine the motivation of participation of the Turkish consumers contributing to the sharing economy by using the self-determination theory. For this purpose, a questionnaire was conducted with 160 participants contributing to the sharing economy through the use of Airbnb, which is the most commonly used among sharing economies around the world. Examining the results of the research, it is noted that among the three motivational factors (economic benefit, enjoyment, sustainability) which have a positive effect on attitude, only the level of perceived enjoyment has the highest effect on the attitude and also an effect on the behavior intention.

JEL classification: M30, M31, O18, Z30

Keywords: Sharing economy, Consumer behaviors, Airbnb

## 1. INTRODUCTION

The economic power of consumer that increases gradually generates different commercial methods. The recent growing body of consumer communities is one of the fields influenced by the consumer power. Sharing is the underlying matter for such consumer communities. These communities taking enormous advantage of technology and Internet facilities lead to a new

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commercial structure. The structure is called sharing economy and grabs attention due to the rapid growth rate and its diversities.

Sharing economy has begun to provide a solution to such areas as accommodation, transportation, education, and food needs. Consumers gain economic benefits by sharing assets in hand (house, automobile, second-hand clothing, time, books etc.) with the people who are in need of them. Sharing economy differs from other social commercial methods in terms of creating collective benefit. Monetary payment can be provided in exchange for the benefit or intangible elements can be accepted as well. Sharing economy draws strength from its spreading rate and the number of users. Nowadays, it is possible to speak of the communities that are active on the international scale.

Why and how people are getting motivated to participate in sharing economy is considered to be the most engrossing issue. This research aims to obtain information about factors which motivate sharing consumers in Turkey. In line with this purpose, the participants' attitudes towards Airbnb known for having the largest number of users are measured with the self-determination theory, and the results have been interpreted accordingly.

## 2. SHARING ECONOMY

### 2.1. Sharing Economy

Through the improvement of Web 2.0 software and increasing web accessibility, possibilities for people to share products and services via the social network have also improved considerably. Especially, in the early nineties, people showed interest in P2P<sup>1</sup> sharing upon the release of Napster program which allows sharing of music files (mp3). In that period, the tendency of societies to possess goods and services began to change in the direction of sharing (thecirculars.org). Today, an enormous number of online media help to share tools, clothes, or entertainment products in digital environments (Balck & Cracau, 2015).

The act of sharing is associated with different names in different studies carried out thus far. While Botsman and Rogers (2010) prefer using the term “collaborative consumption” in their book regarding sharing economy called ‘What is mine is yours,’ Belk (2010) uses the term ‘sharing’. Gansky (2010) uses the term ‘the mesh’ whereas Lamberton and Rose (2012) favors the terms ‘commercial sharing systems.’ Moreover, the terms ‘co-production’, ‘co-creation’, ‘prosumption’, ‘product-service systems’ etc. are also used (Belk, 2014). Among the abovementioned terms, ‘co-consumption’ has the most frequent occurrence on account of the tremendous impact of the book by Botsman and Rogers (2010). Besides, Belk (2014) emphasizes that the gratuitous “sharing activities” are different from the “collaborative consumption,” and therefore, it is not considered as “sharing activity” but “collaborative consumption” when the sharing is for a fee or other benefits (Belk, 2014). What Zervars and Byers (2013) define as the sharing economy is all the multi-functional technologies that enable passive investments to be brought into the common use of people in return for a fee. On the other hand, Hamari et al. (2015) define the sharing economy as an umbrella term surrounded by information and other computer technologies that support product and service sharing in online environments.

While there are variations in the definition and conceptualization of the formations of sharing economies, there are two fundamental characteristics of these formations catching attention in general: (1) It allows products and services to be used temporarily without purchasing them completely. (2) The product and service providers and users communicate through advanced web and mobile data networks. Another common feature that can be regarded is that the information about the related formations spreads around through oral marketing by means of social networks (Belk, 2014; Gansky, 2010). Based on these common features, sharing economy organizations/

structures can be defined as all types of online environments where the people who share their products and services via Web 2.0 tools and mobile data networks with or without an expectation of a return meet with the people who can make use of / benefit from these products and services without actually purchasing them. However, since our work focuses on the activities related to these formations rather than the formations of the direct sharing economy, the activities of these formations of sharing economy are generally referred to as “sharing consumption” in the following section. There are a number of factors that affect the development of collaborative consumption. Especially with the economic stagnation in 2008, it has been observed that people become more willing to share the possessions that they think are important and can be valorized.

The increase in production and selling costs due to the climate change and other environmental problems (especially non-deposit products) is among the other main driving forces. The individualization of digital technologies enabling users to reach other users quickly and efficiently, free service applications, online payment systems, low commission fees, overcoming the trust issue via social networks etc. are among the other facilitating factors that prepare the ground for the rapid development of collaborative consumption (Cohen and Kohetzman, 2014; Gansky, 2010; Sundararajan, 2014; <http://www.hbrturkiye.com>).

Nowadays, it is seen that collaborative consumption is realized in all sectors and almost the entire world. The formations of sharing economy such as “Airbnb,” Zipcar, “Uber” that are active globally are the successful examples (thecirculars.org, 2013). Sundararajan (2014) evaluates the formation of sharing economy under four categories:

1. Lending or renting of owned goods with a different purpose than the earlier one: This category creates a new business opportunity for individuals who are not professional goods/service providers in markets where online environments are created. Airbnb is an example of the formations in this category allowing people to become entrepreneurs. The companies offering their meeting rooms to start-ups for free or with low rates when not in use and ‘couchsurfing’ providing a house with free of charge can be considered as similar examples of place-service formations. “Zipcar,” which operates without a branch and offers short-term car rental, and “blablacar,” which connects drivers and co-travellers for a ride-sharing with a low rate, also fall into this category.
2. Professional service providers: The formations in this category create a new service channel for existing service providers offering different services and often expand business opportunities by ensuring that people are in pursuit of becoming entrepreneurs rather than the employees of traditional organizations. For example, Uber has given the opportunity to provide a city-to-city service from one point to another. The formations such as “TimeBank,” which is created under the name of “zumbara” in our country, allow users to trade their expertise with each other based on the time of contribution instead of money, which is among the entities in this category.
3. General-purpose self-employed recruitment: These formations provide new markets for the self-employed in various fields. For example, Tubitekuz, a self-employed informatics specialist, and ProSranslate, designed for translation specialists to find jobs, are among the local formations that can be found all around the world. The firm “Quirky,” which allows entrepreneurs who want to follow up their ideas and designs to create a branded product also falls into this category.
4. Goods sales of peer to peer: Formations in this category allow entrepreneurs to sell goods directly to consumers like the way “eBay” works.

The factors that influence the development of the sharing economy also include a number of intrinsic and extrinsic motivations that cause individuals to participate in collaborative consumption. It is seen that recent researches that attempt to determine the motivations of participants contributing to the development of sharing economy focus on the intrinsic factors

such as having a sustainability approach (less consumption, consumption in proportion to need, etc.) and enjoying being a participant, feeling good, appreciating to try new things as well as more visible motivation factors such as epistemic (having knowledge, expanding horizons) and obtaining economic and social benefits (Hamari et al., 2014; Kim et al., 2015; Stors and Kagermeir, 2015).

## 2.2. Rising Power in Sharing Economy: Airbnb

While there has been a significant increase in the participative consumption activities in recent years, Airbnb stands a step forward in the formation of these activities in terms of expansion and pace of development. Firstly, Airbnb was implemented in 2007 by two friends named Joe Gebbia and Brian Chesky living in San Francisco when they rented one of their rooms during a congress event where all the hotels in the city were booked by setting up a website named “airbedandbreakfast.com” In the following year when Nathan Blecharczyk, a computer programmer, joined them as an entrepreneurial partner, the initiative gained significant momentum and has continued to evolve ever since (<http://www.telegraph.co.uk>).

Airbnb, which is on the list of innovative brands today, has reached an economic value of approximately 10 billion dollars according to an announcement last year ([www.netvaluator.com](http://www.netvaluator.com)) ([www.fastcompany.com](http://www.fastcompany.com)). Renting rooms over [airbnb.com](http://airbnb.com), which allows house owner users to rent out a room or the whole place to strangers, intrigues 10 million people a year over hotels. In the past year, Airbnb operating in 192 countries has doubled the number of house owner users and reached 550 thousand users (Today, the number is around 700 thousand) ([www.wired.com](http://www.wired.com)).

Airbnb.com has had 50 million members as host users and guest users in a short period of time since it was built (<http://expandedramblings.com>).

## 3. THE SHARING CONSUMER BEHAVIOR AND SELF-DETERMINATION THEORY

While planning the methodology of the research, it is aimed to better understand and evaluate the motivational elements underlying the participation behavior of people in collaborative consumption websites. Sharing consumer behavior is defined by behavioral intent. The attitude towards collaborative consumption as a prelude to this intention has been addressed. *The Self-Determination Theory* has been used to determine the factors that influence the attitude and mentioned behavior. When deciding on this, various theories of behavior, which are mentioned in the literature about social commerce and sharing economy, have been examined. Many researches show that while self-determination behavior level is increased, the effect of the mentioned behavior is increased; also it is more consistent and complies with the social networks in a better way (White, 2015).

The Self-Determination Theory is a general theory of motivation and focuses on what factors can motivate new behavior and how it can be sustained (Ryan et al., 2008). The theory, which was put forward by Edward Deci in the 1970s, seeks to establish the conditions for self-motivation (Ryan and Deci, 2000). Many studies show that motivation based on self-determination is a good predictor of specific behavior (Deci and Ryan, 2000; Haggervd 2009; Ryan, Rigby and Przybylski, 2006; Transcript: Webb et al., 2013). It is considered that self-motivation can be handled as a preliminary indicator of participation behavior in the sharing economy and of attitude regarding behavior.

Behavioral intention is used to estimate the motivational factors that affect a behavior. In general, in order to estimate the behavioral intention, the attitude regarding behavior is tried to be determined (Ajzen, 1991). For this reason, attitude and behavioral intention relationship is established in our model. Also, motivation elements are handled within the quadruple

classification. It is stated that participation in social commerce and sharing communities needs intrinsic and extrinsic motivations. The Self-Determination Theory suggests that people must have certain predispositions to be compatible with new experiences (Enström and Elg, 2015). The motivations that cause behavior are also divided into extrinsic and intrinsic motivations. Hamahari et al. (2015) made a quadruple classification in terms of sharing consumption indicating that the economic benefits, enjoyment, reputation, and sustainability motives would cause sharing behavior. In this case, the desire to gain reputation and economic benefit provide extrinsic motivation while sustainability and enjoyment provide intrinsic motivation. Our research is also based on this model.

Many of the motivation research has shown that both intrinsic and extrinsic motivational factors are important (Zhao and Zhu, 2014). The behaviors, which aim at seeking a prize or avoiding punishment, are defined as extrinsic. The behavior of a person who starts doing physical exercise upon the recommendation of a doctor is an example of extrinsic motivation (White, 2015). In this case, one's behavior is based on the charm of the prize or the sanction of the prisoner. Intrinsic motivation occurs when people enjoy performing a behavior or are interested in an action (Deci and Ryan, 1985).

Within the context of consumer behavior, it is stated that the behavioral intention can be determined by first looking at whether the product or service is utilitarian or hedonic (Van der Heijden, 2004). In the collaborative consumption communities, the hedonic feature is the predominating one. But it is known that encouraging people's participation, utilitarian incentives should be utilized as much as hedonic features. Bock et al. (2005) argue that extrinsic incentives such as cash prizes are used to encourage information sharing, and participation behavior becomes more enthusiastic as the extrinsic reward expectation increases in social trade. For this reason, the economic benefit of collaborative consumption is considered as an extrinsic motivation factor.

The desire to gain reputation is one of the benefits that encourage social trade participation. Especially the participants who provide information believe that they will benefit by sharing their experiences with others because they hope that they will receive help from others in the future. As a result, it gives them respect and a more positive image (Kankanhalli, 2005).

It is known that socialization-based activities are generally entertaining and enjoyable (Gatautis and Medziausiene, 2013). All of the online purchasing activities are hedonic activities, so these must be experiences that people enjoy leading to intrinsic motivation (Shen, 2012). It is considered that the people involved in the social sharing experience should also enjoy this experience at some point. The sustainability factor Hamahari et al. (2015) add is a fact based on the feature of creating social benefits in regard to collaborative consumption.

#### 4. PURPOSE AND SIGNIFICANCE OF THE STUDY

While the literature about the sharing economy is expected to become more and more prosperous, it seems that it has not yet achieved the necessary momentum. While there are some studies conducted in developed countries such as the USA, the UK etc., this study is conducted in a developing country. The focus of this research is, in particular, the fact that our country and any other developing Middle East country lack the studies that focus on determining the underlying reasons for participation in the sharing economy. This is important because sharing economy platforms are as mentioned above new emerging markets which provide many advantages for people, and if the factors motivating the participation behavior of sharing consumer are known, the studies which ensure continuity and increase market share can be conducted. On the other hand, if we look at it in terms of competing for traditional entities, necessary precautions can be taken to adapt to this change. There have been few studies conducted in the world that support the sharing economy and that target only 'active users' so far. This is the starting point of this study,

and the research is conducted with only Turkish participants to determine the local motivations. Due to a large number of communities operating in the area of the sharing economy, it is thought that there should be a restriction. When compared to other sectors, it is clear that the sharing economy has improved further in the accommodation market. This development also brings new questions to minds about the consumer motivations for accommodation preference. In view of the fact that most of the previous studies on the sharing economics are related to Airbnb and allow comparison of the results, it is decided that Airbnb, which is the most internationally recognized among the sharing economies, will provide a suitable environment.

## 5. LIMITATIONS OF THE STUDY

The study is carried out with a limited sample due to the time and cost restrictions. Not having had enough awareness about the issue in Turkey yet caused difficulties in reaching the concerned person. The fact that the amount of experience with people is not the same is also a limitation. The results obtained from all these causes are considered to provide important contributions on the issue, and yet this cannot be generalized to all Turkey.

## 6. RESEARCH METHOD AND HYPOTHESES

The study employs the initial model and scale used in a study by Hamahari et al. (2015). The necessary adaptations on the scale of the model were made subsequent to the pilot study and confirmatory factor analysis. The questionnaire is used as a research tool. It is spread over the Internet for a period of 4 months. Different social media environments and electronic mail are used to reach the users. A total of 160 questionnaires is gathered for the analysis. The findings are analyzed with Structural Equation Modeling, and the results are interpreted.

Hypotheses tested according to the research model are as follows:

H<sub>1a</sub>: the perceived sustainability positively affects the attitude regarding sharing consumption.

H<sub>1b</sub>: the perceived sustainability positively affects the intention of behavior regarding sharing consumption.

H<sub>2a</sub>: the perceived enjoyment level positively affects the attitude regarding sharing consumption.

H<sub>2b</sub>: the perceived enjoyment level positively affects the intention of behavior regarding sharing consumption.

H<sub>3a</sub>: the perceived gaining reputation positively affects the attitude regarding sharing consumption.

H<sub>3b</sub>: the perceived gaining reputation positively affects the intention of behavior regarding sharing consumption.

H<sub>4a</sub>: the perceived economic benefit positively affects the attitude regarding sharing consumption.

H<sub>4b</sub>: the perceived economic benefit positively affects the intention of behavior regarding sharing consumption.

H<sub>5</sub>: the attitude regarding collaborative consumption positively affects the intention of behavior.

## 7. RESULTS AND DISCUSSION

When the pilot study is carried out, the Cronbach Alpha scale is calculated to be 0.950. It has been decided that the scale is eligible for the research. The reliability of the scale is high according to the analysis ( $\alpha = 0.911$ ,  $0.80 \leq \alpha < 1.00$ ). The Confirmatory Factor Analysis is performed first by using the Amos22 program, and then using Structural Equation Modeling, hypotheses have been tested in order to verify scale factors in the study. As a result of Confirmatory Factor Analysis, the variable of “Collaborative consumption allows me to save time” under the dimension of providing economic benefit is removed from analysis due to the inability to measure the attitudes and behavioral intentions.

When the values of appropriateness obtained from the confirmatory factor analysis are examined; the value of  $\chi^2 / df$  is determined to be 2,198. This value is acceptable when it is below 5 (Wheaton et al., 1977, p. 99). In addition, among the other compatibility value, GFI value is 0,976, CFI value 0,931, NFI value 0,914, and RMSEA value is 0,08, which is an expected range and indication of good compatibility.

The results of the demographic analysis are presented in Table 1. According to the gender distribution of the sample, 45.62% is female, and 54.38% is male. When the educational status of the participants is concerned, it is observed that they have high school (1.87%), bachelor (56.87%), and postgraduate (41.25%) degrees. When we look at the income level, it is determined that most of the participants (51,87%) have a monthly income of 4000 TL and above. 21,25% of the participants have 3001–4000 TL income while 13,12% have 2001–3000 TL and 6,87% 1001–2000 TL and below 1000 TL. According to the age distribution, 0,06% of the people are under 20 years old, 30% between the ages of 26–30, 31,9% between the ages of 31–35, 13,8% between the ages of 36–40, and 10% are over 40 years old. 31,25% of the participants are married, and 68,75% are single.

**Table 1**  
Demographic Analysis Results

		N	%			N	%			N	%
<b>Gender</b>	Female	73	45,62	<b>Educational status</b>	Literate	0	0	<b>Marital Status</b>	Married	50	31,25
	Male	87	54,38		Primary educ.	0	0		Single	110	68,75
<b>Age</b>	<20	1	0,06	High School	3	1,87	<b>Income</b>	1000 and below	11	6,87	
	20–25	22	13,8	University	91	56,87		1001–2000	11	6,87	
	26–30	48	30,0	Master / PhD	66	41,25		2001–3000	21	13,12	
	31–35	51	31,9					3001–4000	34	21,25	
	36–40	22	13,8					4000 and above	83	51,87	
	>40	16	10,0								

It is seen that while 52.17% of the participants had experience in other forms of sharing economies than Airbnb (mainly couchsurfing, uber, and blabla), 47.82% of them do not have any other sharing consumer experience. It is seen that 77.91% of the participants have experienced collaborative consumption more than once through Airbnb. It was found out that only 13,49% of the people who rented houses benefited from Airbnb in domestic. While 90.6% of participants indicated that collaborative consumption experiences had a positive change in their holiday/travel perceptions, and 97.51% of all participants indicated that they would continue to rent the house from formations such as Airbnb etc. It is seen that 78.88% of participants do not support the idea that the businesses with commercial identity such as hotels etc. make a profit over formations like Airbnb since they found it against the spirit of sharing economy. 72.43% of participants stated that they preferred Airbnb for spiritual benefits based on experience (to contact with local people, get tips from the host about traveling, and get different experiences etc.) whereas 26,07% stated that they preferred it for the economic benefits (to earn money, save money, and compare prices), and 1,44% preferred it for other reasons.

The values for the hypothesis test are shown in Table 2. All of the intrinsic and extrinsic motivational factors (perceived sustainability, perceived enjoyment, perceived reputation, and perceived economic benefit) are found to be effective in sharing consumption. It is seen that while perceived sustainability has a positive effect on perceived enjoyment level and perceived economic benefit attitude, the desire to obtain perceived reputation negatively interacts with attitude.

**Table 2**  
Hypothesis Test Results

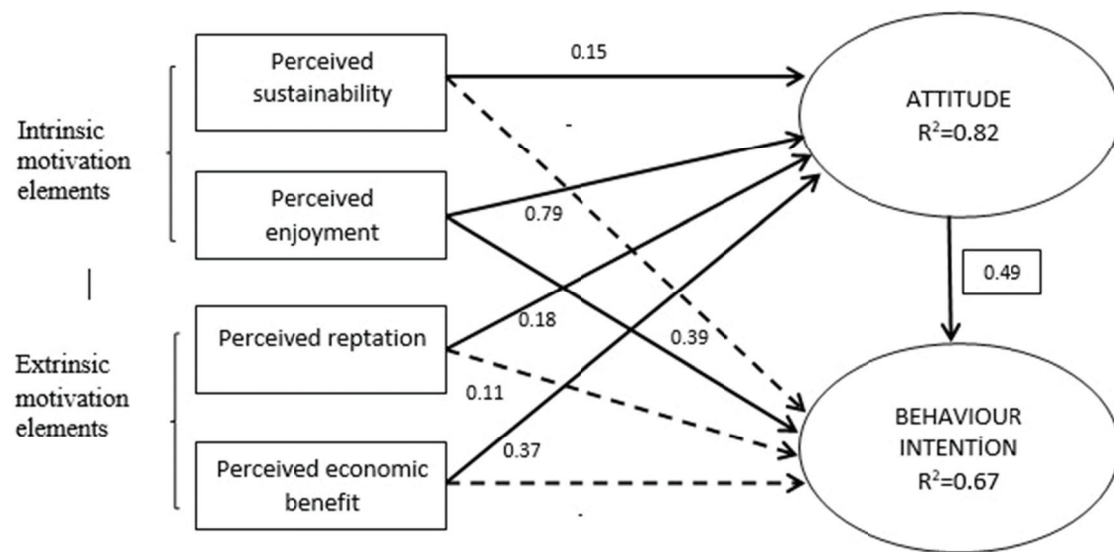
Hypotheses	Way	P Value	Coefficient	t-Value	Result
H <sub>1A</sub>	Sustainability → Attitude	0.001	0.148	3.248	Accepted
H <sub>1B</sub>	Sustainability → Behavioral intent	0.526	-0.037	-0.635	Rejected
H <sub>2A</sub>	Enjoyment → Attitude	0.001	0.791	12.851	Accepted
H <sub>2B</sub>	Enjoyment → Behavioral intent	0.008	0.386	2.669	Accepted
H <sub>3A</sub>	Gain reputation → Attitude	0.001	0.183	-3.927	Accepted
H <sub>3B</sub>	Gain reputation → Behavioral intent	0.071	0.113	1.803	Rejected
H <sub>4A</sub>	Economic benefit → Attitude	0.001	0.371	6.739	Accepted
H <sub>4B</sub>	Economic benefit → Behavioral intent	0.884	-0.012	-0.146	Rejected
H <sub>5</sub>	Attitude → Behavioral intent	0.003	0.488	2.936	Accepted

When we look at the conclusions regarding the behavioral intentions related to the sharing consumption, different results are obtained. Although the attitude towards the collaborative consumption is found to have a positive effect on the behavioral intention, the influence of the motivational elements on the behavioral intention is limited. The effect of perceived enjoyment level on behavioral intentions related to collaborative consumption is positive. The perceived sustainability, the perceived desire to gain reputation, and the hypotheses about the effect of perceived economic utility are rejected.

Figure 1 shows the variance values for the Result Model and all variables. The R<sup>2</sup> value for attitude is obtained as 0.82, The R<sup>2</sup> value of intention of behavior takes places according to attitude is calculated as 0.67.



**Figure 1**  
Result Model



Source: own study.

As a result of the analysis, it is seen that the perceived joy level has the greatest influence on attitude. It is known that intrinsic motivational elements present tendencies to assimilate a particular attitude or behavior, and enjoyment is also one of the basic elements (Csikszentmihalyi and Rathunde, 1993). The Self-Determination Theory has already emphasized the importance of inherent motivations of attitudes and behaviors in essence. Also, it is stated that the intrinsic psychological needs of people such as the desire to enjoy have a positive impact on self-motivation. (Ryan and Deci, 2000). From this point of view, the level of enjoyment that influences the motivation to participate in the sharing economy is a consistent outcome.

It is seen that the perceived level of sustainability has a positive effect on attitude, but it remains at the lowest level among the determined factors. This result differs from a similar study carried out by Hamaharivd (2015).

Extrinsic motivational elements are the elements to which one usually applies to get a prize or avoid a penalty. However, it should not be forgotten that intrinsic motivations should be compatible with extrinsic motivations (Gagne and Deci, 2005). According to the model, it is seen that perceived economic benefit has a more powerful influence compared with the desire to gain reputation on attitude. In the sharing economy, consumers are basically meeting their needs by “sharing” with other consumers rather than buying many products and services that they need (Özata et al., 2015). Economic benefit emerges as an effective extrinsic motivation factor due to the products and services that are available at lower costs and are also a source of income for those who share products and services at the same time. Bockvd (2005) argues that while the extrinsic reward expectation increases in social trade, participation behavior becomes more voluntary.

According to the Self-Determination Theory, the people are active organisms with an innate tendency to improve; however, this tendency does not spontaneously take place. It emerges with the support of the social environment (Ersoy-Kart and Güldü, 2008). In social communities, the desire to gain reputation among the concepts related to social influence is a factor of which positive impact is expected related to the participation in the sharing economy (Kankanhalli, 2005). When the results of the research are examined, it is determined that there is a positive effect.

## 8. CONCLUSION AND RECOMMENDATIONS

The concepts such as sharing economy and collaborative consumption have become current issues and begun to be discussed frequently due to technological developments that are shaping consumer behavior. People have opened their houses, cars, even their talents, and time to sharing and/or exchanging due to online environments that mediate the sharing economy. These new emerging markets are also opening new ways to trading activities and become game changers. Especially the successes of the marketers both in these new markets or traditional ones are much related to consumer's reactions to the new developments. In the light of these developments, this study aims to determine the general profiles of Turkish consumers who are engaged in the sharing of consumption activities on Airbnb, the reasons for the use of Airbnb, and the motivations that enable them to be part of collaborative consumption activities.

As a result, it is seen that those who perform collaborative consumption are highly educated, their income level is above the Turkey average and they are mainly single women and men aged 26-35 years. In addition, it is also understood in the majority of sharing consumers that there is consciousness about the sharing economy and they intend to continue the positive experiences they have achieved as a result of collaborative consumption.

Another important result of the research includes identified motivational factors. It is expected that the motivational elements that have positive effects on the attitudes will reflect the general behavior intention. When we look at the results for motivation, it is seen that among the three motivational factors (economic benefit, enjoyment, sustainability) which have a positive effect on attitude, only the level of perceived enjoyment has the highest effect on the attitude and also an effect on the behavior intention. It is understood that the other two motivational factors, especially the economic benefit with a higher attitude score, are important for the participants, but the main factor which motivates the person in the real sense is the enjoyment motivation. This situation shows consistency with the answers of participations regarding using Airbnb. One of the reasons can be that the participants of the study are the people who rent house/room rather than the people who rent out their house/room. However, the level of income of sharing consumers in the study is above average (although they are aware of the economic benefits of collaborative consumption), it may mean that the experiences they will gain are more important to them.

On the other hand, it has been observed in the studies carried out in culturally diverse Western countries that sustainability motivation affects behavior. Although there is a low level of positive effect on attitudes as a result of our research, nonaffected behavior can be explained by the fact that in our country sustainability is not settled enough to transform the consciousness into behavior. The reasons for the difference can be the subject of further research of whether Turkish consumers do not evaluate the sharing economy from an environmental point of view.

Moreover, it seems logical that the desire to become a recognized person in the sharing communities (desire to acquire reputation) makes sense, but it is understood that it is not a motivator as to motivate the sharing consumers who participate in the research. It can be examined by a more specific and comprehensive research whether the importance of interpersonal relations in the social communities supports the desire to be at the forefront of these relations or not.

Apart from our research, the impact of the sharing economy on the tourism sector, especially on hospitality marketplace, can be further researched. Sharing economies may require different promotional activities when they are evaluated in two different categories (for profit or nonprofit) for the purpose of practitioners. Therefore, alternative ways of marketing communication helping to promote sharing economies can be investigated in a different study.

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# Viral Marketing – The Case of Turkey

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## ABSTRACT

The purpose of this paper is to present and analyze successful viral marketing campaigns of Turkish advertisements in the form of a case study to determine which factors seem to play the most important role in terms of viral marketing message perception in Turkey. As a country in which the increasing role of digital media and the internet is beginning to dominate interpersonal communication, the use of viral approach in marketing is also growing. The examples of most viral videos in Turkey from the previous years confirm that the most important factor which determines the success of a viral message is its content, which should be at the same time attention-catching and entertaining. Nevertheless, the seeding strategy is the factor which accelerates the success of viral messages.

JEL classification: M31, M37.

Keywords: viral marketing, Turkey, advertising, digital media

## 1. INTRODUCTION

With the development of interactive media, consumers gain more control over how they are exposed to marketing messages and how they process them. They have the possibility to generate and spread information; therefore, they can also easily share marketing information if they want to do this. Because of that, marketing practitioners and advertising scholars have begun to explore how to use social network for marketing purposes (Soyoen et al., 2006, p. 100). The development of new media technologies, the dynamics behind it and the possibility of content sharing and content generation by its users led to the emerge of a new phenomenon called viral marketing.

Viral marketing can be defined as ‘the phenomenon by which consumers mutually share and spread marketing- relevant information, initially sent out deliberately by marketers to stimulate and capitalize on word-of-mouth (WOM) behaviors’ (Van der Lans et al., 2010, pp. 348–365, quoted in: Hinz et al., 2011, p. 55). Messages forwarded this way are usually unsolicited and forwarded to multiple recipients easily. Therefore, the viral marketing term’s name has its roots in comparison to epidemiology (Hinz et al., 2011, p. 55). Like a flu or computer virus, it is spread by interpersonal contact (Soyoen et al., 2006, p. 100). Another definition says that viral advertising ‘refers to marketer-initiated electronic-WOM (e-WOM) strategies that use specially crafted

messages designed to be passed along or spread by consumers' (Porter and Golan, 2006, quoted in: Soyoen et al., 2014, p. 100).

The concept of viral marketing is not new, as the first viral campaign is said to emerge in 1996, launched by Hotmail. A promotional message was attached to every e-mail which was sent via its service (Schulze et al., 2014, p. 1).

The most important benefits for companies which come from viral marketing implementation are (Schulze et al., 2014, p. 1; Hinz et al., 2011, p. 55; Dafonte-Gomez, 2014, p. 199):

- Customers' additional trust and attention, as the messages reach them from friends and other trusted sources;
- High control of the message content remaining;
- Ability to reach many consumers immediately – more than billions of connected customers are able to share marketing messages with a single click on their digital devices;
- Growing potential of social network platforms;
- Cost efficiency comparing to traditional media advertising, as the dispersion of messages is up to consumers;
- Time efficiency – one of viral campaigns conducted by Hotmail generated 12 million subscribers within 18 months, while viral advertisement triggered by Tipp-Ex ('A hunter shoots a bear!') reached almost 10 million clicks in 4 weeks;
- Free and engaging content masks its commercial purpose.

'Viral marketing has become a mainstream marketing instrument used by multinational firms in various industries' (Schulze et al., 2014, p. 1). Consumers, who more and more often consider themselves as being overwhelmed by advertisements, and mostly irrelevant ones, 'increasingly rely on advice from others in personal or professional networks when making purchase decisions' (Hinz et al., 2011, p. 55). Famous companies that utilized benefits which come from viral marketing include Unilever, Nike, Volkswagen and many more (Schulze et al., 2014, p. 1). However, there are also some limitations of viral marketing. These include (Hinz et al., 2011, p. 68):

- Cost for messages spreaders in terms of time invested and efforts made to capture their peers' attention;
- Lack of control over the spreading process.

There are four critical success factors of viral marketing which are said to be necessarily considered by companies (Hinz et al., 2011, pp. 55–56):

- Content and attractiveness of the message;
- The structure of social network;
- The characteristics of the message recipients in the behavioral context and their incentives for sharing the content;
- Seeding strategy.

The seeding strategy 'determines the initial set of targeted consumers chosen by the initiator of the viral marketing campaign' (Hinz et al., 2011, p. 56). Its importance comes from the fact that this factor is entirely under the control of the initiator – a company – and can influence significantly the viral campaign process. Also the social network is crucial in optimizing the seeding strategy, as it is easier to determine than the intensity, quality or frequency of communication. Because of that, examining social network and obtaining the information about it is a key thing for a viral marketing strategy (Hinz et al., 2011, p. 68). The message recipients' characteristics includes demographic profile, personality traits, and motivations that drive advertising sharing' (Sabri, 2015, p. 2).

The main aims of viral marketing campaigns are (Hinz et al., 2011, p. 59):

- Information spreading;
- Creating brand awareness;

- Improving brand perception;
- Increasing sales as the effect of information exchange.

The first three aims stand for non-economic goals, and the last one constitutes an economic measure of success. Therefore, it can be said that viral marketing campaigns can serve both non-economic as well as economic reasons. Due to this fact, viral marketing campaigns can be divided into two groups – the ones in which ‘social contagion mainly involves simple information transfers and results in greater awareness as a noneconomic measure of success’ (Hinz et al., 2011, p. 59). In the campaigns of the second kind, ‘social contagion relies on belief updating and results in sales’ (Hinz et al., 2011, p. 59).

## 2. THE PROCESS OF VIRAL MARKETING

Viral marketing and word-of-mouth stand for similar ideas in marketing, but are not exactly the same. The main difference between them refers to the origin of the marketing message. In the word-of-mouth concept, consumers are the ones who create it and forward it to other people. In that way, the reactions of customers are strongly affected through the peripheral route, which means that they rely on social routes mainly. Therefore, the word-of-mouth gives the best results and benefits for utilitarian products’ promotion (Schulze et al., 2014, p. 14).

By the definition, the word-of-mouth stands for ‘a type of an informal channel of communication which involves direct (face-to-face) contact among individuals and groups concerning evaluations of goods and services’ (Uslu et al., 2013, p. 458). The subject of the recommendation are corporations, products and brands. To make the word-of-mouth communication happen, these subjects should become a topic of an everyday conversation among people. However, nowadays, in the era of a growing role of digital communication, it can be said that not only direct conversation, in the face-to-face meaning, should be considered as the word-of-mouth, but any business-related recommendation which happens between at least two consumers.

However, for the receivers it is not always clear and obvious to distinguish which messages origin in their peers or are company-generated (Schulze et al., 2014, p. 14). In this context, viral marketing should be treated as a bigger entity and in this paper will be understood as sharing information both in firm-generated viral activities as well as the word-of-mouth.

There are three marketing variables when it comes to viral marketing – sender trust, advertiser trust and ad/message type. Choosing highly connected people as initial seeds of a viral marketing message gives a promise of a wider spread of it and reaching more consumers. Targeting such persons with specific marketing information may increase the success of a marketing campaign. Therefore, social relations, demographics and product characteristics are very important when making use of this marketing technique (Soyoen et al., 2006, p. 69). As Ch. Soyoen, J. Huh and R. Faber claim, the trust towards the source of information distribution is also a key factor for viral advertising outcomes (Soyoen et al., 2006, p. 100). Also ‘people tend to form trust in another person who is highly respected even when they do not know the person personally’ (Soyoen et al., 2006, p. 102). The base of this trust is the belief that this person would not do something that could violate his or her reputation. This kind of trust can be called calculative, while the trust towards friends and family can be called a relational trust (Soyoen et al., 2006, p. 102).

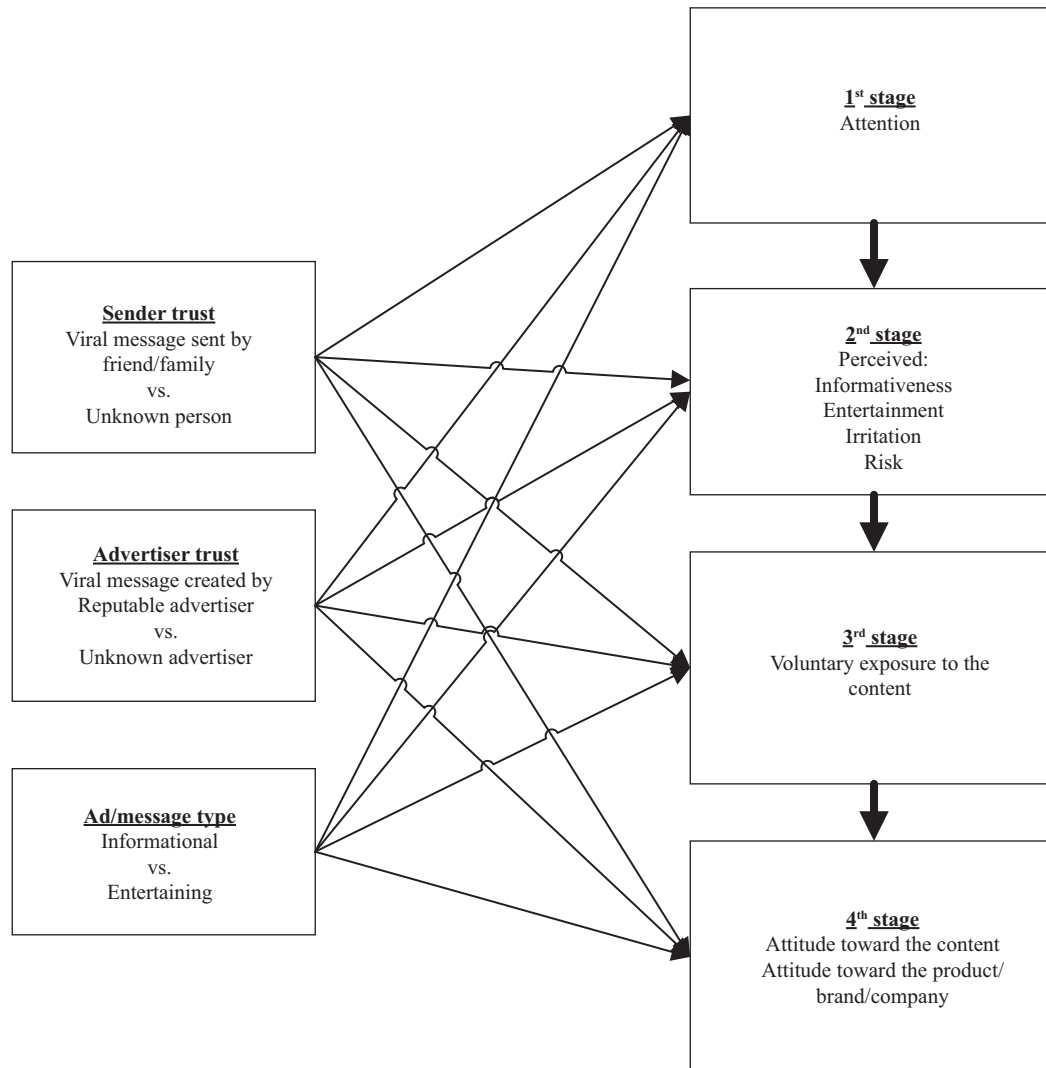
Because it is related to the social network, the message distributor’s characteristics are therefore also important for a viral marketing strategy. To achieve a maximal success, the distributor should be (Soyoen et al., 2006, p. 103):

- A person with good social relations,
- A person with connections,
- A trust sender for his peers.

Messages which come from the advertiser directly are often viewed skeptically, as they are obviously intended to convince consumers to make a purchase. As the consumer's family members and friends 'are seen to have best interests at heart' (Soyoen et al., 2006, p. 100), they constitute better information providers, because of the importance of trust factor. It is important to distinguish trust from credibility, as trust 'focuses more on relational characteristics involving two parties interacting or forming relationships' (Soyoen et al., 2006, p. 102).

**Figure 1**

Viral marketing variables and four stages of advertising effect



Source: Based on Soyoen, Ch., Huh, J., & Faber, R. (2014). The influence of sender trust and advertiser trust on multistage effects of viral advertising. *Journal of Advertising*, 43, p. 101.

The range of advertising types in viral marketing encompasses visual and audio content, as well as videos, transmitted through social networks, social media, electronic mail and other platforms (Sabri, 2015, p. 1). Regarding the attractiveness of the message, according to the research made by A. Dafonte-Gomez, most shared viral video ads between 2006 and 2013 were characterized by 'a prominent presence of surprise and joy as dominant emotions' (Dafonte-Gomez, 2014, p. 199). O. Sabri also emphasizes that 'effective viral advertising needs to contain surprise and elicit high-arousal emotional reactions, either positive or negative' (Sabri, 2015, p. 2).

Furthermore, the quality of the content determines taking the action of sharing it or not, as often the motivation of sharing comes from the need of constructing, expressing and projecting an individual's identity (Dafonte-Gomez, 2014, p. 201).



Ch. Schulze, L. Scholer and B. Skiera emphasize that the viral marketing approach adopted for games on social media websites does not serve a successful promotion of products which are primarily utilitarian. As the researchers claim, the sharing mechanism suitable for entertainment application, like the one which has made FarmVille famous via Facebook, is the worst solution for promoting utilitarian merchandise (Schulze et al., 2014, p. 1). The reason for this is simply that what works for one type of product does not necessarily work for other kinds and just not all products are fun-oriented. One of classifications divides merchandise into utilitarian and hedonic categories. The most important traits of primarily utilitarian products are functionality, usefulness and practical aspects, whereas consumers who seek for primarily hedonic products look for their entertaining abilities (Schulze et al., 2014, p. 4).

In viral marketing, the message origin comes from companies and because of that it is more successful for less utilitarian products and products shown in a more informal and more entertaining way (Schulze et al., 2014, p. 14). Consumers who use social media do it with the intention of entertainment rather than looking for something useful. Therefore, as the social psychology says, their situational expectations when they visit a social platform do not correspond to viral marketing messages about utilitarian products (Schulze et al., 2014, p. 13). Seeking entertainment results in the fact that the consumers ‘unconsciously devote fewer mental resources to evaluating actual message content and instead rely more on heuristics, simple inferences and social cues’ (Schulze et al., 2014, p. 13). That is why processing information about low-utilitarian products is more successful.

In other words, it can be said that a product’s campaign success using viral marketing solutions depends on choosing an appropriate sharing mechanism. For products which are characterized by more hedonistic traits, like music services, the sharing mechanism should involve recommendations made by friends rather than strangers and using incentives.

In general, durable goods, especially the ones which come from highly turbulent industries experiencing rapid changes, require a higher deal of involvement in the purchase decisions. Therefore, without doubts, electronic devices like mobile phones are products in the case of which the buying process, especially at the stage of choosing the model, takes longer time. So it can be expected that for this kind of merchandise more consumers will appreciate receiving a recommendation.

### 3. DIGITAL MEDIA IN TURKEY

As of 1<sup>st</sup> January 2016, Turkey’s estimated population in 2015 was 77,717,793 [1].

According to data collected by Internet World Stats, 46,282,850, which is 59.6% of the Turkish total population, were internet users (Table 1). Turks constitute 7.7% of internet users in Europe. A bigger penetration of internet users in Europe is noted only for France (9.2%), Germany (11.9%), the United Kingdom (9.8%) and Russia (17.1%) [1].

In 2015, 41,000,000 Turks were Facebook users (Table 1) [18]. Mobile phone use is very extensive in Turkey – in 2014, approximately 84% of Turkish people were active mobile subscribers [2].

Other data showed that in that in 2014, 72% of Turkey’s population were urban and 28% rural [2]. Because almost half of the country’s land is given for agricultural purposes, while a majority of the population lives in modern urban environments like Istanbul and Ankara, E. Doğramacı and D. Radcliffe call Turkey ‘a country full of contrasts, in both the online – and offline world’. Meanwhile, it has the biggest youth population in Europe (16.6% of the population in 2015 was aged 15–24, while Europe’s average was 11.5%); however, statistics also show that the population is ageing. Young people from Turkey’s urban areas ‘tend to be enthusiastic and proficient adopters of digital technology’ [4].

The use of social media in Turkey is claimed to be possibly driven by a relatively low level of trust towards traditional media, as in 2015, 45% of urban citizens ‘stated that they do not think that they can trust most news most of the time’ [4]. This statement cannot be generalized for the whole country; however, it offers ‘an insight into the political polarization present across both the Turkish media and Turkish media consumers’ [4].

**Table 1**

Digital statistics in Turkey (2015)

	Number	Penetration
Internet users	46,282,850	59.6%
Facebook users	41,000,000	52.8%

Source: Internet World Stats, <http://www.internetworldstats.com/euro/tr.htm>, <http://www.internetworldstats.com/stats4.htm#europe>.

The time spent by Turks on the internet via laptop/desktop in 2014 was 4h 51m daily on average. The average time spent on the internet through mobile phones was 1h 53m, while the average time spent on social media reached 2h 32m (Table 2).

**Table 2**

Turkey – Average time spent on the internet each day (2014)

A desktop or laptop	4h 51m
Mobile phones	1h 53m
Average time spent on social media	2h 32m

Source: *Global digital statistics*, We Are Social – global conversation agency, 2014.

In 2014, 44% of the Turkish population were social media users. It shows quite high potential for viral marketing (Table 3). Also 36% of the population were mobile internet users. What is more, among them 51% used social media applications on their mobile phone and 26% used location-based services [2].

**Table 3**

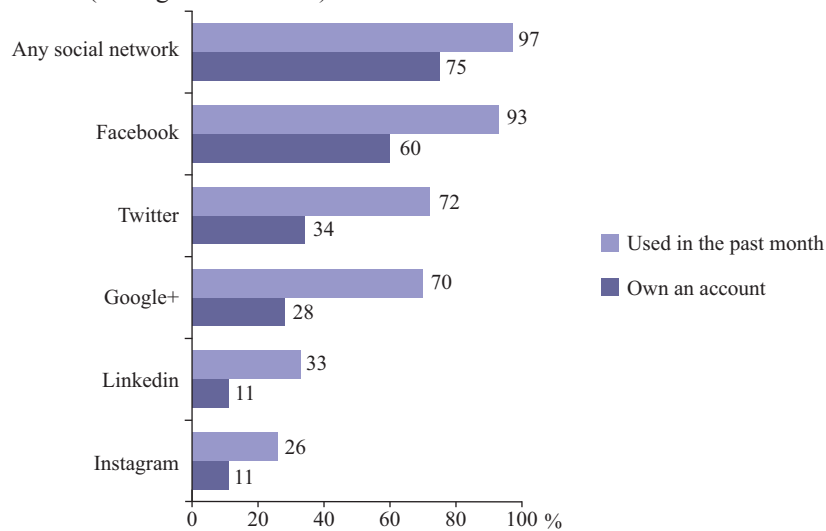
The penetration of chosen indicators as a percentage of the total population in 2014

Social media users	44%
Mobile internet users	36%
Smartphone users	95%

Source: *Global digital statistics*, We Are Social – global conversation agency, 2014.

A very high percentage of smartphone users was observed – 95% of the population in 2014. Among these users, 95% searched for local information via their phone and 92% searched for products in this way. A relatively high number of smartphone users had made a purchase via their phone – 43% [2]. However, the percentage of Turkish citizens who had access to mobile broadband in 2014 (36% – Table 3) was relatively low. The social media use among internet users in Turkey is presented in Figure 2.

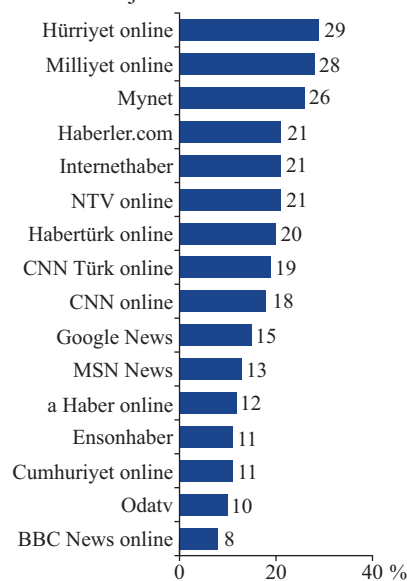
**Figure 2**  
Turkey – Social media use (among internet users)



Source: *Global digital statistics*, We Are Social – global conversation agency, 2014.

The process of digitalization of the media in Turkey can be observed especially in the case of newspapers which have begun to feel the pressure of digital competition. Turkish Radikal even ceased to print its editions and decided to keep the online presence only [3]. The weekly percentage usage of top Turkish on-line journals is presented in Figure 3.

**Figure 3**  
Weekly usage of the most popular Turkish on-line journals in 2015



Source: Reuters Institute digital news report 2015 Supplementary report, Reuters Institute for the Study of Journalism, University of Oxford, 2015, p. 16.

Hurriyet.com is a website of one of the most established newspapers and together with Milliyet keeps the highest number of monthly online users. Newspapers in Turkey begun offering subscription packages, providing additional content for electronic editions designed for the tablet market, while still continuing to offer free access to the main part of their online content [3].

According to *Reuters Institute Digital News Report 2015 Supplementary Report*, 'Turkey has one of the world's highest Twitter penetration rates [3]. Based on research by GlobalWebIndex, in 2014 17% of Turks were Twitter users, and 87% of them were the citizens of Turkey's three

largest cities – Istanbul, Ankara and Izmir [3]. It is one of the top countries in terms of Facebook popularity [3], being at the same time one of Facebook’s fastest growing markets as well [3].

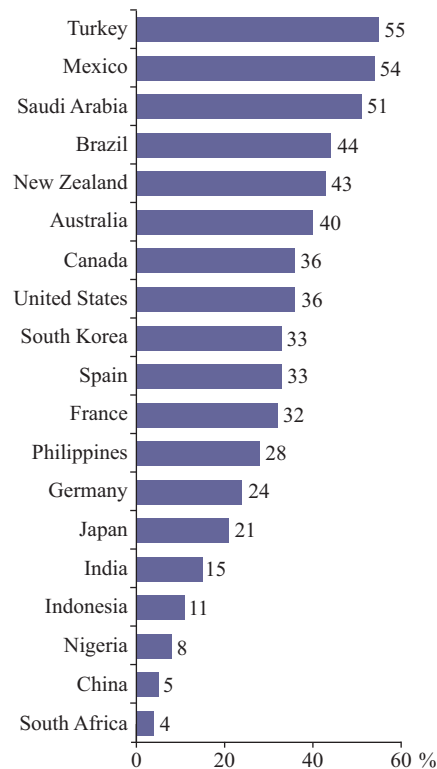
Social media are ‘a group of Internet-based applications that build on the ideological and technological foundations of 2.0’ (Kaplan & Haenlein, 2010, pp. 59–68, quoted in: Acilar, 2015, pp. 96–97), which give free access to all kinds of information. They transform monologue into dialogue. Social media comprise tools and applications which allow ‘individual and collective publishing, sharing of multimedia such as images, audio and video, and the creation and maintenance of online social networks’ (Acilar, 2015, p. 97).

The popular uses of social media in Turkey include entertainment, lifestyle, sports and following famous personalities. Some of the most followed accounts on Twitter in Turkey are comedian Cem Yılmaz, reaching the number of 9.94 million followers in 2015, and President Recep Tayyip Erdoğan – 7.1 million. What is worth mentioning is the popularity of Galatasaray Spor Kulübü – a football team which had 5.8 million followers on Twitter in 2015 [4]. What is interesting and important in terms of Turkish social media characteristics is that ‘the only non-Turkish entry in the top 10 pages’ (in 2015) ‘for both Facebook and Twitter is the page for Dr Mehmet Öz’ – a surgeon and famous Turkish-American TV personality [4]. This expresses the importance of national values in Turkey, which cannot be forgotten by marketers interested in entering the Turkish market, and this should also be taken under consideration in implementing viral marketing campaigns.

Although the United States was ranked by Statista as the leading country based on the number of monthly active YouTube users (over 167 million) as of the 1st quarter of 2016 [5], Turkey was ranked as the first one considering the percentage of internet users in selected countries who watch online video content every day as of January 2017 (Figure 4).

**Figure 4**

Percentage of internet users in selected countries who watch online video content every day as of January 2017



Source: *Percentage of internet users in selected countries who watch online video content every day as of January 2017*, Statista. The Statistics Portal, <https://www.statista.com/statistics/319688/daily-online-video-usage/>, 19.09.2017.

According to these statistics, more than a half of internet users in Turkey watch online video content regularly, which confirms the potential of using the viral video concept as a marketing strategy in this country. Another fact that confirms it is that 94% of Turkish internet users watch online video content generally [6].

However, a growing influence of social media in Turkey caused unease amongst the Turkish authorities. From 2007 till 2015, eight different blocks on social media were noted. Especially prominent ones were temporary bans in 2014 and 2015 on Twitter and YouTube [4].

Twitter is considered to be ‘a controversial but extremely popular social network in Turkey as it has been the tool for much political and social expression in recent years’ [7].

Nevertheless, it had only a minor effect on internet users from Turkey among which many bypassed the restriction using tools like proxy servers or VPN (Azizlerli, 2015, p. 37).

#### 4. VIRAL MARKETING IN TURKEY – A CASE STUDY

Culture plays an important role in the decision making process. It determines the identity of human groups, shared meanings, language, laws, religion, traditions and customs (Uslu et al., 2013, p. 455). Each culture consists of many subcultures, and also each of them has their own, unique characteristics. Modern marketing discerns the importance of ethnical background and its influence on consumers’ decisions, shopping habits, the impact of culture on consumers’ approach towards brand loyalty, word of mouth and many more. Thus, there is no doubt about the influence of culture and national characteristics on viral marketing – how this phenomenon or concept is perceived, used and accepted or not, and how much popular it is.

Word-of-mouth seems to be one of Turkey’s most important marketing factors. The results of the research conducted by A. Uslu, B. Durmuş and S. Taşdemir showed that the advice from friends and relatives regarding purchasing decisions was more important for Turks than for Germans, yet the difference was not significant. However, a significant difference was found regarding loyalty perception. The research, in which mobile phones were used as the subject of study, showed that Turkish consumers were less brand loyal than German consumers. Nevertheless, for evaluating the results of that research, it has to be emphasized that it was conducted on a Turkish minority group living in Germany. However, the difference regarding loyalty perception between German and Turkish consumers was observed for both high- and low-aculturated Turkish citizens (check: Uslu et al., 2013).

Nevertheless, as authors claim, in terms of viral marketing, ‘the importance of social structure is beyond customer revenues and customer loyalty’ (Hinz et al., 2011, p. 68).

Examples of viral marketing messages may include information on occasional gift ideas, discount coupons, a link to entertaining videos and many more (Soyoen et al., 2006, p. 101).

Culture has especially big importance in terms of choosing the content of a viral marketing message. For example, according to Porter and Golan’s research, ‘sex, violence and nudity-related content – generally enveloped by an air of comedy – gets better results in terms of dissemination by users’ (Dafonte-Gomez, 2014, p. 201). There are taboos which are common to most of the countries; however, some content may be more controversial in particular cultures. Using the same advertising message can cause different reactions in various societies. According to D. Waller, K. Fam and B. Erdogan’s research, gambling, religious denomination, racially extremist groups as well as gun and armaments containing content seem to be offensive (Waller et al., 2005, p. 9). Furthermore, as an important cultural issue, it should not be forgotten that alcohol and cigarettes advertising, sponsorship and promotion are banned in Turkey (Bilir et al., 2009, p. 2). Underwear and contraceptives advertisements as well as sexual disease prevention and weight loss programs also might be slightly controversy-causing topics (Waller et al., 2005, p. 9). On the other hand, further research regarding this topic is needed as Turkey seems to have an internally differentiated

society. However, this fact is commonly not taken under consideration in recent surveys in which the Turkish society is considered as a very socially unitary country.

As O. Sabri claims, according to research results, taboo in viral advertising ‘does not develop a more positive attitude toward the sponsored brand and more positive intentions to purchase the product depicted in the advertisement’ (Sabri, 2015, p. 3). What is more, it violates subjective norms which ‘indicate how individuals rely on the judgment of significant others and members of their community when deciding to perform a specific behavior’ (Sabri, 2015, p. 4). Therefore, then the advertisement is perceived by individuals as controversial, it can discourage them from buying the promoted product, as they tend to think that other people will not approve of that (Sabri, 2015, p. 4).

Therefore, controversial viral advertising, a hazardous marketing strategy itself, seems to be especially risky in Turkey, considering the collectivistic nature of its society, as G. Hofstede classified it [8].

In this paper, three Turkish advertisements will be analyzed, using a case study research method. The advertisements will be examined based on their content, number of views of the videos and the possible factors which made them become viral.

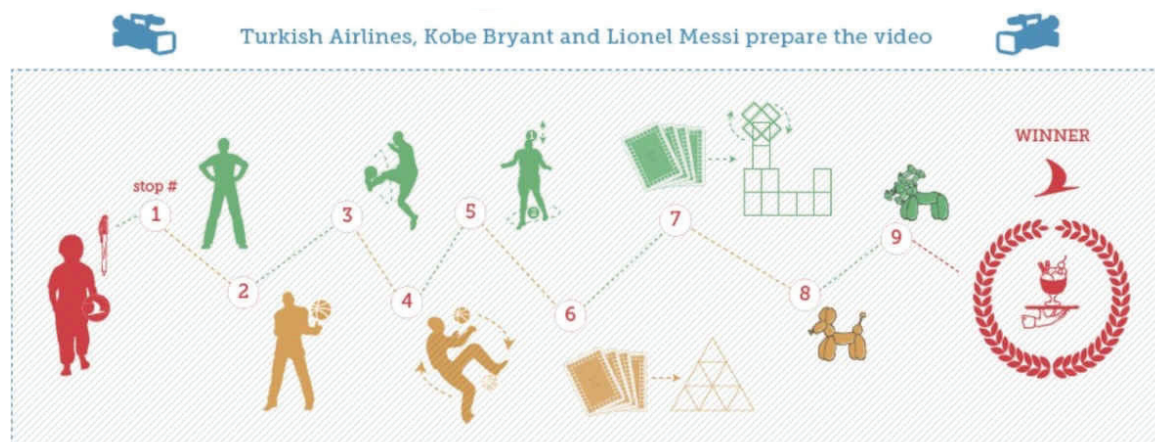
On the Cannes to Cannes Lions 2014 Leaderboard, which is a list of ten most viral advertisements on YouTube, two Turkish advertisements found place in the ranking [9]:

1. Turkish Airlines “Kobe vs. Messi: The Selfie Shootout”
2. YouTube “Rewind: What does 2013 Say?”
3. Wren “First Kiss”
4. Volvo Trucks “Epic Split featuring Jean Claude Van Damme”
5. Budweiser “Puppy Love Super Bowl Ad”
6. Nike Football “Winner Stays featuring Cristiano Ronaldo”
7. Pantene Philippines “Labels Against Women”
8. Google “Google Zeitgeist: Here’s to 2013”
9. Save the Children UK “Most Shocking Second-A-Day Video”
10. Cornetto Turkey “Yalın – Keyfi Yolunda, Aşkı Sonunda”

Turkish Airlines’ ‘Kobe v Messi: The Selfie Shootout’ reached the top of the ranking, with more than 137.4 million views at the time when the clips were judged. In the advertisement, created by Crispin Porter + Bogusky, Messi and Kobe race across the world in order to find the best places to take selfie photos and to access most places worldwide, traveling with Turkish Airlines (Figure 5) [10].

**Figure 5**

The idea of Turkish Airlines viral video with Kobe and Messi



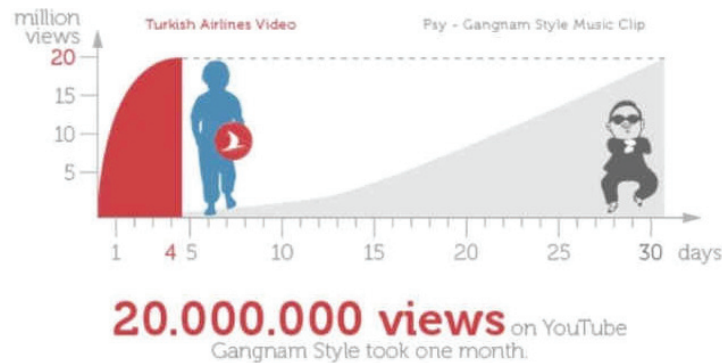
Source: Laird, S. *How that Turkish Airlines ‘Kobe vs. Messi’ ad went super viral*, <http://mashable.com/2013/04/10/turkish-airlines-kobe-messi-viral-ad/#6qa6CgFa7kqy>, 10.04.2013.

The company's aim was to emphasize the global network of the airline, as 'the competitive athletes are seen at various airports consulting the airline's destination boards for their flights' [11]. The video was based on the idea of three successful stars meeting: Kobe, Messi and Turkish Airlines. Two celebrities in a celebrity – worth place, an airline which flies to 'more countries than any other airline' [12]. The video went viral immediately. In just four days, it reached the number of views which famous music clip 'Gangnam Style' by Psy had reached in 30 days [12]. Currently (08.05.16), it exceeded over 144 million views on YouTube.

However, as S. Laird claims, the success of the video was not based on a good advertising message solely. It is said that the video seeding was supported by Plaid Social Lab online advertising company, which increased its success by 'identifying high-profile YouTube users, then convincing and paying those users to casually share the ad with their large and dedicated online followings after it was uploaded (...) Then a lot of other people see the video through them, and they end up sharing it for free' [13]. As the founder of the company, Ricky Ray Butler, said, if the video had the potential to go viral, it would have gone viral anyway, however, the support accelerated it and helped it reach such an incredible number of views [13].

**Figure 6**

The success of the Turkish Airlines video vs Gangnam Style music clip's success

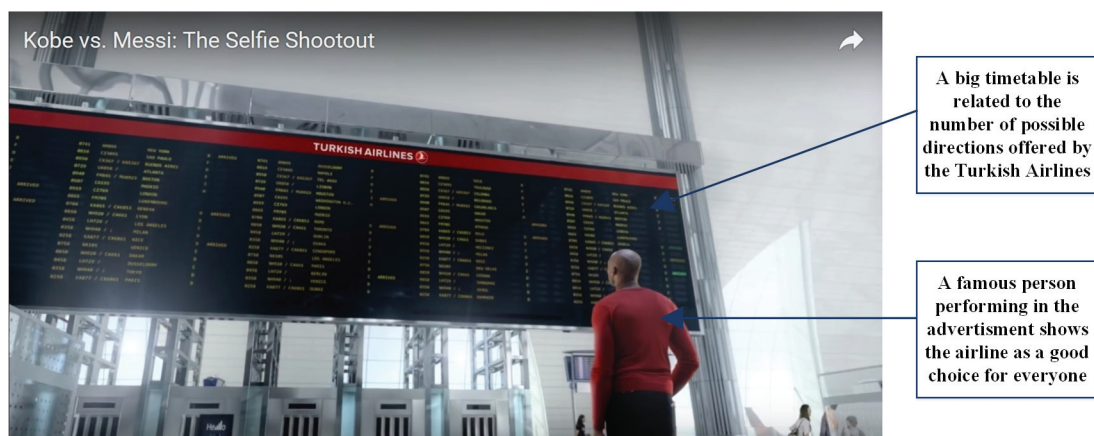


Source: Laird S., *How that Turkish Airlines 'Kobe vs. Messi' ad went super viral*, <http://mashable.com/2013/04/10/turkish-airlines-kobe-messi-viral-ad/#6qa6CgFa7kqy>, 10.04.2013.

The meaning and the message of an advertising is 'conveyed by the link between the attributes associated with the people in the advertisement and the relationship they embody between themselves and the product' (Leiss et al., 2005, p. 184). For that reason, to discover the advertising message it is important to analyze these elements.

**Figure 7**

Turkish Airlines: 'Kobe vs. Messi: The Selfie Shootout' advertising message – screen shot 1



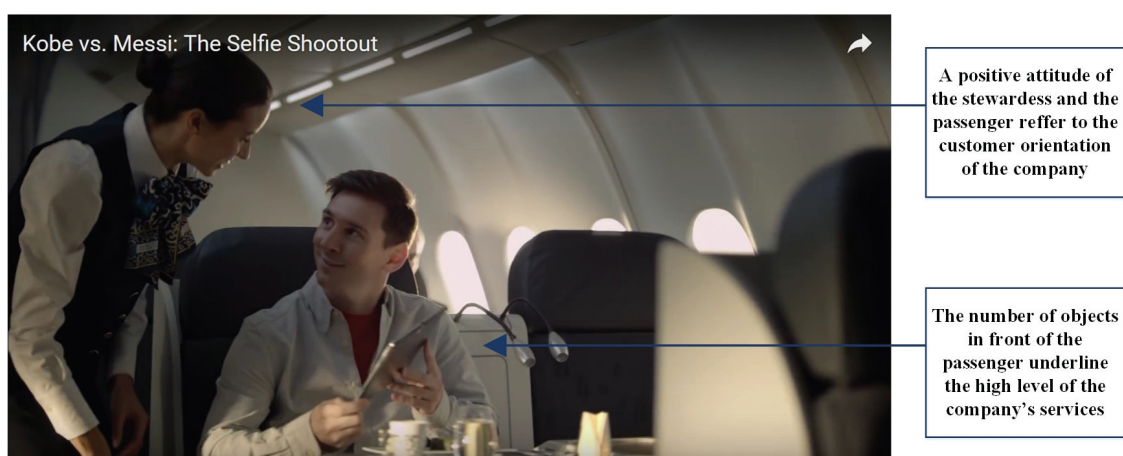
Source: Own elaboration, <https://www.youtube.com/watch?v=jhFqSlvbKAM>.

The advertisement begins with Messi challenging Kobe by sending him a selfie from Moscow. Kobe, while thinking of how to beat that, chooses among the destinations offered by the Turkish Airlines. This implies that Turkish Airlines has the widest choice available, considering that such a well-known person as Kobe chooses this airline, not another, to beat Messi. It corresponds to the final slogan and the main idea of the advertisement: ‘Flying to more countries than any other airline.’

The origins of persons shown in the advertisement underline the global character of the company. Showing people of different races as flight attendants implies that the airline serves all kinds of passengers from all over the world, without any borders. On the other hand, the competition between Kobe and Messi can be also interpreted as a war between people of different races too.

### Figure 8

Turkish Airlines: ‘Kobe vs. Messi: The Selfie Shootout’ advertising message – screen shot 2



Source: Own elaboration, <https://www.youtube.com/watch?v=jhFqS1vbKAM>.

In another Turkish Airlines advertisement, involving the same celebrities, ‘Kobe vs Messi: Legends on board’, ‘Bryant’s acts seem to display lower levels of difficulty’ [15], hence they were suspected to show some discrimination or prejudice against Afro-American people. However, considering that the presented relation between the characters was definitely friendly and the competition in which they were taking part looked more comedic than serious, this way of perception seems to be some kind of misinterpretation. In this advertisement, both of the celebrities, while trying to impress a young boy by their skills and tricks, in the end fail against a stewardess offering him some ice cream. It humanizes the image of the airline and underlines its customer-oriented attitude in business.

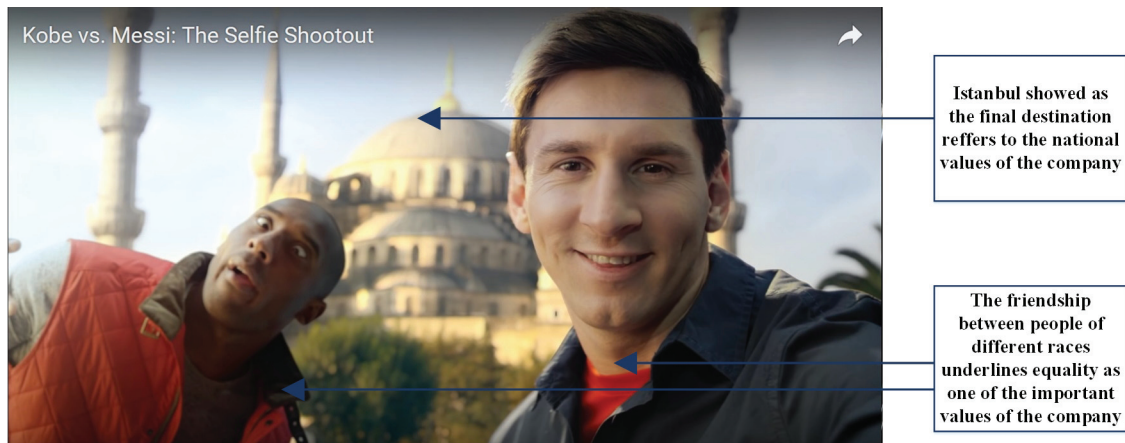
The idea regarding which character is more successful in the advertisement seems to be more a result of who began the challenge. In the ‘Kobe vs. Messi: The Selfie Shootout’, Kobe is presented to be as the more successful one – he poses with a shark and then with a lion, while Messi poses with some less dangerous fish and a monkey. It implies that Kobe’s ideas were more dangerous, and therefore, more impressive. Considering this, it rather can be said that Turkish Airlines advertisements show the equality of people who come from different cultures and have competitive professions (here: football and basketball) and who can be united when it comes to different activities, and especially travelling.

The plot of the advertisement shows the chain of events in which the main characters come with more and more impressive and creative ideas with each photo shot – starting from a usual selfie, going through more and more challenging activities. In the end, both of them come to Istanbul, representing it as the most impressive place to take a selfie, referring to Turkish national values and underlining the roots of the company being its additional benefit.



**Figure 9**

Turkish Airlines: ‘Kobe vs. Messi: The Selfie Shootout’ advertising message – screen shot 3



Source: Own elaboration, <https://www.youtube.com/watch?v=jhFqSlvbKAM>.

The second Turkish advertisement closed the list, finding its place on number ten. The advertisement is a video of ‘a short romance of two teenagers pursuing Parisian love, set to the music of pop singer Yalın’ [16]. Cornetto’s advertisement “*Yalın – Keyfi Yolunda, Aşkı Sonunda*” (created by MOFILM agency) is a proof of how good and compelling stories can cross language barriers and become viral globally. In the video, there is no appearance of ice cream. The advertisement reached around 2.4 million shares and 27.1 million views in 2013 [14].

**Figure 10**

Cornetto Turkey ‘Yalın – Keyfi Yolunda, Aşkı Sonunda’ – screen shot 1



Source: Own elaboration, <https://www.youtube.com/watch?v=xEb87JQ9CKQ>

In Cornetto’s video, the advertised product – ice cream – does not appear even once. Only a little logo is visible all the time in the corner. Cornetto’s whole campaign is based on the idea of presenting some short love stories. It is a good example of how to get some audience without a strident brand exposure. In fact, while watching this kind of videos, people are interested in the story, not in the advertised product, but that makes them remember the brand – where the video comes from – and it helps to build brand awareness.

**Figure 11**

Cornetto Turkey ‘Yalın – Keyfi Yolunda, Aşkî Sonunda’ – screen shot 2



Source: Own elaboration, <https://www.youtube.com/watch?v=xEb87JQ9CKQ>

Another interesting message which became viral in Turkey is ‘Eski sevgilime kapak olsun’ video released by GittiGidiyor.com, ‘the most widely-used e-shopping mall in Turkey with more than 7 million registered users, over 500 thousand daily visitors and 4 million listings at any given time’. GittiGidiyor.com is a part of eBay [17]. To gain consumers’ attention, the company created an outstanding video in which a young girl named Fulya Timut talks about the personal objects which she planned to sell on GittiGidiyor.com and which are related to her past relationship. The place where the recording was made and the general quality of the voice imitated amateur recording, making the video look more casual and less commercial. It gives the impression of a video posted by a random, not business-related, person.

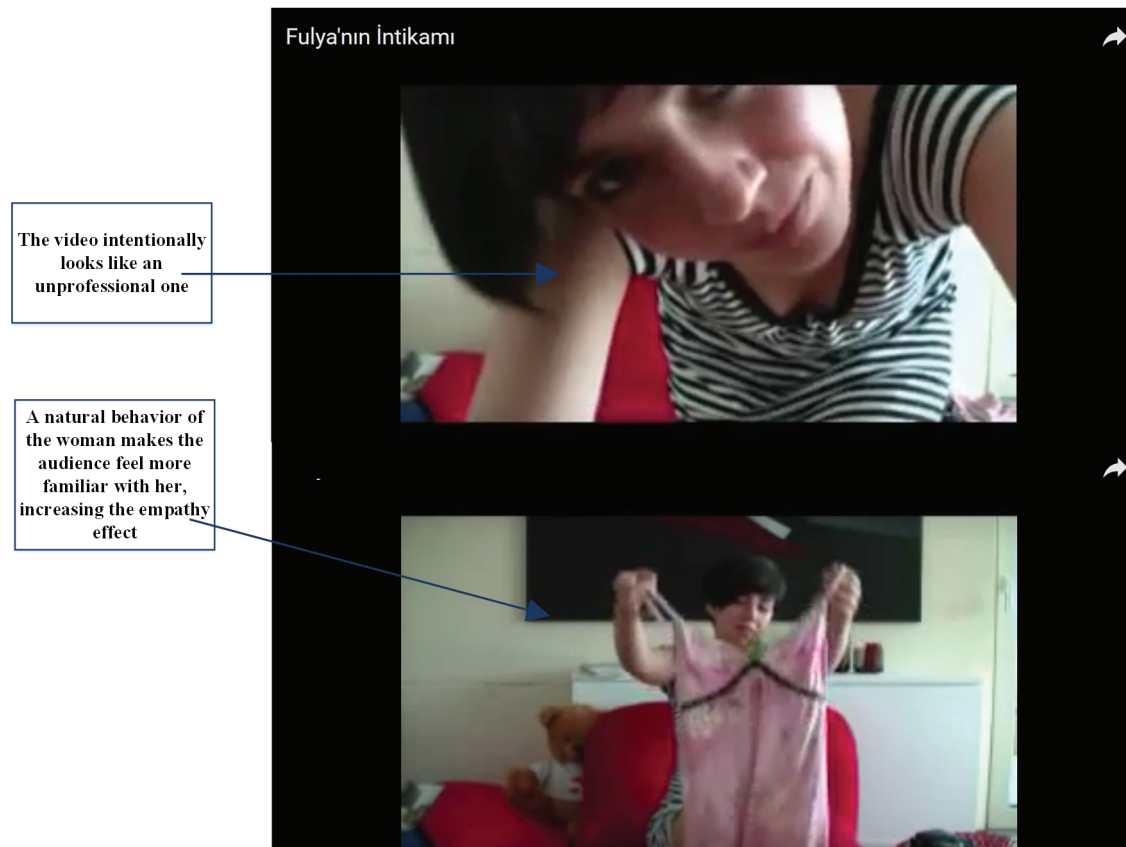
The girl who takes part in the video shows objects (in good state and also some expensive ones like a camera) which used to be important to her. She explains why, and also why they are not important for her anymore and why she wants to sell them. The objects presented in the video, which were marked with the code ‘İntikam’ (ang. Revenge), were sold within five hours [18].

The viral campaign increased the awareness of the website. The video reached the number of 4.7 million views just in one month after releasing it. 134 thousand people used the ‘İntikam’ keyword to find the objects posted for sale by the person starring in the video. The Facebook account created for Fulya Timur was offered a friendship by 60 thousand people within 24 hours [19].

All of the above show some examples of videos in which a well-designed content and a good seeding strategy led to successful viral marketing campaigns in Turkey. Based on that, it can be supposed that these two factors play the most important role in terms of viral marketing perception in Turkey.

**Figure 12**

GittiGidiyor.com – ‘Fulya’nın İntikamı’ – screen shot



Source: Own elaboration, <https://www.youtube.com/watch?v=O48A8u3aano>.

The number of views of a particular video is the first and important indicator of the success of a marketing campaign. However, it is important to remember that at the same time the broadcast is only a small part of a marketing strategy and that the ultimate success of it cannot be judged by high advertising exposure solely.

In ‘*Viral Marketing in the Internet. Characteristics of an Effective Virus*’, Kwiatkowska mentions some methods which allow the effectiveness of viral marketing to be measured<sup>1</sup>:

- Cost Through Rate parameter (CTR) – a number of clicks on the advertisement in relation to its general display. In other words, CTR shows the percentage of people who visited the website after seeing the advertisement.
- Return of Investment parameter (ROI) – the return of the costs of the placement of a viral message on the Internet. The disadvantage of this parameter is the inability to determine clearly which of marketing activities affected product’s sales, especially if there was a parallel advertising campaign through other media.

To estimate the real success of the advertisements mentioned in this paper would require a further investigation, including the changes in sales or at least the number of people who visited the product’s website because of the campaign. Due to the limited data, in this paper only the most evident result of the advertising campaign has been presented, which is a high number of views of the videos, obtained by a proper design of the content of the videos and a good planning of the sharing strategy.

<sup>1</sup> Kwiatkowska, J.A. (2009). Viral marketing in the internet. Characteristics of an effective virus. *Annales Universitatis Apulensis Series Oeconomica*, 11(2), 1050–1052.

## 5. SUMMARY

The idea of viral marketing and the word-of-mouth communication is commonly based on the idea of fast forwarding an accurate message to customers, or enhancing the value of random information by the fact that it has been forwarded or recommended by a trustworthy person like a friend or relative. However, the effectiveness of viral marketing depends on many factors and messages require various sharing strategies according to their content and the characteristics of the group which they are supposed to target. Considering this fact, viral marketing cannot be evaluated as a simple marketing tool which will work in any kind of business communication. Companies should see it as a new and powerful tool which enables a wide group of potential customers to be reached in seconds. Nevertheless, to benefit from the viral marketing technique, it is necessary to understand both its limits and its potential, in order to make use of it in the best possible way, correctly adjusted to each kind of marketing message and product, taking into account the target country's cultural characteristics. Turkey as a country in which the increasing role of digital media and the internet is beginning to dominate interpersonal communication, the use of viral approach in marketing is also growing. This increasing role of digital media in communication in Turkey created an environment in which messages can be spread fast to huge amount of consumers in seconds. The examples of the most viral videos in Turkey from previous years confirm that the most important factor which determines the success of a viral message is its content, which has to be at the same time attention-catching and entertaining. Nevertheless, the seeding strategy is the factor which accelerates the success of viral messages.

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# Influence of personality on buying behaviour: a cross-cultural study comparing Poland and the UK

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## ABSTRACT

The present study aimed to explore whether personality traits influence buying behaviour and if this influence differs depending on a different culture. The author focused on a cross-cultural investigation of Poland and the UK. Data were collected via an online questionnaire which measured personality traits, consumer purchase behaviour and the meaning of branded products for 525 participants. The results show significant relationships between personality traits and both, consumer shopping styles and the way individuals perceived branded products. Personality traits were assessed by the MINI-IPIP test, a 20-items instrument which measures the Big Five personalities: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination (or Openness). Buying behaviour was tested by two scales. The first one was a 39-item Consumer Shopping Inventory (CSI), which identifies eight shopping style dimensions: Perfectionist/High Quality Conscious, Brand Consciousness/Price Equals Quality, Novelty and Fashion Conscious, Recreational and Shopping Conscious, Price Conscious/Value for the Money, Impulsiveness/Careless, Confused by Overchoice, Habitual/Brand Loyal. Another instrument used was a 32-item the Meaning of Branded Products scale, presenting four dominant themes: Quality, Values, Personal Identity and Traditions. The present study also investigated the moderating effect of citizenship and other socio-demographic characteristics in the relation between personality traits and both, the meaning of branded products and shopping styles.

JEL classification: M5, D7

Keywords: Personality, buying behaviour, Poland, United Kingdom, CSI

## 1. INTRODUCTION

New markets are emerging in the global marketplace and existing markets are becoming increasingly fragmented as they split along subcultural and ethnic lines, therefore the managers of marketing campaigns are aware that they need to adapt to the new reality by running different marketing campaigns in different regions in an attempt to tailor their campaigns to meet the demands and preferences of different consumers (Melgoza, 2016). Strizhakova, Coulter and

Price (2008) developed a scale that measures the meaning of branded products to different consumers. They examined previously conducted research in an attempt to relate the relative significance of branded products to various parameters such as: national traditions, group-identity, quality, family traditions, moral values, social status and self-identity. The results of this research provided us with information about how consumers in various countries relate to branded products (Gobé, 2001).

Moreover, market research indicates that consumers make purchasing decisions that are based on a diversity of decision-making processes: starting with the need/problem recognition, an information search, followed by the alternatives evaluation, purchase decision and finally post-purchase reflection (Mitchell et al., 1998). These processes in turn are based on a “consumer personality” which is an extension of the basic personality as it is described in the academic discipline of psychology. Sproles and Kendall (1986) found a way to reconcile the concept of personality in psychology with the consumer personality. Their Consumer Style Inventory (CSI) efficiently describes and matches the key characteristics of consumers with specific, unique shopping orientations for personal products. They classified eight different decision-making styles. (Sproles & Kendall, 1986).

Although, there are some studies comparing the buying behaviour across countries, (Bartosik-Purgat, 2014; Visa UK, 2006), to the best of our knowledge there is a lack of significant research work investigating the cultural aspects of consumer behaviour and the way in which personality traits influence it, specifically between Poland and Britain. The present study will add to the literature in a significant way by investigating the extent to which personality traits may have a role to play in the conclusions that consumers’ reach about various products and the way they purchase them and furthermore how these personality traits are affected by the prevailing consumer culture in two different economies. (Dąbrowska, 2008).

## 2. LITERATURE REVIEW

### 2.1. Cross-cultural buying behaviour

Culture is a shared experience that includes a wide variety of factors that influence the individual and shape society as a whole, these factors include: knowledge, beliefs, values, and customs. Human beings learn how to behave within their individual cultures; a great deal of this learning process takes place at the subconscious level. Cultures never remain the same, they change over time, but their central values are durable enough to be handed down from generation to generation, these values are not mere opinions, they are not due to the prevailing conditions, they are rather “an integral part of the consumer” (De Mooij, 2011). The Hofstede (1970) dimensional model of national culture is a very useful way to examine cross-cultural consumer behaviour. The five dimensions are as follows: Individualism/Collectivism, Power Distance, Masculinity/Femininity, Uncertainty Avoidance and Long/Short-Term Orientation.

The **power distance** (PD) dimension is defined as the degree to which less powerful members of a community accept the status quo of an unequal distribution of power. Polish society is notably hierarchical. This means that by and large, people accept their place in society and do not feel the need to demand any justification for the hierarchical order. (Boski, 2010). In contrast, British people generally believe that inequality should be kept to a minimum. In cultures that have a high power distance index, almost everyone knows their place in the social hierarchy and accepts their station in life. The concept of generally accepted societal hierarchies is important when it comes to understanding the influence of global brands. When the power distance index is high in a particular culture, one’s social status must be obvious to others so that everyone knows who to respect (Hofstede, 2007).

**The contrast individualism/collectivism** is defined as a measure of the tendency that people have to only look after themselves and their closest family versus a tendency to belong to an in-group that looks after them. With a score of 60, Poland is ranked as an Individualist society. Individuals within this framework are only expected to look after themselves and their closest families. However, Polish culture contains a “contradiction”: Polish people may be highly individualistic, but they generally still need a hierarchy. This mixture of individualism and the need to find a well-defined place within the group structure creates a certain kind of “tension” within this culture, which needs to be managed carefully, but this contradiction may be resultful. Managers with Polish staff would be well advised to establish an unofficial line of communication which involves having personal contact with everyone in the structure, that way the impression is created that “everyone is important” in the company, although in reality, they remain unequal (Boski, 2010). The UK has an exceptionally high (89) score for individualism. The only generally accepted path to happiness is the achievement of personal fulfilment. People feel unique in individualistic cultures, they are “I”-conscious, so self-actualization is given a high priority. There is a widely held belief that their values are valid worldwide (Beck et al., 2015). Individualistic cultures rely on explicit verbal communication, facts are more important than the context. The sales process moves quickly because both parties want to conclude their business as soon as possible. On the other hand, in collectivistic cultures individuals are more sensitive to the needs of others; they are “we”-conscious. The style of communication in collectivistic cultures is indirect, it is vital to first grow a relationship based on mutual trust (Hofstede et al., 2007).

**The masculinity/femininity dimension** is defined as follows: The values which dominate a masculine society are success and achievement; while the values which dominate a feminine society are quality of life and nurturing. In masculine societies, achievement and performance are prioritized; and this achievement must be displayed, so high status products or brands that inspire envy such as expensive jewellery are relevant to show individual’s success (De Mooij 2004). Poland achieves a score of 64 in this dimension therefore it may be described as a Masculine society. Generally speaking, people there “live with the purpose of working”. (Boski, 2010). Britain scores 66, therefore it is also classified as a Masculine society – men are expected to be driven and highly success orientated. Compared to some Feminine cultures, the UK citizens live in order to work and generally have ambitions to achieve well defined goals. (Thompson, 2015)

**Uncertainty avoidance** is defined as the tendency that people have to feel threatened by ambiguity and uncertainty and the lengths that they will go to while trying to avoid these types of situations. People who live in cultures of strong uncertainty avoidance, feel a need for regulations and social formality in order to add a layer of structure to life. That people thirst for a sense of meaning and place their trust in experts. Additionally, more conservative people feel threatened by innovation and change. In contrast, people from low uncertainty avoidance cultures tend to be more active and express this attitude by playing more lively and adventurous sports. With a score of 93 on this dimension, Poles express a very high preference for avoiding uncertainty. Cultures that exhibit high Uncertainty Avoidance tend to have rigorous codes of belief and disapprove of unconventional ideas. These cultures have an emotional need for rules and regulations, time is money in such cultures and people are motivated by a need to feel secure (Boski, 2010). In contrast to Poland, the UK scores just 35 on the Uncertainty Avoidance scale which indicate that they are quite pleased to “muddle through” their days, they are not reluctant to change their plans when circumstances change. Being a low Uncertainty Avoidance Index country, the British are comfortable in situations of ambiguity, their recent decision to leave the European Union is a case in point. British people are generally not excessively fond of rules, but people are expected to strictly adhere to certain principles, e.g. the British fondness for queuing (Thompson, 2015).

**Long/Short-Term Orientation** is the extent to which population favours a pragmatic future oriented outlook rather than a short-term orientation based on the events of the past. The values induced by a long-term perspective are perseverance, maintaining a rigid social hierarchy, fiscal



conservatism, and a strong sense of personal responsibility. A short-term orientation, tends to induce personal stability and steadiness through a strong sense of continuity and the chase of pleasure and happiness rather than the pursuit of contentment. Long-term orientated societies tend to invest in the future. In this dimension Poland achieved a low score of 38, this means that it is more traditional than pragmatic. They show a great respect for heritage and traditions, they do not tend to save for the future, and there is a focus on making small changes to achieve quick results. (Boski, 2010) Britain achieved a score of 51 in this dimension, this intermediate result means that a leading preference in British culture cannot be established.

Recent research were carried out in order to find a personality-trait model that can be adapted to collectivistic cultures. Application of the NEO-PI-R model among American and Chinese population, differences yielded a series of varied interesting results. (De Mooij, 2011). Cultures with a high score in Masculinity, which represents a focus on the ego and earning money also scored highly in Neuroticism, whereas Femininity is more related to an empathy with people and an interest in relationships. Cultures with strong Uncertainty Avoidance also achieved a high score in Neuroticism. A high *extraversion* level was found in individualistic cultures, which place a higher value on more independence, diversity and joy rather than on duty and strictness. Cultures with high Masculinity score and low Power Distance scores also achieved high scores in *Openness to experience*, which show that the culture values independent thought. Low Uncertainty Avoidance also correlated with *Agreeableness*, which can be found in cultures with High Tolerance. *Conscientiousness* also correlated well with a high Power Distance score. Different values and attitudes lead to a specific way of shopping (e.g. smart shopping) and the culture that we live in forms those values and attitudes, therefore culture can be used to explain consumer behaviour (Hofstede, 2011).

## 2.2. Consumer decision making styles- Consumer Styles Inventory (CSI)

Numerous studies have been conducted in order to distinguish consumer profiles since the 1950's (Kozhevnikov, 2007; Riding et al., 1991). These studies have produced a variety of opinions with regard to the main factor that influences the way in which we make decisions. Marketers are concentrating on attempting to identify the external factors which might lead consumers to decide to shop. Psychologists take a different approach, they are more concerned on the internal factors which influence consumer behaviour, so they concentrate on trying to unlock the secrets of the personality.

Sproles and Kendall's (1986) CSI efficiently describes and matches the key characteristics of consumers with specific, unique shopping orientations for personal products. This research team believes that consumer decision-making patterns are, in effect, mental orientations that characterize the manner in which consumers approach the process of making purchasing decisions. They found a way to reconcile the concept of personality in psychology with the consumer personality, the results of their work have been relatively effective in explaining the ways in which consumers make decisions in different situations. They classified eight different mechanisms of decision-making, which are categorized as follows:

### ***Brand conscious consumer***

Brand conscious consumers prefer bestselling brands with higher prices, for them the more high-priced and well-known brands guarantee quality. According to Fernandez (2009) Generation Y (people born during 1980s and early 1990s) uses branded clothes as a way to tell the world that they belong to a particular group, or at least that they aspire to belong to it. In this context, branded clothes are displayed rather than just worn, it is used to project a positive image, it is a badge of success. Aaker (1997) has taken the novel approach of giving brands a human personality in order to define them, brands can be divided into five brand personalities, each personality has

a range of human characteristics that are linked to it. The five brand personalities are as follows: competence (assertive, smart, calm – this is related to *Conscientiousness*), sincerity (authentic, straightforward, honest – this is related to *Agreeableness*), sophistication (attractive, seductive, this is related to affluence and status), excitement (adventurous, exciting, modern – this is related to *Extraversion*) and ruggedness (enduring, masculine). Brand choice is driven by the powerful personality of the brand (Guthrie et al., 2008).

### ***Novelty-fashion conscious consumer***

These consumers want to keep up to date with the latest trends, this aspect of consumerism is of paramount importance to them. They seek variety and derive a sense of pleasure when they find a new style. (Chang et al., 2004) Fashion-conscious shoppers have been used in a variety of studies to predict the shopping patterns of others with regard to adopting newest styles of fashion. One particular new style of fashion called eco-friendly was investigated by Gam (2011). This study indicated that individuals who are up-to-date with newest fashion read a lot of fashion papers on a regular basis, at the time the magazines were discussing the advantages and benefits of eco-friendly clothing, therefore the readers of these magazines tended to try out new fashion items sooner than other consumers. They were more eager to accept eco-friendly fashion as a new style.

### ***High-quality conscious consumer, perfectionist***

This consumer class search for the best quality in every product category. They shop carefully and compare products in order to gain the one that suits them perfectly, they are systematic rather than impulsive. Their quality ratings criteria of products differ. The quality of the product is usually the deciding factor that influences the formation of an opinion about the company, this is particularly the case when the consumer is unfamiliar with the brand. Fiore and Damhorst (2006) distinguished product attributes according to the way in which shoppers perceive quality, there are two distinct groups: intrinsic (inherent) and extrinsic (external). The intrinsic attributes of products are related to the nature of the product and therefore they cannot be modified without changing the product itself. The most obvious intrinsic attribute of a product is its physical appearance. The extrinsic attributes of products involve the ways in which the product is perceived due to external factors such as the brand name and the level of advertising. Consumers who usually depend more on the extrinsic attributes of products while shopping are usually less experienced with the products than shoppers who are aware of their intrinsic attributes and therefore pay less attention to marketing campaigns.

### ***“Value for money” – price conscious consumer***

Consumers in this category are always trying to find value for their money and they often prefer to pay sales prices. The study of Ram (2009) has indicated that individuals who tolerate higher prices are usually more utilitarian than recreational consumers. They pay a higher price for the sake of comfort and time saving, they often confine themselves to shopping in one store. In contrast, recreational shoppers enjoy taking the time to hunt for a good buy.

### ***Recreational and shopping conscious consumer***

Consumers in this category do not take shopping seriously, they usually shop purely as a recreational activity. Numerous studies have come to the conclusion that these consumers find that the act of shopping gives them a sense of pleasure whether or not a purchase is made. These consumers derive a special pleasure from shopping for clothes. Hirschman et al. (1982) defined hedonic consumption as a type of buying behaviour that derives from fantasy, there are

emotive aspects associated with certain products, this indicates that shoppers in this category are motivated by amusement. Chang et. al. (2004) suggest that hedonic goods involve the consumer at an emotional level and that variety-seeking behaviour produces hedonic shopping. Different types of product have different hedonic values. Fashion products which can have an almost infinite variety, have a much higher hedonic value than utilitarian products such as cleaning supplies. It was also found that men tend to derive shopping satisfaction from the interior of the store rather than from the products themselves. By contrast, women derive a sense of satisfaction when their perceived needs are met, this may occur when kind and helpful personnel offer them a high level of service.

### ***Confused by over-choice consumer***

Consumers may feel tiredness due to the number of products on offer, the number of different brands and places from which they can be purchased, this may be overwhelming for some consumers and experienced as a sort of “information overload” which causes confusion. For this reason consumers in this category often have problems deciding so they choose the very first product or service that meets their minimal requirements to save time rather than considering the alternatives.

### ***Impulsive, careless consumer***

These consumers do not believe in planning ahead and sticking to a budget. The behaviour of impulse buying is a result of the impact of marketing-mix strategy and the personal attributes and traits of the consumer (Gąsiorowska, 2011). With regard to the five personality traits of consumers discussed above; Neuroticism is positively correlated with a risk-averse behaviour because it is linked to the feeling of anxiety, while Openness to Experience positively predicts impulsive behaviour (Dowd & McElroy, 2007). A study conducted by Wang and Zhang (2010), revealed a relationship between impulsive, careless buying and cognitive dissonance. Careless and impulsive consumers generally encounter less cognitive dissonance than consumers who carefully schedule their shopping trips. Very often impulsive shoppers are driven not by a logic but emotions that may change while they are shopping and affect their purchasing behaviour.

### ***Habitual, brand-loyal consumer***

As the name suggests these shoppers are usually loyal to particular favourite brands and stores. Bloemer's & Kasper's (1995) study has indicated that brand loyalty and repeated purchases are not the same thing, because the latter does not necessarily include any serious degree of commitment. Brand loyalty may be subdivided into *spurious* and *true* brand loyalty, where true brand loyalty is a product of psychological processes in which commitment is involved. Whereas, spurious loyalty is merely the result of such an unconscious bond, it is not built on any real devotion to the product or brand. The truly loyal buyer will typically purchase the same brand repeatedly due to the strong dedication that he has to the brand. In contrast, the spuriously loyal consumer may only choose to purchase the same brand over and over again because he perceives this activity as a way to save time and avoid the risk involved in making an unknown choice.

## **2.3. Consumer decision making and personality**

The Big Five model is a widely used approach to the study of personality traits. The model has allured the interest of numerous researchers from many disciplines like sociology, management or marketing due to its capacity to help to explain seemingly irrational human behaviour. Personality is the reflection of subtle individual differences between people. It is a powerful concept because it allows us to categorize buyers into various groups based on one or more personality traits.

Almost everyone shares their personality traits, the combinations of personality traits are unique to the individual rather than the traits themselves, otherwise it would be impossible to classified consumers into different categories. Unlike other aspects of behaviour, personality is usually enduring and consistent. Even though marketers cannot alter the personalities of consumers to persuade them to buy their products, if they are aware of which personality-characteristics have an impact on specific consumer reactions and responses, then they can make an informed attempt to play on that essential traits deep-rooted in a chosen group of consumers to influence their decisions.

The literature of the “Big Five” factor model refers to five factors in the human personality which consists of the following traits: neuroticism, extraversion, openness, conscientiousness and agreeableness. Openness is associated with a deep interest in novelty, style, and new ideas (McCrae and Costa, 1997) Extraversion indicates a sociability, confidence in the future and ambition. Agreeableness exhibits an individual’s humanity, benevolence, and willingness to cooperate in social interactions. Conscientiousness characterises a person who is dependable, trustworthy, determined and industrious (Martins, 2002). Neuroticism is a negative state, it is linked to emotional instability which can lead to high level of anxiety and stress (Migliore, 2011). People are complicated so depending on time and situation, they can reflect all five dimensions to a certain degree, but they may score higher on one dimension and lower on several others (McCrae and Costa, 1990).

The Big Five Personality traits may be explained further by using real cases involving the analysis of consumer behaviour, the Extraversion means that the client is naturally outgoing, typically this kind of consumer likes to impress others (Lynn, 2008). They are more confident than other consumers with different personality traits. They are also more sensitive to their environment, this is obvious because all of their emotions are openly expressed. Agreeableness, this personality includes a category of buyers who is easier to do business with. They are not so self-centred and easily accept the opinions or suggestions of other people. Conscientiousness, these consumers are careful, they are also much more likely take responsibility than other consumers. This type of personality is naturally assiduous and careful. In contrast to the sensitivity of the extraversion client, this is a category of consumers who possess emotional stability. Emotionally stable people think more rationally, they are adept at remaining in control in unfamiliar situations.

Due to the fact that personality is such a complex area, there is no consistency among researchers’ studies on the association between personality and purchase buying behaviour. Various studies have found a relationship between product use and personality (Cleff et. al, 2013; Aaker 1997), while others have not (Blackwell et. al, 2007; Crossby and Grossbart, 1984;). Even though the researchers have different opinions, there is some common ground, in most studies, for example, researchers have revealed that personality have a powerful influence over our intentions. (Hawkins et. al, 1995). For instance, it has been noted that buyer personality forms an important part of the influences which act on the consumer as they evaluate different brands. What is more, Mulyanegara et. al (2009) in their research studies have found a compelling correlation between consumer behaviour and personality traits. They discovered that: “shoppers who reflects a conscientious personality show a tendency to be attracted to ‘Trusted’ brands. On the other hand, extroverted consumers feel motivated by brands that they regard as “sociable”. The literature also indicates that the neuroticism trait has a definite negative effect on decision making while the extraversion trait has a definite positive effect (Costa & McCrae, 1980). For example, consumers experiencing high levels of neuroticism may need assistance to manage their levels of stress because consumers with high levels of neuroticism have a tendency to be nervous, tense, depressed and guilty and they also tend to have low self-esteem (McCrae & John, 1992), these conditions clearly occur both before and after they make a purchase, perhaps surprisingly, even people with a relatively high level of education may suffer from this personality trait.

On the other hand, consumers with a low level of consciousness along with a low level of education may have an issue with concentration and may have trouble positively interacting with others throughout the purchasing process. Moreover, various studies revealed that certain dimensions of the Big Five personality model (Conscientiousness, agreeableness and openness) show a positive correlation to knowledge-sharing intentions during the purchasing processes and web usage (eg. product information searches) (Cabrera, 2006).

Although, as we can see, there is a wealth of literature exploring the ways in which consumers make decisions, there are, as yet, no studies that compare the role that personality plays in consumer behaviour among the citizens of Poland and Britain.

#### 2.4. Meaning of branded products

The importance of branded products has been well documented over the last decade both by scholars (Aaker et. al., 2004; Holt et. al., 2004) and by people involved in the retail trade (Gobé, 2001). The majority of the discussion related to brands has been focused on particular brands such as Marlboro or Nike. Several authors (Coulter et. al., 2003), however, have examined the more widespread concept of the relationship that consumers have with branded products. Firms expand brands to make their products stand out, and brands also serve the needs of consumers. Branded products, in general, can be defined as “aggregate of consumers’ perceptions, insights and feelings about the product’s features and attributes and how it performs in real life, about the name of the brand and what it means to the consumer, and about the company related to that brand” (Keller, 2003).

Strizhakova, Coulter and Price have developed a way to measure the meanings of branded products with a scale. Their attentive and coherent analysis of existing literature disclosed seven important meanings: quality as defined by an association with risk reduction (Tsai, 2005), as well as brands that serve as intentional signals of social status (Coulter et al., 2003), as a reflection of the personality (Aaker, 1997), as a mechanism for group formation through an association with other brand lovers (Bagozzi et al., 2001), as associated with personal values and beliefs (Gelb & Sorescu, 2000), as connected to both family traditions (Fournier, 1998) and national/ethnic heritage (Kaynak & Kara, 1998). Their investigation also revealed that the seven observed meanings can be summarized by just four meanings:

1. quality
2. personal identity (including self-identity, group identity, and social status)
3. values
4. traditions (including family traditions and national traditions)

Being a powerful signal to consumers, the quality and reliability of branded products have been one of the crucial selling features among many companies. From the sellers’ perspective, many firms have built successful and prosperous brands based on an association with quality (Hollofs and Jacobson, 1999). What is more, in the rapidly changing countries of India or Central Europe, quality is a powerful sign; individuals often favour foreign (usually Western) brands because these brands are considered as being of higher quality (Feick et. al., 1995).

For companies, a principal feature of brands is also their capability to differentiate the product from among alternatively comparatively homogeneous goods; briefly, brands try to create unique and specific identities for a company’s products in its consumers eyes (Keller, 2003). What is more, Levy’s theory suggesting that branded products are symbols of the self, has started the discussion among many researchers about the ways in which individuals incorporate and use the meanings related with their branded products to communicate various characteristics of their identity (Escalas and Bettman, 2005; Levy, 1959). Moreover, due to the fact that firms can produce an association with other owners or users of a certain brand, branded products are

also a root of group-identity (O’Guinn & Muniz, 2001). Branded products also have meanings that convey status, firms associate their products and brands to positions of higher social status. Hence, individuals buy high-status brands to boost and display the social class they belong to. Additionally, numerous studies reveal that consumers in developing regions/countries prefer foreign, most often, Western brands for the simple reason that these brands work as status symbols (Coulter et al., 2003).

Moreover, many global and multicultural companies consciously attempt to relate their products and brands to the values, beliefs and interests of their consumers. Avon is an excellent case, with their campaigns dedicated to many women’s matters, including the Avon Foundation Breast Cancer Crusade. In fact, as well as philanthropy associated with the companies and their noble values linked to the products and image, give them a powerful competitive asset and advantage. These firms believe that charity work is no longer just a preference or a choice, but a condition to arise in the modern marketplace and increase the brand loyalty among consumers (Barbaro, 2006).

Furthermore, since many studies have documented the fact that particular brands can mirror a family traditions and memories, (Moore et al., 2002), many firms have started to advertise brands as the reflection of the family ties and tradition among the consumers to gain a strong and genuine attachment to the brand. Companies and buyers also relate brands to ethnic and national traditions (Penaloza, 1994). Research has revealed the power of ethnic identification by investigating the main reason of using the Spanish-speaking channels and buying national brands among Hispanic-Americans. (Deshpande et al., 1986).

The application of the scale discussed above should provide global marketing managers with an indication of how individuals in certain countries project meaning onto branded products and this information should be used to consistently adapt communication and marketing strategies accordingly.

### 3. DATA AND METHODS

#### 3.1. Research question

The current cross-cultural study aimed to investigate the influence of consumers’ personality on shopping styles and how they perceived branded products. It is believed that this study may help to customize certain products and marketing campaigns taking into account people’s personality and how it differs among countries. The key research hypotheses, therefore, include:

- H1: Poland scores higher on neuroticism than United Kingdom
- H2: Imagination/Intellect scores higher among British citizens
- H3: Extraversion scores higher among British citizens
- H4: Relationship between Polish and British citizens is different concerning the influence of personality on the shopping styles
- H5: Age, gender, education and income of consumers play a moderating role for the effect of personality traits on decision making styles among Polish and British citizens
- H6: Personality has an impact on our shopping styles
- H7: Relationship between Polish and British is different concerning the influence of personality on the meaning of branded products
- H8: Age, gender, education and income of consumers play a moderating role for the effect of personality traits on the meaning of branded products among Polish and British citizens
- H9: Personality has an impact on the meaning of branded products

### 3.2. Sample and procedure

Participants were recruited online via Prolificacademic.com (Prolific) and social networking sites (Facebook) over a 2-month period from July to September 2016. To access the study, participants had to click on a link which sent them directly to a secure online survey on the Qualtrics platform. An information sheet and debrief were included at the beginning and the end of the questionnaire. Respondents had to complete a questionnaire which measured their personality, consumer decision-making styles and the meaning of branded products, among other variables. Respondents who were recruited through Prolific were provided with a certain incentive to encourage them to take part in the survey (£1 per person). For the purpose of the research, participants who were citizens of the UK and Poland and over the age of 18 were the only ones included in the sample. All other nationalities were excluded from the research. Furthermore, taking into account that respondents were recruited from two different countries and thus, different languages and cultures, the questionnaire was adapted for both: English and Polish speaking participants. The translation had three stages:

1. Translation from English to Polish, retaining the semantic meaning of the items, not the literal meaning which sometimes might be confusing.
2. Back translation by a different person, from Polish to English, also retaining the semantic content.
3. Verification of the back translation by an expert proficient in English to confirm that the questionnaire is essentially the same as the original.

The final sample ( $N = 525$ ) consisted of 264 British and 261 Polish citizens. The present study have gathered 156 females and 108 males among British citizens between the ages of 18 and 74, with a mean age of 34.6 ( $SD = 12.06$ ) and 204 females and 56 males among Polish citizens between the ages of 18 and 64, with a mean age of 26.6 ( $SD = 8.14$ )

### 3.3 Measures

#### 3.3.1. Consumer decision-making styles

The Consumer Styles Inventory (CSI) was used to assess consumer decision making styles, our dependent variable. An instrument developed by Sproles and Sproles (1990) is composed of thirty-nine items that cover the eight consumer shopping styles mentioned above. Thirty-one of the items were positively worded and eight were negatively worded. All items are scored on 5-point Likert-type scales ranging from strongly disagree (1) to strongly agree (5). Item scores are summed within each style separately to create combined scores for each style (Table 1).

#### 3.3.2 The meaning of branded products

The meaning of branded products was assessed with a 32-item measure developed by Strizhakova, Coulter, and Price 2008. The scale is created of six first-order dimensions (self-identity, group-identity, status, quality, values and traditions). Self-identity, group identity and status are measured by five statements each and are grouped into the second-order dimension labelled as “Personal identity”. Quality is measured by five and Values by three items. Traditions covers facets of family traditions (five items) and national traditions (four items). Each statement is valuated on a 7-point Likert scale. Respondents were asked to indicate their responses on a 7-point scale ranging from (1) strongly disagree to (7) strongly agree. Item scores within a dimension and can be summed and averaged to form a dimension mean score (Table 1).

### 3.3.2 Personality traits

The MNI-IPIP test was used (Donnellan et al., 2006) to measure personality among Polish and British citizens. This 20-items instrument measures the Big Five personalities: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination (or Openness). Respondents were asked to describe how accurately each statement describe them on a 5-point scale ranging from (1) very inaccurate to (5) very accurate. High scores point out that the individual has many traits which are similar to the traits measured by the subscale while low scores signify that the person does not have many traits which correspond to the traits measured by the subscale. Descriptive statistics for these scales are combined and presented in Table 1.

**Table 1**  
Cronbach's Alpha Reliability and Descriptives of Study Variables

	N	M	Me	SD	Q	Min	Max	alpha
<b>Personality traits</b>								
Extraversion	481	12.72	13	4.229	3.5	4	20	0.87
Agreeableness	481	15.69	16	3.072	2	4	20	0.78
Conscientiousness	481	13.62	14	3.519	2.5	4	20	0.75
Neuroticism	481	12.62	13	3.388	2.5	4	20	0.71
Imagination/ Intellect	481	15.09	16	3.032	2	4	20	0.71
<b>Shopping styles</b>								
High Quality Conscious	463	26.56	27	4.660	3	11	35	0.86
Brand Consciousness	463	15.77	16	4.350	3	6	29	0.81
Novelty and Fashion Conscious	463	15.41	15	3.729	2.5	6	25	0.75
Recreational Conscious	463	15.21	15	4.416	3.25	5	25	0.84
Price Conscious	463	9.45	9	2.209	1.5	3	15	0.55
Impulsiveness/Careless	463	13.55	13	3.770	2.5	5	24	0.74
Confused by Overchoice	463	11.43	11	3.372	2.5	4	20	0.81
Habitual/Brand Loyal	463	14.02	14	2.561	1.5	4	20	0.68
<b>Brand meanings</b>								
Quality	443	22.02	23	6.006	3.5	5	35	0.90
Values	443	11.47	12	4.171	3	3	21	0.88
Self identity	443	18.16	19	7.306	6	5	35	0.94
Group identity	443	15.15	15	7.237	5	5	35	0.93
Status	443	13.88	12	7.379	6	5	35	0.94
Family Traditions	443	15.58	15	7.380	5.5	5	35	0.93
National Traditions	443	11.20	11	5.422	4	4	27	0.91
Personal identity (SI +GI + S)	443	47.19	46	19.236	14.25	15	102	0.95
Traditions (FT + NT)	443	26.78	26	11.559	9	9	59	0.93



### 3.3.3. Control variables

Previous researches have revealed that education, gender and age are a key indicators of consumer decision making style and may influence buyers' shopping behaviour. (Fast et al., 2005). Due to that information, the present study included those variables in a model to confirm or reject that relationship with our dependent variables. Additionally, respondents were asked about their income to find out if there is any correlation between these variables and buying behaviour among the participants.

### 3.4. Analytical Methods

The present study included three tests: MINI IPIP, CSI and The meaning of branded products scales, for which the value of Cronbach's alpha ranged from: 0.71–0.87, 0.55–0.86, 0.88–0.95. All scales were created by summing the responses (some questions were reversed). All hypotheses concerning the relationship between two scales (H6,H9) were verified by testing the significance of the Pearson's correlation. The relationship between the personality or shopping styles and the citizenship (H4,H7) was verified by using the t-test for independent samples. It was used to compare the means and analyze if they are significantly different from each other based on independent data. T-test, as a parametric analysis, assumes that the sampling means are normally distributed and the variances are equal. (Field, 2012) First it was needed to check if the assumptions that underlies the t-test were true. To do that the Levene's test for homogeneity of variances had to be done. To avoid problems with the violation of assumption we used the Welch's t-test for independent variables. Hypotheses with moderators (H5,H8) were tested by using regression analysis, examining the significance of the interaction.

## 4. RESEARCH RESULTS

### *Personality traits and citizenship*

Firstly, three independent t-tests were run to check if personality traits differ between Poland and the UK and if were differences are significant. It was found that Poland scored higher on Neuroticism ( $M = 13.44$ ,  $SD = 2.93$ ) than British citizens ( $M = 11.84$ ,  $SD = 3.61$ ),  $t = 5.35$ ;  $p < 0.001$ , so H1 is supported. Although contrary to the second hypothesis (H2), the difference between Poland ( $M = 15.12$ ,  $SD = 3.03$ ) and the UK ( $M = 15.07$ ,  $SD = 3.04$ ) concerning Imagination/Intellect (or Openness) was not significant,  $t = 0.195$ ;  $p = 0.85$ . T-test also revealed, contrary to the hypothesis, (H3) that Extraversion scored higher among Polish citizens ( $M = 14.26$ ,  $SD = 3.83$ ) than Britons ( $M = 11.24$ ,  $SD = 4.07$ ),  $t = 8.39$ ;  $p < 0.001$ .

### *Personality and shopping styles*

Secondly, regression analysis was conducted to test the moderating effect of citizenship in the relation between shopping styles and personality traits among Poland and the UK. It could reveal if relationship between Polish and British citizens is different concerning the influence of personality on the shopping styles (H4). It was found that a citizenship is a moderator in the relation between the Recreational and Shopping Conscious style and Extraversion trait ( $p < 0.01$ ). Among Poles there is no significant relationship between these variables ( $r = 0.10$ ;  $p = 0.15$ ), whereas around the UK this relation is significantly positive ( $r = 0.36$ ;  $p < 0.001$ ).

**Table 2**

The results of Regression Analysis to Test Moderating Role of Citizenship for the Effect of Personality traits on Consumer Shopping Styles

	beta	SE	T	p
(Intercept)	0.04	0.07	0.562	0.574
IPIP_E	0.1	0.07	1.371	0.171
CitizenshipUK	0.03	0.1	0.365	0.715
IPIP_E:CitizenshipUK	0.3	0.1	3.126	0.002

Additionally, another regression analysis was conducted to test the moderating effect of age, gender, education and income on consumers' behaviour in both countries. The main reason was to check if these variables play a moderating role for the effect of personality traits on decision making styles among Polish and British citizens. (H5) Results presented in Table 3 and 4 suggested that gender moderated the effect of Imagination/Intellect on the Habitual Brand-loyal conscious shopping style ( $p < 0.01$ ). Among females there is no significant Relationship between these variables ( $r = -0.01$ ;  $p = 0.86$ ), whereas among males this relationship is significantly negative ( $r = -0.27$ ;  $p < 0.01$ ).

**Table 3**

Regression Analyses to Test Moderating Role of Socio-demographic characteristics for the Effect of Personality traits on Consumer Shopping Styles

	Beta	SE	T	P
(Intercept)	0.05	0.07	0.750	0.454
IPIP_Imagination/Intellect	0.00	0.06	0.051	0.959
GenderMale	-0.22	0.12	-1.853	0.065
Age	-0.22	0.06	-3.764	< 0.001
Education	0.02	0.06	0.424	0.672
Salary	0.21	0.06	3.608	< 0.001
IPIP_Intellect/Imagination:GenderMale	-0.31	0.11	-2.925	0.004

**Table 4**

The results of the Regression Analysis for variables: Imagination/Intellect and Gender

	Beta	SE	t	p
(Intercept)	0.05	0.06	0.887	0.376
IPIP_I	-0.01	0.06	-0.175	0.861
GenderMale	-0.17	0.10	-1.715	0.087
IPIP_I:GenderMale	-0.28	0.10	-2.831	0.005

Additionally, Pearson correlations were computed to investigate the relationship between personality traits and the shopping styles (H6). Pearson correlations revealed a significant positive correlations between Conscientiousness and the Careful quality-conscious shopping style ( $r = 0.13$ ;  $p < 0.01$ , Table 5) and significantly negative correlation between Conscientiousness and the Impulsively careless shopping style. What is more, there was no significant correlation between Conscientiousness and Price-conscious shopping style ( $r = -0.01$ ;  $p = 0.82$ , Table 5).

Conducted study also revealed a significantly positive correlation between Extraversion and Brand-conscious shopping style ( $r = 0.16$ ;  $p < 0.001$ , Table 5) and negative correlation between this personality trait and price-conscious shopping style ( $r = -0.32$ ;  $p < 0.001$ , Table 5). Additionally, Extraversion is positively correlated to the Impulsiveness-Careless shopping style ( $r = 0.25$ ;  $p < 0.001$ ).

Moreover, a significant positive correlation between Imagination/Intellect and Novelty/Fashion-conscious shopping style was also found ( $r = 0.09$ ,  $p < 0.05$ , Table 5). The same personality trait is also negatively correlated to the Habitual brand-loyal shopping style ( $r = -0.10$ ;  $p < 0.05$ , Table 5).

Contrary to the hypothesis, Pearson correlations revealed a significant positive correlations between Neuroticism and the Impulsiveness/Careless-conscious shopping style ( $r = 0.19$ ;  $p < 0.001$ , Table 5). Additionally, the present study also found a significantly positive correlation between Neuroticism and the Confused by over-choice shopping style ( $r = 0.10$ ;  $p < 0.05$ , Table 5).

Contrary to the prediction, Pearson correlation did not find any evidence of a significant association between Agreeableness and the Habitual brand-loyal shopping style ( $r = 0.00$ ;  $p = 0.98$ ) however, there was a significant positive relationship between Agreeableness and the Recreational shopping style ( $r = 0.21$ ,  $p < .001$ , Table 5)

**Table 5**

Correlation between Personality traits and Consumer Shopping Styles among Polish and British citizens

	IPIP_E	IPIP_A	IPIP_C	IPIP_N	IPIP_I
High Quality	0.10*	0.14**	0.13**	-0.05	0.17***
Brand conscious	0.17***	-0.05	-0.01	-0.02	-0.16***
Novelty/fashion	0.36***	0.14**	-0.07	0.10*	0.09*
Recreational	0.25***	0.21***	0.07	0.04	0.05
Price conscious	-0.32***	-0.10*	-0.01	0.06	0.01
Impulsiveness/Careless	0.24***	0.06	-0.32***	0.19***	-0.02
Confused	-0.09*	-0.03	-0.12**	0.10*	-0.09
Habitual/Brand- loyal	0.11*	-0.00	0.01	-0.01	-0.10*

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

### ***Personality and the meaning of branded products***

Further regression analysis was conducted to test the moderating effect of citizenship in the relation between the meaning of branded products and personality traits among Poland and the UK. The main reason to do that was to check if relationship between Polish and British citizens is different concerning the influence of personality on the way how consumers' perceive branded products (H7). The results suggested that citizenship is a moderator between the Traditions and Extraversion trait ( $p < 0.001$ ). Among Poles there is not significant relationship between these variables ( $r = -0.08$ ;  $p = 0.27$ ), whereas among the citizens in the UK this relation is positively significant ( $r = 0.24$ ;  $p < 0.001$ ).

**Table 6**

The result of Regression Analysis to Test Moderating Role of Citizenship for the Effect of Personality traits on the Meaning of Branded Products

	beta	SE	T	P
(Intercept)	-0.07	0.07	-1.013	0.311
IPIP_E	-0.08	0.07	-1.068	0.286
CitizenshipUK	0.25	0.10	2.516	0.012
IPIP_E:CitizenshipUK	0.34	0.10	3.451	0.001

Further analysis also suggested that citizenship moderated the effect of Extraversion on the Family Traditions ( $p < 0.001$ ). Among Poles there is not significant relationship between these variables ( $r = -0.08$ ;  $p = 0.24$ ), whereas among the UK this relationship is significant and positive ( $r = 0.28$ ;  $p < 0.001$ ).

**Table 7**

The result of Regression Analysis to Test Moderating Role of Citizenship for the Effect of Personality traits on the Meaning of Branded Products

	beta	SE	T	P
(Intercept)	-0.12	0.07	-1.644	0.101
IPIP_E	-0.09	0.07	-1.188	0.236
CitizenshipUK	0.35	0.10	3.499	0.001
IPIP_E:CitizenshipUK	0.37	0.10	3.845	< 0.001

Additionally, another regression analysis was conducted to test the moderating effect of age, gender, education and income on consumers' behaviour in both countries. It was done to check if these variables play a moderating role for the effect of personality traits on the way how consumers' perceive branded products (H8). Age appeared to have a moderating role on the relationship between Extraversion and Quality ( $p < 0.01$ ). Although, moderating effect of age on the relationship between this personality trait and a particular branded product meaning seemed to be significantly positive only among older individuals ( $p < 0.01$ ), whereas among younger consumers this relation was irrelevant.

**Table 8**

Regression Analyses to Test Moderating Role of Socio-demographic characteristics for the Effect of Personality traits on the Meaning of Branded Products

	beta	SE	t	p
(Intercept)	0.04	0.07	0.674	0.501
IPIP_E	0.08	0.06	1.353	0.177
GenderMale	0.22	0.12	1.887	0.060
Age	-0.05	0.06	-0.867	0.386
Education	0.02	0.06	0.404	0.687
Salary	0.13	0.06	2.185	0.030
IPIP_E:Age	0.16	0.06	2.910	0.004

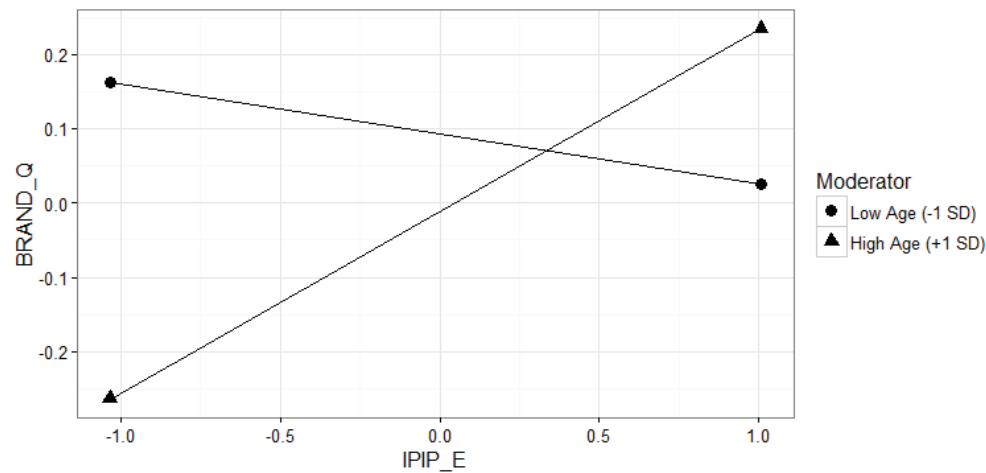
**Table 9**

The difference in a slope coefficient for Extraversion compared with middle age individuals in the regression model for the variables: Extraversion, Gender, Age, Education and Salary

	simple slope	SE	t	p
Low Age (-1 SD)	-0.067	0.074	-0.91	0.365
High Age (+1 SD)	0.244	0.081	3.02	0.003**

**Figure 1**

Moderating effect of age on the relationship between Extraversion and Brand Quality

**Table 10**

The results of Regression Analysis between Extraversion and Age

	Beta	SE	t	p
(Intercept)	0.04	0.05	0.724	0.469
IPIP_E	0.12	0.05	2.532	0.012
Age	0.00	0.05	-0.047	0.962
IPIP_E:Age	0.11	0.05	2.202	0.028

Another Pearson correlations were also computed to investigate the relationship between personality traits and the meaning of branded products (H9). Pearson correlations revealed a significant positive correlations between Extraversion and the Personal-identity ( $r = 0.24$ ;  $p < 0.001$ , Table 11) and significantly positive correlation between the same personality trait and the Quality ( $r = 0.13$ ;  $p < 0.01$ , Table 11). Contrary to the prediction, there was no significant correlation between Extraversion and Values. ( $r = 0.07$ ;  $p = 0.12$ , Table 11).

What is more, a significantly positive correlation between Conscientiousness and Traditions was also found ( $r = 0.09$ ;  $p < 0.05$ , Table 11). Moreover, contrary to the hypothesis, any evidence of a significant association between and Conscientiousness and Quality wasn't found ( $r = 0.01$ ;  $p = 0.91$ , Table 11).

What is more, Pearson correlation revealed no significant association between Agreeableness and Traditions ( $r = -0.04$ ;  $p = 0.402$ ). Although a significant positive correlation between Agreeableness and Values was found ( $r = 0.13$ ;  $p < 0.01$ , Table 11), which matched the prediction.

Additionally, a significant positive correlation between Imagination/Intellect and self-identity was found in the study ( $r = 0.13$ ,  $p < 0.05$ , Table 11) but there was no significant negative correlation between Neuroticism and Quality ( $r = 0.01$ ;  $p = 0.86$ , Table 11).

**Table 11**

Correlation between Personality traits and the Meaning of Branded Products scale

	IPIP_E	IPIP_A	IPIP_C	IPIP_N	IPIP_I
Quality	0.13**	-0.00	0.01	0.01	-0.10*
Values	0.07	0.13**	0.05	0.08	0.11*
Self Identity	0.24***	0.11*	-0.01	-0.04	0.13**
Group Identity	0.22***	-0.02	-0.08	-0.02	0.01
Status	0.17***	-0.07	-0.02	0.02	-0.04
Family Traditions	0.06	-0.01	0.09*	-0.06	-0.05
National Traditions	0.06	-0.07	0.07	-0.05	-0.08
Personal Identity	0.24***	0.01	-0.04	-0.02	0.04
Traditions	0.07	-0.04	0.09*	-0.06	-0.07

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

## 5. DISCUSSION

The current cross-cultural study aimed to investigate the influence of consumers' personality on shopping styles and how they perceived branded products. It is believed that this study may help to customize certain products and marketing campaigns taking into account people's personality and how it differs among countries. The present study revealed that The Big Five Personalities has an impact on consumers' shopping styles and the way how they perceive branded products, although, as a regression analysis showed, the moderating effect of citizenship seems to be significant only between Extraversion and Recreational and Shopping conscious style as well as Family Traditions and Traditions factors and only among British citizens.

The study reported that Neuroticism scored higher among Poles than the UK. It is not surprising since the previous investigations revealed that cultures with strong Uncertainty Avoidance usually achieve a higher score in that personality trait. (The Hofstede Centre, n.d) Poles express a very high preference for avoiding uncertainty. As it was mentioned, countries that exhibit high Uncertainty Avoidance tend to have rigorous codes of belief and disapprove of unconventional ideas. The UK, being, in contrary, a low Uncertainty Avoidance Index country, are comfortable in situations of ambiguity, their most recent decision to leave the European Union is a case in point. Surprisingly, since Great Britain scored higher on the Individualistic dimension than Poland (The Hofstede Centre, n.d), in the study Poland also scored higher on Extraversion which is typical for Individualistic countries. It can be explained by the recent study conducted by Urban and Cybal-Michalska (2016) which reported an obvious shift of beliefs and values among youth in Poland towards individualism. Young people appreciate the individualistic values, such as autonomy and perpetration and declare a strong need for self-realization.

Results of the study also suggesting a positive effect of Conscientiousness on Perfectionist, Careful-quality and Price-conscious shopping style and negative correlation with the Impulsiveness- Careless and Confused by Over-choice style. It can be explained by the fact that this kind of personality is naturally assiduous and careful. In contrast to the sensitivity of the extraversion client, this is a category of consumers who possess emotional stability. (McCrae and Costa, 1997). Hence, during shopping they carefully compare products in order to find the one that suits them best. Careful-quality conscious customers are systematic rather than impulsive and they are aware what exactly they require from the products. The present study also confirmed the theory about the sensitivity of the Extraversion consumers reviling that this personality

trait is positively correlated to the Impulsiveness/Careless shopping style, Novelty/Fashion and Brand-conscious style and has a negative effect on the Price-conscious shopping habits. As it was mentioned, Extraversion means that the client is naturally outgoing and usually likes to impress others, so as Brand-conscious consumers, who prefer bestselling and fashionable brands with higher prices. (Lynn, 2008) For them the more high-priced and well-known brands guarantee quality. Moreover, according to Fernandez (2009) Generation Y uses branded clothes as a way to tell the world that they belong to a particular group, or at least that they aspire to belong to it.

The results also suggesting positive effect of Imagination/Intellect on Novelty/Fashion-conscious shopping and negative effect on Habitual Brand-loyal consumer style. It can be explained by the fact that this personality trait is associated with a deep interest in novelty, style, and new ideas. Imagination/Intellect is linked to extensive information searching and appetite for new sensations and experiences (Dowd & McElroy, 2007). These consumers want to keep up to date with the latest trends, they seek variety and derive a sense of pleasure when they find a new style. (Chang et al., 2004)

The current study also revealed a significant positive correlation between Neuroticism and the Impulsiveness/Careless and Confused by Over-choice shopping style. The reason for that can be the fact that Neuroticism is a rather negative state, which is linked to emotional instability. It may lead to high level of stress and anxiety (Migliore, 2011) that can be the reason of Impulsiveness/Careless shopping behaviour. It can be assumed that purchase decisions of this kind of consumers are the consequences of their actual emotional and psychological state.

The conducted study also revealed a significant positive relationship between Agreeableness and the Recreational shopping style and negative effect on Price-conscious habits. It can be explained by the fact that agreeableness includes a category of buyers who is easier to do business with. They are not so self-centred and easily accept the opinions or suggestions of other people. Hence, they are more likely to buy certain products on guidance and persistence of seller or in adjustment to a spouse or friend (Whelan & Davies, 2006).

As we can see, personality traits play a substantial role in consumers' purchase behaviour and the way how they shop, but this relations are not that straightforward. The analysis was extended to investigate a moderating role of citizenship, age, gender, income and education for the correlation between personality characteristics and consumers shopping styles. The results suggested that gender moderated the effect of Imagination/Intellect on the Habitual Brand-loyal conscious shopping style. Among females there is no significant Relationship between these variables whereas among males this relationship is significantly negative. It might be explained by the study conducted by Cross and Madson (1997) suggested that women and men create themselves variously. For instance, men have a tendency to be independent, which indicates that they mainly concentrate on their unique and distinctive attributes. On the other hand, females have a tendency to be interdependent, which implies that they are more socially-adapted and favour to grow up relationships and preserve closeness with other people.

Additionally, citizenship had moderated effect only of Extraversion on the Recreational and Shopping Conscious style. Although, among Poles there is no significant relationship between these variables, whereas around the UK this relation is significantly positive. The present study is the first one also investigating an influence of personality traits on the way how people perceive branded products and what leads them to buy certain things. The results suggesting that Extraversion has a positive effect on Self-identity. It can be explained by the fact that people with this personality try to express themselves by wearing a certain clothes which reflect their personality (Chang et al., 2004). It was found that they also value Quality, thus, the more expensive and well-known products are their choice. The results suggested that during purchasing they also follow their Values. It might be due to the fact that they are more confident than other consumers with different personality traits and they are also more sensitive to their environment, so they usually freely manifest their beliefs and morals. (McCrae and Costa, 1997)

Quality has also been found to be positively correlated with Conscientiousness and negatively with Neuroticism, which is not surprising since consumers with this personality trait focus on their purchase products in order to find the best quality choice. Conscientiousness has also a positive effect on Traditions. It supported the prediction, since these consumers are careful, they are also much more likely take responsibility than other consumers. They believe in justice, and like to treat people fairly, in return, they expect fair treatment (McCrae and Costa, 1997). It might have an impact on their urge to care of certain morals and traditions. Like it was expected, Agreeableness has also a positive effect on Traditions. As it was mentioned above, these individuals easily accept the opinions or suggestions of other people, so they might be taught to cherish the tradition and pass it on further. (Whelan & Davies, 2006). The results of the study also suggest that Imagination/Intellect has a positive effect on Self-identity. It is not surprising since these consumers want to experiment and seek for variety. They are confident and not afraid of new experiences, concerning both, significant life-changes as well as new identity or appearance (Lynn, 2008).

This part was also extended to investigate moderating role of citizenship, age, gender, income and education for the relation between personality traits and consumers shopping styles. Age appeared to have a moderating role on the relationship between Extraversion and Quality. Although, moderating effect of age on the relationship between this personality trait and a particular branded product meaning seemed to be significantly positive only among older individuals, whereas among younger consumers this relation was irrelevant. This might be due to the fact that with age we are becoming more experienced and older individuals have a bigger knowledge about the shopping behaviour. They prefer to buy a better quality products which last longer than anything that just looks good and is fashionable at the moment. Additionally, citizenship had moderated effect only of Extraversion on the Traditions and Family Traditions. Although, among Poles there is no significant relationship between these variables, whereas around the UK this relation is significantly positive. In conclusion, we should bear in mind that consumer shopping styles have been studied across many different countries such as China (Tai, 2005), United Kingdom (Mitchell & Bates, 1998) or Germany (Walsh et al., 2001), and each of them revealed different shopping styles depending on the culture. Distinctive nature of Polish consumer might have an impact on the shopping styles recognized in this analysis.

### 5.1. Limitations and Future Research

The authors of Consumer Styles Inventory (CSI) suggested that these dimensions can be different depending on the brand or product classification. The research did not specify a certain category and the context was general which could have some consequences for the results of the current study. (Sproles & Kendall, 1986). Secondly, the respondents of the current study were recruited online via Prolificacademic.com and social networking sites and, since mainly young people use social media and earn money via online survey platforms, it might have influenced the sample. What is more, the data was collected over a 2-month period from July to September 2016. Collection of the data during the whole year could have produced different and more convincing results. We should also bear in mind that the way how we shop and behave in the market is not only a personality issue. Our decisions and shopping styles might also be influenced by many other personal or emotional factors and situations that we are currently in.

## 6. CONCLUSION

The current study aimed to investigate the influence of consumers' personality on their shopping styles and how they perceive branded products in the market. It focused mainly on cross-cultural investigation between Poland and the UK. In order to investigate these relationships,



extensive and broad literature concerning the buying behaviour was done and further analyses were carried out. The paper is divided into two main parts: in a theoretical one a relevant literature was briefly described and the previous findings were summarised and in the second part the results of the research was presented. The results show significant relationship between personality traits and both, consumer shopping styles and the way how individuals perceive branded products. Personality traits were assessed by the MINI-IPIP test (Donnellan et al., 2006), the 20-item instrument which measures the Big Five personalities. The buying behaviour was tested by two scales. The first one was a 39-item Consumer Shopping Inventory (Sproles & Sproles, 1990), which identifies eight shopping style dimensions. Another instrument was a 32-item the Meaning of Branded Products scale, (Strizhakova et al., 2008) presenting four dominant themes.

## 7. PRACTICAL IMPLICATIONS

Since individuals' behaviour derives partially from their personality, their behaviour as a consumer, which culminates in their purchasing decisions, can be traced back to the individual personality (Cleff et al., 2013). Hence, the marketing/brand managers need to gain this knowledge and find a way to adopt the personality theory in order to explore the consumers' behaviour and tailored their products and brands accordingly. Setting goals for the company's marketing require recognizing what the company actually wishes to be known for, and then spreading a coherent message across the world. Is the company sophisticated? eco-friendly? Innovative? or maybe with low prices? The character or personality of the company should reflect the desires and values of the target group of customers. One of the ingredients of the successful brand is to keeping it updated with the newest style, trend and fashion. What is more, concerning the market 'Perfectionists', the quality of the product should also be permanently controlled in order to maintain a good reputation of the brand. In addition, for Price-conscious consumers a price of the products needs to be reasonable and affordable. But obviously we cannot satisfy everyone so at first the company's profile need be established so a marketing campaign could be planned accordingly to the target customers.

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# The Mobile Shopping Engagement: Surveys' Review and Empirical Study

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## ABSTRACT

Mobile shopping (m-shopping) has become extremely significant for both marketing and retail selling. Despite the fact that m-shopping has evolved into a popular alternative approach for purchasing products and services worldwide, the research regarding the extent of its adoption is still on a mediocre level and in certain countries, such as Greece, is rather limited. It is highly important to analyze and fully comprehend several factors that influence the acceptance of mobile technologies by consumers in order to motivate and support sellers' mobile strategy. The objective of this research is to approach the factors that affect m-shopping with the analysis of two categories of mobile users, those who have already been involved in m-shopping and those who have not. Specifically, this work aims to explore and explain, in an introductory way, the critical factors that tend to influence m-shopping acceptance in order to predict both the consumers' attitude towards m-shopping and their purchasing behavior via mobile devices, based on literature review and empirical survey.

JEL classification: M15, M390

**Keywords:** mobile shopping, innovativeness, m-shopping adoption, drivers, impediments, behavior.

## 1. INTRODUCTION

Over the past decade improvements in mobile shopping (m-shopping) have advanced amazingly and this phenomenon will certainly continue in the near future (Groß, 2015). Smartphone is doubtlessly one of the most popular tools among customers, as well as the most

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personal one, including immediacy attributes, geolocation and extremely strong interaction (Ferri et al., 2013). Considering, therefore, the extreme growth of mobile internet browsing, which is based on the Mobile Application Store, smartphones are, with no doubt, attractive marketing channels regarding communication and sales business activities. According to Ko et al. (2009), the term “m-commerce” encompasses all the activities carried out by consumers using a wireless connection to the Internet aiming to purchase products or services (m-shopping). Although the initial idea of m-shopping is not new and has existed as a concept for years (Fenech, 2002; Jih and Lee, 2003), its popularity exploded once the technologically advanced smartphones were brought out to conquer the market around the globe. Given the fact that m-shopping is able to adapt to the purchasing will of the consumer and ultimately leads to alternative ways of selling (Nielsen, 2013; Scoop Media, 2013), it is an available tool to be used for marketing investment improvements. Clarke and Flaherty (2003) identified four characteristics of m-commerce: ubiquitous presence, convenience, location tracking and customization. Taking advantage of the unique characteristics of the mobile technology of the Internet (Fenech, 2002; Lee and Kim, 2010; Lee and Lee, 2010; Lim et al., 2006; Wu and Wang, 2006; Wong et al., 2012), companies are able to create mobile services (m-services) concerning almost every aspect of people’s everyday life (Varnali and Toker, 2010). M-commerce is considered to be an expansion of electronic commerce (transactions of products, services or information), going beyond the idea of the static model of a computer/television set, to the use of mobile devices anywhere and anytime (Clarke III, 2008). However, it must be taken into account that success in the web services cannot guarantee the success in mobile shopping.

This paper is organized into the following parts. The second section discusses useful models that can be applied to the study of m-shopping, taking into account the previous research addressing m-shopping issues as well as expert opinions. Considering the nature of m-shopping, a systematic and structured approach is needed so as to guarantee the quality of any proposed m-shopping model (Levy and Ellis, 2006). Based on that, a structured approach is recommended in this paper in order to examine the quality and observe the behavior of specific factors that, according to the mentioned customer-based studies, contribute to m-shopping acceptance. Therefore, a primary research approach was applied and the survey findings are presented in the third section. The research aims to examine technological, psychological and social factors which encourage Greeks to accept mobile commerce. The findings are based on characteristics of our sample and were divided into those who have already been involved in m-shopping/are experienced in mobile shopping (adopters of m-shopping) and those who have not yet (non-adopters of m-shopping). The last section concludes with the implications of the study, its limitations and directions for future research.

## 2. LITERATURE REVIEW

The rapid growth of mobile shopping is related to an increasing level of customers’ experience with mobile devices. Mobile-optimized websites, shopping apps and digital wallets are all based on mobile shopping activities.

Mobile apps are software applications designed to be used on smartphones, tablets and other mobile devices. They are typically available via app stores which are operated by the owners of the mobile operating system. According to Statistical Portal (Statista, 2017c) by 2020, mobile apps will generate around 189 billion U.S. dollars in revenues through app stores and in-app advertising. Some of the most popular operating system-native stores are Apple’s App Store, Google Play, as well as Windows Phone Store and BlackBerry App World. As of March 2017, 2.8 million apps were running at Google Play Store and 2.2 million apps in the Apple’s App Store, the two leading app stores worldwide. These statistics also provide information on the global

number of m-commerce buyers from 2012 to 2018. In 2012, 379 million users purchased retail goods via a mobile device. This figure is measured to surpass 1 billion in 2018. It should also be noted that the global mobile commerce revenues in 2014 amounted to 184 billion U.S. dollars and are projected to reach 669 billion U.S. dollars in 2018.

These statistics (Statista, 2017b) illustrate the penetration of mobile shopping in the worldwide market during the third quarter of 2016. In the survey period, it was found that the highest percentage (46%) is represented by internet users in Pacific Asia. M-shopping, during the fourth quarter of 2016, accounted for 20.8% of digital commerce expenditure in the U.S. and by 2020 is to account for nearly 50% of all m-shopping sales. Smartphone is the most preferable device for mobile commerce, with 70% of all mobile transactions in the United States (Statista, 2017b). As for August 2016, 49% of global survey respondents had used a retailer's website or a mobile app to purchase via smartphone or tablet, while 11% of them stated that mobile shopping was the only tool for them to make a purchase online (Statista, 2017c). As far as the most popular retail activities worldwide via mobile phones are concerned, a total of 41% of consumers from Europe as of March 2016 used their mobile device to compare prices when shopping.

Customers frequently search for coupons themselves. Specifically, coupon apps as of May 2016 ranked among the most popular retail apps in the United States. Coupon app users expected to be able to access and save coupons as one of the core functionalities of a retail app (Statista, 2017a). About 30% of U.S. coupon users had installed apps to receive and manage coupons on their mobile device, with 13% saving them in dedicated apps such as mobile wallets. The penetration of smartphones during shopping, location-based offers and in-store deals has become an attractive tool for customers to search for new brands or products. It is apparent that daily deal sites and coupons seem to be a significant marketing tool and rank among the most likely promotional tools that affect purchase decisions of consumers in the United States. In fact, the majority of consumers connecting with brands on social media do so in an attempt to receive regular coupons and promotions. During a recent survey of U.S. consumers, it was detected that many shoppers are interested in receiving coupons when participating in loyalty programs.

Although a great deal of forecasts illustrate the huge potential of m-commerce, insufficient literature investigates in a deep way all relevant aspects of m-shopping. This paper, in an attempt to make the reviewing task manageable, focuses on two research streams which are referred to as "Human mobile interaction" and "Psychological, social aspects of m-shopping". So, in the following section, the literature review, which considers retail-oriented articles that take into account m-shopping as online distribution channel for product purchase, is presented (Table 1).

**Table 1**  
Literature Review

Literature Reference	Research Objectives	Theoretical Model based on	Findings
Ferri et al. (2013)	The psychological, technological and/or social factors in acceptance of m-shopping	<b>M-CAM</b> (Mobile Commerce Acceptance Model)	Social influence: intention to use mobile technologies
Groß (2014)	Acceptance factors of consumers in Germany with experience in m-shopping	modified <b>TAM</b>	Perceived enjoyment and trust in the m-vendor affect the consumer's intention to engage in m-shopping
Ha and Im (2014)	Determinants of mobile coupon service adoption: assessment of gender difference	<b>TAM</b>	Compatibility, enjoyment: stronger determinants of attitudes toward mobile coupon adoption than ease of use and usefulness of mobile coupon services

Literature Reference	Research Objectives	Theoretical Model based on	Findings
Holmes et al. (2013)	Examine attitudes, shopping process involvement and location in m-shopping behavior		Higher use of the mobile phone in the information search and consideration of alternative phases than in the purchase transaction (higher with higher involvement products)
Hung et al. (2012)	Determinants of m-shopping continuance by incorporating trust	<b>ECM</b> (extended Expectation-Confirmation Model)	Trust: main determinant for m-shopping continuance
Khajehzadeh et al. (2014)	The roles of shopping motivation and regulatory fit in consumer responses to mobile coupons		Hedonic shoppers redeem a wider variety of offers than utilitarian shoppers
Lu (2014)	The impact of personal innovativeness in information technology (PIIT) and social influence on user continuance intention toward m-shopping in the USA		Personal innovativeness, perceived usefulness, social influence: determinants of user continuance intention
San-Martín et al. (2013)	Types of mobile shoppers that show different profiles based on their perception about drivers and impediments	<b>TAM</b> (Technology Acceptance Model)	Three types of mobile shoppers: thoughtful, motivated, reluctant
San-Martín et al. (2015)	The impact of age in the generation of satisfaction and WOM in m-shopping		Perceived entertainment: higher importance for young adults Subjective norms: crucial for adults
Wang et al. (2015)	The role of m- shopping in affecting Customer Purchase Behavior		Low-spending customers: both their order rate and order size increase as they become accustomed to m-shopping
Yang (2010)	Critical determinants of US consumers' intentions to use mobile shopping services	<b>UTAUT</b> (the Unified Theory of Acceptance and Use of Technology)	Utilitarian and hedonic performance expectancy, social influence, facilitating conditions: critical determinants of US consumers' intentions to use m-shopping services
Yang (2012)	Consumer technology traits in determining m-shopping adoption (technology self-efficacy, technology innovativeness, level of experience of use)	<b>TPB</b> (Theory of Planned Behavior)	Perceived enjoyment: the strongest determinant creating a favorable attitude toward mobile shopping adoption
Yang and Forney (2013)	If consumers' levels of technology anxiety moderate the causal relationships among determinants of m-shopping adoption	<b>UTAUT</b>	The effect of facilitating conditions is stronger for consumers with a low level of technology anxiety
Zhong (2013)	Factors influencing the adoption of mobile phone shopping	<b>TPB</b>	Satisfaction, information system, cost of service, individual innovation, perceived enjoyment, peer influence, self-efficacy, subjective norm and attitude: critical factors influencing the adoption of mobile phone shopping



## 2.1. Human Mobile Interaction

San-Martín et al. (2015) conducted research whose objective was to provide an understanding of how the perception about drivers and impediments shared by the commercial audience of mobile shoppers their level of acceptance of m-shopping. Based on the three types of m-shopping (thoughtful, motivated, reluctant), on predetermined motives (convenience, company performance, marketing) and on impediments (lack of interpersonal relations, problems using the mobile device, transaction costs, and barriers to the products), the researchers reached the following conclusions regarding potential m-shopping users: thoughtful m-shoppers consider both utility and positive attitude important in order to have a strong will to m-shop. Motivated m-shoppers mostly appreciate drivers of a different nature (m-vendors, mix-marketing, the product and the mobile channel itself). On the other hand, reluctant m-shoppers are described as inexperienced or unprepared to proceed to m-shopping due to transaction costs and the lack of interpersonal relations when using mobile devices. As illustrated in Yang's research (2012), the three consumers' characteristics (technology self-efficacy, technology innovativeness, and level of experience of use) – based on the extensive TPB model – are considered to be of utmost importance in terms of how they affect consumers' attitude towards m-shopping adoption. Through the use of Structural Equation Modeling (SEM), 323 respondents were analyzed in research which was addressed to undergraduate and postgraduate students using mobile phones in the University of Texas (Lu, 2014). The variables of perceived usefulness and of personal innovativeness of the users are the factors that primarily define the consumers' attitude towards m-shopping. According to the findings of Wang et al. (2015), the adoption of m-shopping practices leads to a yearly rise in the orders rate. In addition, it is highlighted that mobile devices provide the customers with convenience and accessibility, a fact that increases spending and develops a habit of interacting with the businesses that offer a mobile channel to their clients. However, according to the research of Holmes et al. (2013) on consumers in the United Kingdom, people seem to use their mobile phones more for activities prior to purchasing, such as looking up for information, checking availability or searching for discount coupons even when it comes to lower involvement products, for example powder or bread. On the other hand, the decision-making process seems to be higher for higher involvement products, such as TVs and phones. It is indicated, lastly, that the most common location for m-shopping purchases is the users' residences.

## 2.2. Psychological and Social Aspects of M-Shopping

The extant literature focuses on understanding factors affecting mobile shoppers' engagement through their effect on behavioral intention mostly based on behavioral intention theories. San-Martín et al. (2015) carried out research on 447 Spanish m-buyers. The research extensively examined the variables of perceived entertainment and subjective norms to measure the purchase intention for m-shopping and the consumers' tendency to adopt m-shopping practices (word-of-mouth), for different age groups (young adults under 25 and adults over 25). The research concluded that these two variables positively influence the sample's attitude. The study conducted by Ferri et al. (2013) based on two methods (in-depth interviews and Open Space Technology) showed that the main and initial step that motivated consumers to m-shop is social influence, accompanied by other motives such as: curiosity, image and fashion; a variable which is particularly influential among younger people. Furthermore, in research carried out by Yang (2012), the subjective norm and the behavioral control appeared to be significant defining factors for the adoption of m-shopping practices and for the attitude towards m-shopping. Zhong (2013) carried out research based on the TPB model by questionnaire and Structural Equation Modeling (SEM) combined with Partial Least Squares (PLS), bringing similar results. According to the research, other critical factors that influence the adoption of m-shopping are satisfaction with the

information system, cost of services, innovativeness, perceived enjoyment, peer influence, self-efficacy and attitude.

Using a modified model of analysis TAM, the research of Groß (2014) showed that perceived enjoyment and trust in mobile vendors influence consumers' intention to participate in m-shopping. It is this intention, though, that defined m-shopping behavior as a whole. Finally, as far as intended behavior of m-shoppers is concerned, the research showed that both attitude towards m-shopping and trust in m-vendors are highly important and positive prognostic factors. Hung's (2012) research reached similar conclusions. For the study realized by Kumar and Mukherjee (2013) an integrated approach was adopted, combining TAM and TRI in order to predict attitudes towards m-shopping and purchasing behavior via mobile devices. The research concluded that optimism, innovativeness and security have a direct impact on consumers' perceptions and an indirect impact on their attitude and intention to engage in m-shopping. The online research carried out by Yang and Forney (2013) was supported by a sample of 400 users of mobile services and applied the modified model UTAUT (Unified Theory of User Acceptance and Use of Technology). According to the findings of the research, the influence of the facilitating conditions, both on utilitarian and hedonic performance expectancy, is stronger for consumers with a lower level of technology anxiety as opposed to those with a higher level. Ha and Im's (2014) research showed that, in general, compatibility and enjoyment are more important defining factors than convenience in use and usefulness of mobile services, when it comes to consumers' attitudes towards mobile coupons adoption. Finally, the findings of the research carried out by Khajehzadeh et al. (2014) showed that buyers with hedonic motives respond to products of both utilitarian and hedonic nature, regardless of whether the offer is congruent or not to their current or future needs. On the contrary, buyers with rather utilitarian motives tend to prefer products of utilitarian nature and offers that respond to their current needs.

### 3. DATA AND METHODS

The objective of this research is to investigate the factors that affect m-shopping with the analysis of two categories of mobile users, those who have already been involved in m-shopping and those who have not.

The purpose of this paper is to add knowledge on customer m-shopping behavior through comparing the two shopper segments' (mobile shoppers and non-mobile shoppers) driving motivations. Non-mobile customers could be also characterized as potential m-shoppers by considering the increased functionality offered by smartphones that brings out significant potential for the development of retailing through mobile channels. Specifically, this work aims to predict both the consumers' attitude towards m-shopping and their purchasing behavior via mobile devices.

It is impossible to neglect the fact that customer needs, wishes and behaviors towards Internet shopping strongly differ among different countries. Consumer culture has become one of the most powerful traits that is able to affect both individual and group decisions. The characteristics of Greeks seem to be unique, due to the disability of the country to implement an independent monetary policy because of its accession to the euro zone (Duquenne and Vlontzos, 2014; Vlamis, 2014).

The ongoing economic crisis in Greece has a direct negative impact on basic goods, such as food consumption, with a statistically smaller average decrease in per month food expenses (Duquenne and Vlontzos, 2014). Since the year 2010, the implementation of strict austerity programs has been causing a considerable decrease in demand for goods and services, including also the Greek property market (Vlamis, 2014). Over time, fewer Greek consumers would be willing to buy ecological products if these were not comparable enough with the conventional

products in terms of price and efficacy, because they were rated to be negatively influenced by environmental-unconcern attitudes as well as materialism (Tilikidou and Delistaourou, 2014).

However, Greece nowadays seems to be in a transitional period. The former images, beliefs as well as points of view are a critical factor that is closely related to our consumer behavior as citizens of Greece.

It should be noted that the increasing westernization of Greece in the last decades was responsible for a change in Greek people's habits (Kearny, 2010). In the food sector (Tsourgiannis et al., 2014), the health issues, price, governmental and cultural factions, consumers' demographic characteristics, distribution channels as well as the dominance of supermarket chains also affect customers' buying behavior within EU countries (Kotler, 1994; Tsourgiannis, 2008; Tsourgiannis et al., 2014). Moreover, religious prohibitions and countercultural attitudes play a significant role in Greek customers' purchasing decisions concerning products, including the size of the family (Michalopoulos and Demoussis, 2001).

We have to take under serious consideration that mainly two following characteristics of an Internet retail store are rated by Greek customers as high-value (Vrechopoulos et al., 2001). Firstly, information and price comparisons among alternative products, such as information about product prices, costs, product traits, corporate image, product comparisons using alternative factors which facilitate consumer product comparisons are based on customers' experience from previous use, evaluations for the final choice (Papafotikas et al., 2013). Secondly, quick access to the store's web site. The loyal Greek consumer tends to consider factors such as product image, compatibility with the current lifestyle (way of life), social environment, product features, previous experience and quality.

Furthermore, the cognitive dimension of product involvement and impulsiveness affect purchase intentions in Greece (Drossos et al., 2014). SMS advertising could not be recommended for all types of products, especially when we are referring to high levels of involvement. On the other hand, in low involvement products, especially when targeted to high impulse buying consumers, SMS is able to increase purchase intention.

The present research is descriptive in nature as apart from descriptive statistics, only the non-parametric Mann-Whitney U test was applied to statistically compare Greek consumers' perceptions towards m-commerce.

Data was collected by means of an electronic questionnaire administered from February to April 2015 via e-mailing lists and two popular social networks: Facebook and Twitter. Concerning the measurement items, they were designed on the basis of a comprehensive literature review and prior scientific surveys approved for their validity and reliability. Prior to its distribution, all measurement items were pretested. Specifically, two academics and two practitioners reviewed the questions to ascertain the precision of the instructions and the content validity. Moreover, a pilot test using a sample of fifteen students helped to identify possible problems in terms of clarity and accuracy. Thus, a number of changes were made to improve the presentation of the items, based on comments and feedback.

The questions used in the questionnaire were mainly closed-ended, as they contribute to the structure of the questionnaire and they eliminate the danger of bias (Dillman, 2007). The first three questions of the questionnaire are ordinal, since the participants are expected to answer "Not at All" (1) to "To a Large Extent" (5) based on a 5-point Likert scale. These questions record the preferences of the sample, such as: use of smartphone (q. SM1), tablet (q. TBL2), and mobile internet (q. MI3). The fourth question is the only exception, as it is independent and nominal (Msh4) "Have you purchased any product/service via mobile devices?", representing the current preference of the sample concerning m-shopping (see Table 2). The next group of questions covers the critical m-shopping variables according to international literature. These questions are ordinal since the respondents are requested to answer "Strongly Disagree" (1) to "Strongly Agree" (5) based on a 5-point Likert scale (Gehrt and Carter, 1992). The categorization of the

questions, which are present in detail in Table 2, is based on technical, psychological and social parameters. The last group of questions covers the demographic data of the participants, such as sex and profession (nominal variables) as well as age, level of education and monthly income (ordinal).

**Table 2**

Variables and individual items of the questionnaire based on the literature

Variable	Indicators	Measurement items	Literature Reference
	<b>SM1</b>	To which extent do you use smartphones?	
	<b>TBL2</b>	To which extent do you use tablets?	
	<b>MI3</b>	To which extent do you use mobile internet (use of the internet on mobile devices, such as mobile phones and tablets)?	
	<b>MSb4</b>	Have you purchased products/ services via mobile devices?	
<b>Perceived ease of use</b>	<b>PEU1</b>	The use of mobile devices for purchasing products/ services is easy.	Kumar and Mukherjee, 2013; Yang, 2010; Karaatli et al., 2010
	<b>PEU2</b>	It is easy to learn how to purchase products/ services via mobile devices.	
	<b>PEU3</b>	You can find exactly what you want to purchase via mobile devices.	
	<b>PEU4</b>	It is easy to become skilled in using mobile devices to purchase products/ services.	
<b>Perceived Usefulness</b>	<b>PU1</b>	M-shopping is time-saving (faster transactions).	Hung et al., 2012; Karaatli et al., 2010
	<b>PU2</b>	M-shopping transactions are more efficient.	
	<b>PU3</b>	Products/ services are cheaper when purchased via mobile devices.	
	<b>PU4</b>	Generally, m-shopping is more pleasant.	
	<b>PU5</b>	M-shopping improves productivity.	
<b>Trust</b>	<b>TR1</b>	Money transactions are safe.	Kumar and Mukherjee, 2013; Hung et al., 2012; Groß, 2014; Karaatli et al., 2010
	<b>TR2</b>	Personal data are preserved.	
	<b>TR3</b>	Terms and conditions of the transactions are observed.	
	<b>TR4</b>	The outcome of the transactions will meet my expectations.	
<b>Innovativeness</b>	<b>IN1</b>	In relation to my friends, I would be one of the first to use mobile devices in order to purchase products/ services.	Kumar and Mukherjee, 2013; Lu, 2014
	<b>IN2</b>	I like getting updated about new technologies.	
	<b>IN3</b>	I like trying and experimenting with new technologies.	
	<b>IN4</b>	My surroundings, friends and relatives ask for my advice about new technologies.	
<b>Anxiety</b>	<b>AN1</b>	I am reluctant to purchase products/ services via mobile devices.	Yang and Forney, 2013
	<b>AN2</b>	I hesitate to purchase products/ services via mobile devices because I am afraid of making a mistake.	
	<b>AN3</b>	I find m-shopping intimidating in some way.	

Variable	Indicators	Measurement items	Literature Reference
<b>Mobile Skillfulness</b>	<b>MS1</b>	I am certain that I can purchase a product/service via mobile devices effectively.	Yang, 2012
	<b>MS2</b>	I believe that I am in the position to purchase a product/service via a mobile device soon if I get a little help.	
	<b>MS3</b>	I believe that I am in the position to purchase a product/service via a mobile device soon provided I have used the device before.	
<b>Perceived Risk</b>	<b>PR1</b>	M-shopping is secure.	
	<b>PR2</b>	If I purchase products/ services via mobile devices, there is no danger of any problem to occur.	
	<b>PR3</b>	The electronic shops where I can purchase products/ services are secure.	
<b>Perceived Enjoyment</b>	<b>PE1</b>	I believe that m-shopping is enjoyable.	Hung et al., 2012; Yang, 2012
	<b>PE2</b>	I believe that m-shopping gives pleasure.	
	<b>PE3</b>	I believe that m-shopping is entertaining.	
<b>Relationship drivers</b>	<b>RD1</b>	The reward with loyalty points for purchasing products/ services via mobile devices.	Ha and Im, 2014; Khajehzadeh et al., 2014
	<b>RD2</b>	The provision and redemption of coupons when it comes to purchases via mobile devices.	
	<b>RD3</b>	Special offers/discounts valid exclusively for purchases via a mobile phone or tablet.	
	<b>RD4</b>	The notifications I receive regarding the time and my location.	
	<b>RD5</b>	I spend a lot of time on purchasing products/ services via mobile devices.	
	<b>RD6</b>	M-shopping is an important part of my daily life.	
	<b>RD7</b>	On an emotional level, I have a good relationship with m-shopping.	
	<b>RD8</b>	M-shopping helps me show who I am.	
	<b>RD9</b>	M-shopping reflects my personal values.	
	<b>RD10</b>	Other people relate m-shopping to me.	
<b>Behavioral Intention</b>	<b>BI1</b>	I intend to purchase products/ services via mobile devices in the near future.	Hung et al., 2012; Yang, 2010; San-Martin et al., 2015
	<b>BI2</b>	I believe that my interest in m-shopping is going to increase in the near future.	
	<b>BI3</b>	I intend to purchase products/ services via mobile devices as often as possible.	
	<b>BI4</b>	I am willing to persuade other people to purchase products/ services via mobile devices.	
<b>Subjective norm</b>	<b>SN1</b>	The people around me who influence my behavior believe that I should purchase products/ services via mobile devices.	Yang, 2010
	<b>SN2</b>	I should purchase products/ services via mobile devices, like my friends/my surroundings.	
	<b>SN3</b>	The people who are important to me believe that I should purchase products/ services via mobile devices.	
<b>Attitude</b>	<b>AT1</b>	M-shopping is a good idea.	Hung et al., 2012; Yang, 2010
	<b>AT2</b>	I am in favor of m-shopping.	
	<b>AT3</b>	M-shopping is a clever idea.	
	<b>AT4</b>	I have a positive attitude towards m-shopping.	

Specifically, a total of 473 respondents constituted the total sample of the survey (Table 3). 208 of them had an m-shopping experience (adopters) in the past, while the remaining 265 had not a related experience (non-adopters) (Table 3). More particularly, women seem to be less familiar with m-shopping (51.3%) compared to men. As far as age groups are concerned, young adults between 18 and 24 seem to be the least experienced in m-shopping (55.1%). Adults between 25 and 34 were the respondents who showed a rather positive attitude towards m-shopping (91%).

Experienced m-shopping users almost always use a smartphone (65.9%) and almost never a tablet (33.7%). On the other hand, non-experienced m-shopping users are much more conservative about systematically using a smartphone (32.1%), and use a tablet even less often (4.9%). Using the internet is clearly a more familiar practice to adopters of m-shopping compared to the rest of the sample (55.3%). The analysis of the level of education shows that only the percentage (23.1%) of postgraduate adopters outmatched the respective percentage of non-adopters. As far as the respondents' profession is concerned, private sector employees are ahead in m-shopping experience (24.6%), compared to the rest of the participants. Finally, the majority of the group of adopters of m-shopping belong to the higher level of income group (more than 1200€ monthly).

**Table 3**  
Demographic characteristics of the sample

Demographic Profile	Adopters of mobile shopping		Non-adopters of mobile shopping	
	No	%	No	%
<b>Gender</b>				
Male	104	50%	129	48.7%
Female	104	50%	136	51.3%
<b>Age</b>				
18–24	90	43.3%	146	55.1%
25–34	91	43.8%	88	33.2%
35–44	20	9.6%	25	9.4%
45–55	7	3.4%	6	2.3%
<b>Usage of Smartphone</b>				
Not at all	8	3.8%	24	9.1%
Rarely	5	2.4%	24	9.1%
Every once in a while	17	8.2%	56	21.1%
Sometimes	41	19.7%	76	28.7%
Almost always	137	65.9%	85	32.1%
<b>Usage of tablet</b>				
Not at all	70	33.7%	144	54.3%
Rarely	43	20.7%	61	23.0%
Every once in a while	35	16.8%	29	10.9%
Sometimes	31	14.9%	18	6.8%
Almost always	29	13.9%	13	4.9%
<b>Usage of Mobile Internet</b>				
Not at all	2	1.0%	19	7.2%

Demographic Profile	Adopters of mobile shopping		Non-adopters of mobile shopping	
	No	%	No	%
Rarely	8	3.8%	30	11.3%
Every once in a while	27	13.0%	68	25.7%
Sometimes	56	26.9%	67	25.3%
Almost always	115	55.3%	81	30.6%
<b>Educational level</b>				
Primary	1	0.5%	2	0.8%
Secondary	34	16.3%	63	23.8%
Graduate	125	60.1%	154	58.1%
postgraduate	48	23.1%	46	17.4%
<b>Profession</b>				
Student	99	47.6%	157	59.2%
Private employee	55	26.4%	47	17.7%
State employee	18	6.8%	24	9.1%
Professional	16	7.7%	18	6.8%
Unemployed	12	5.8%	13	4.9%
Other	8	3.8%	6	2.3%
<b>Monthly Income</b>				
< 600 €	80	38.5%	118	44.5%
601–900 €	32	15.4%	27	10.2%
901–1200 €	21	10.1%	18	6.8%
1201–1500 €	19	9.1%	13	4.9%
1501–2000 €	1	0.5%	5	1.9%
>2000 €	13	6.3%	3	1.1%
No answer	42	20.2%	81	30.6%

#### 4. RESULTS

In this part, the findings of the research are analyzed through the presentation of the correlation control of the variables in question based on the independent variable that is processed by the nonparametric Mann-Whitney U test.

##### Consumers' experience in mobile shopping

The findings of the implementation of the Mann-Whitney U test in the cases where the independent variable is the question: "Have you purchased products/ services via mobile devices?" are presented. The introductory variables concerning the frequency of the use of mobile devices and the internet are first outlined (Table 4). Afterwards, there is the analysis of all the items of dependent variables regarding the technical (Table 5) and psychographic (Tables 6 and 7) aspects of m-shopping respectively. The main axis of the research is the separation of non-adopters (Group 1) from adopters (Group 2).

The correlation control of the factors regarding the intention to purchase products/services using m-shopping, based on the variable: “Have you purchased products/ services via mobile devices?”, showed considerable differences between the two groups for the following selection factors:

**Table 4**

Mann-Whitney U test (Independent variable: Have you purchased products/services via mobile devices?; dependent: smartphone, tablet, mobile internet, m-shopping)

1. Variables	2. Group	3. Mean Rank	4. Test Statistics		
			Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
<b>SM1</b>	1	198.08	17247.500	-7.462	<b>.000</b>
	2	286.58			
<b>TBL2</b>	1	207.96	19864.500	-5.521	<b>.000</b>
	2	274.00			
<b>MI3</b>	1	202.22	18342.500	-6.575	<b>.000</b>
	2	281.31			

The above table (Table 4) of nonparametric control presents the fact that *p*-value differs according to the positive or negative response of the sample concerning m-shopping when it comes to the degree of the use of smartphones (SM1), tablets and the internet (MI3) (*p*-value<0.05 in all cases). The participants with the positive attitude towards m-shopping experience (Group 2) exhibit higher percentages of the use of smartphones, tablets and the internet, compared to the rest of the sample, because of their higher mean position for the variables in question.

According to the findings presented in Table 5, there is an important statistical difference, first of all in the variables of perceived ease of use (F1) and perceived usefulness (F2) through all the individual items (*p*-value<0.05 in all cases). To be more precise, in comparison to the whole sample, experienced m-shoppers (Group 2) strongly confirm points such as the ease of use, learning and skillfulness for purchasing via mobile devices due to their higher mean position. The group of the active m-shopping users responds more positively compared to the rest in regard to time saving (PU1), ease of transactions (PU2), usefulness (PU3), more economic purchases via mobile devices (PU4) and improvement of productivity (PU5), because of their higher mean position. Taking into consideration higher values of mean positions for each group, it is obvious that active m-shopping users appear to be much more confident about activities related to mobile markets, which refers to the variable of mobile skillfulness (F3) (*p*-value<0.05 in all cases). Based on the correlation control, the results are similar for the variable of innovativeness (F4) in using mobile devices for purchasing products and services (*p*-value<0.05 in all cases). The mean position of active m-shopping users (Group 2) is definitely higher compared to Group 1 on all accounts (experimenting, trying new technologies, etc.), having, thus, the highest percentages. The mentioned results seem to be confirmed by previous empirical studies conducted by Chen (2013), Groß (2014), Wang et al. (2015) and Lu (2014).



**Table 5**

Mann-Whitney U test (Independent variable: Have you purchased products/ services via mobile devices?; dependent: technical m-shopping variables)

Variables	Items	Group	Mean Rank	Test Statistics		
				Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
<b>F1 Perceived Ease of Use</b>	PEU1	1	193.48	16027.000	-8.578	<b>.000</b>
		2	292.45			
	PEU2	1	217.38	22361.500	-4.051	<b>.000</b>
		2	261.99			
	PEU3	1	220.51	23190.500	-3.195	<b>.001</b>
		2	258.01			
	PEU4	1	225.91	24620.500	-2.277	<b>.023</b>
		2	251.13			
<b>F2 Perceived Usefulness</b>	PU1	1	215.66	21904.000	-4.034	<b>.000</b>
		2	264.19			
	PU2	1	217.95	22511.000	-3.729	<b>.000</b>
		2	261.27			
	PU3	1	225.73	24572.500	-2.100	<b>.036</b>
		2	251.36			
	PU4	1	209.55	20285.000	-5.194	<b>.000</b>
		2	271.98			
	PU5	1	211.78	20878.000	-4.872	<b>.000</b>
		2	269.13			
<b>F3 Mobile Skillfulness</b>	PR1	1	204.05	20196.500	-5.431	<b>.000</b>
		2	278.98			
	PR2	1	221.05	17687.500	-7.362	<b>.000</b>
		2	257.32			
	PR3	1	216.39	13214.500	-10.020	<b>.000</b>
		2	263.25			
<b>F4 Innovativeness</b>	IN1	1	244.70	26165.000	-1.245	<b>.213</b>
		2	229.52			
	IN2	1	257.76	23122.000	-3.656	<b>.000</b>
		2	215.84			
	IN3	1	259.33	22757.000	-3.822	<b>.000</b>
		2	215.32			
	IN4	1	257.02	23296.000	-3.301	<b>.001</b>
		2	271.57			

**Table 6**

Mann-Whitney U test (Independent variable: Have you purchased products/ services via mobile devices?; dependent: psychographic m-shopping variables)

Variables	Items	Group	Mean Rank	Test Statistics		
				Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
<b>F5 Trust</b>	TR1	1	203.54	18693.500	-6.409	<b>.000</b>
		2	279.63			
	TR2	1	206.32	19429.000	-5.914	<b>.000</b>
		2	276.09			
	TR3	1	209.21	20196.500	-5.431	<b>.000</b>
		2	272.40			
	TR4	1	199.75	17687.500	-7.362	<b>.000</b>
		2	284.46			
<b>F6 Perceived Anxiety</b>	AN1	1	293,06	18693.500	-6.409	<b>.000</b>
		2	165.58			
	AN2	1	277.46	19429.000	-5.914	<b>.000</b>
		2	185.45			
	AN3	1	282.28	20878.000	-4.872	<b>.000</b>
		2	179.31			
<b>F6 Perceived Risk</b>	PR1	1	203.68	20660.500	-5.251	<b>.000</b>
		2	279.45			
	PR2	1	214.44	21745.500	-4.302	<b>.000</b>
		2	265.75			
	PR3	1	208.50	18467.500	-6.483	<b>.000</b>
		2	208.50			
<b>F7 Perceived Enjoyment</b>	PE1	1	206.61	19505.500	-5.712	<b>.000</b>
		2	275.72			
	PE2	1	213.09	21223.000	-4.494	<b>.000</b>
		2	267.47			
	PE3	1	214.60	21623.500	-4.206	<b>.000</b>
		2	265.54			

The above table (Table 6) introduces us to the variables that reveal the psychographic aspects of the users in respect to m-shopping, firstly for the variable of trust (F5). The p-value of all the four items is 0.000 (less than 0.05). This means that their mean values differ according to whether the respondent claimed to be an active m-shopping user or not. These results have been confirmed by Hung's (2012) and Groß's research (2014), as well. Respectively, it is evident that the mean value of Group 2 compared to Group 1 is clearly higher, strengthening the factor in relation to transaction security (TR1), protection of personal data (TR2), terms and conditions observance (TR3) and transaction expectations (TR4). Security was also found to be a significant factor in the research of Yang and Forney (2013).

There is a statistical difference in the perceived anxiety (F6) and Group 2 (active m-shopping users) has higher percentages for the feeling of transaction security and also for the feeling of enjoyment of m-shopping. Hence, Group 2 has a higher mean value.

**Table 7**

Mann-Whitney U test (Independent variable: Have you purchased products/ services via mobile devices?; dependent: psychographic m-shopping variables)

Variables	Items	Group	Mean Rank	Test Statistics		
				Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
<b>F8 Relationship Drivers</b>	RD1	1	220.00	23054.000	-3.256	<b>.001</b>
		2	258.66			
	RD2	1	219.12	22823.000	-3.533	<b>.000</b>
		2	259.77			
	RD3	1	219.93	23036.500	-3.380	<b>.001</b>
		2	258.75			
	RD4	1	230.10	25732.500	-1.288	.198
		2	245.79			
	RD5	1	199.73	17683.000	-7.207	<b>.000</b>
		2	284.49			
RD6	1	198.20	17278.500	-7.454	<b>.000</b>	
	2	286.43				
RD7	1	179.74	12387.000	-10.631	<b>.000</b>	
	2	309.95				
RD8	1	216.58	22147.500	-3.997	<b>.000</b>	
	2	263.02				
RD9	1	214.20	21517.500	-4.366	<b>.000</b>	
	2	266.05				
RD10	1	208.14	19911.000	-5.494	<b>.000</b>	
	2	273.77				
<b>F9 Behavioral Intention</b>	BI1	1	192.74	15830.500	-8.406	<b>.000</b>
		2	293.93			
	BI2	1	210.13	20440.000	-5.130	<b>.000</b>
		2	271.23			
BI3	1	203.46	18673.000	-6.321	<b>.000</b>	
	2	279.73				
BI4	1	194.42	16275.000	-7.959	<b>.000</b>	
	2	291.25				
<b>F10 Subjective Norm</b>	SN1	1	223.44	23967.500	-2.574	<b>.010</b>
		2	254.27			
	SN2	1	218.04	22534.500	-3.648	<b>.000</b>
		2	261.16			
	SN3	1	220.82	23272.500	-3.081	<b>.002</b>
		2	257.61			

According to Table 7, the p-value for almost all the items of the variable of trust building through motives (F8) is 0.000 (less than 0.05), apart from item RD4 (location notifications), which does not statistically differ for the groups in question. Respectively, the mean positions of experienced m-shopping users are apparently higher compared to the rest of the sample, thus adding further value to the m-shopping motives (such as reward with loyalty points, redemption of coupons and value of m-shopping). These facts seem to confirm studies conducted by Drossos et al. (2014), Ha and Im (2014), and Khajehzadeh et al. (2014).

Finally, social influence (F9) and attitude towards m-shopping (F10) show great statistical differences. More precisely, adopters of m-shopping have a higher mean position and thus they are more influenced by their surroundings to adopt m-shopping. It is expected then that they tend to react positively to the idea of further development of m-shopping. These variables improve findings of existing studies in m-shopping (Zhong, 2012; Ferri et al., 2013).

## 5. DISCUSSION AND CONCLUSION

Based on Mann-Whitney test and descriptive statistics, this paper reached several conclusions regarding the variable items for m-shopping and more specifically the current experience of the respondents in m-shopping. Our approach is based on the differences that emerged from our groups of Greek shoppers (adopters versus non-adopters) and leads to characteristics that could be considered in a consumer-based study that examines the m-shopping behavior.

### 5.1. Theoretical and Managerial Implications

As far as the technical aspects are concerned, the users having experience in mobile markets adopt a more comprehensive and positive attitude towards the items for the ease of use and usefulness, such as convenience and use of mobile phones to search for products/services. They moderately agree (24.5%) on usability and efficacy issues of mobile markets. This particular correlation is confirmed by research conducted by Groß (2014), Wang et al. (2015), Lu (2014) and Chen (2012). Having analyzed the measurements, it can be argued that active m-shoppers are the ones to exhibit a sense of certainty and self-confidence about m-shopping activities. Regarding the issue of being a step ahead in the adoption of new technologies, m-shoppers seem to be quite zealous (40%) in comparison with the potential users, half of whom clearly disagreed. Both groups agreed on the importance of experimenting and getting updated about the emergence of new technologies. Group 2, however, showed a stronger enthusiasm with a percentage that exceeds 50%.

In respect to the psychographic and social aspects of m-shopping, many inactive m-shopping users (39.6%) – compared to the rest (12%) – are afraid of making a mistake during m-shopping processes (Yang and Forney, 2013). The sense of perceived danger is directly connected to the experience of a Greek mobile shopper (Chen and Yang, 2012; Özer et al., 2013). The research shows that almost 50% of both groups are highly skeptical regarding security issues in m-shopping. Active m-shopping users, though, appear to attribute more credibility to the security provided by e-shops (41.3%). In addition, 41% of active m-shoppers appreciate the enjoyment and pleasure of m-shopping; in contrast to the potential users who express a clear concern (34.7%).

In spite of the fact that there is a statistical difference between the 2 groups concerning their motives to m-shop – this relation is supported by the extensive research carried out by Khajehzadeh et al. (2014) – there is a general disagreement in percentages, which exceed 80%, on the issue of m-shopping adoption as an integral part of daily life. These percentages hold for those who have no experience in m-shopping. It is impressive at the same time that if we disregard a few signs of moderation on the part of active m-shoppers, this group does not attribute

the expected value to m-shopping. This is proven by the fact that more than 60% of them do not consider that the idea of m-shopping reflects the elements of their personality. Nevertheless, both groups are attracted by rewards with loyalty points (34%). In respect to the social influence that users receive from their environment, non-experienced m-shopping users unanimously (>80%) state that people around them do not try to persuade them to m-shop because they do not prefer m-shopping themselves either. What is paradoxical, though, is that the aforementioned belief is also shared by 50% of experienced m-shopping users, with very few signs of moderation. The illustration of the correlation between social influence and m-shopping presented in this research is somehow similar to other research (e.g., San-Martín et al., 2015; Ferri et al., 2013; Yang, 2012; Yang, 2010).

The main statistical difference recorded is the positive influence of adopters of m-shopping in respect to m-shopping adoption, a result which deviates from the other researchers' findings (Kumar and Mukherjee, 2013). However, there is an expressed moderation on the part of potential users concerning the possibility of engaging in m-shopping in the future (44.9%). There is also a definite exclusion of the possibility of engaging in m-shopping systematically (36%). Under the light of the above findings, it is no wonder that potential users are reluctant to promote m-shopping to the people in their surroundings (39%). Active users seem to be more positively predisposed in relation to the aforementioned findings, with their percentage not exceeding 48%. According to the results, active Greek m-shopping users are those who exhibit a positive behavior of the variable as the majority of them have a positive attitude towards the philosophy of m-shopping (63.9%) and they think it is a clever idea (57.2%). The other half of the sample (53.6%) agrees on the fact that m-shopping is a good and clever idea but is unable to keep a purely positive attitude (41.5%), because they cannot comprehend the difference between the mobile channel and other alternative.

## 5.2. Suggestions, Limitations and Future Work

Firstly, the design of a credible environment for the services of mobile devices which will generate reliable information for the market should be based on the interests, preferences and needs of the customer, so that potential users may attribute value to the latter. Mobile providers should offer personalized shopping environments, based on their customers' specific needs. This need is apparently associated with the fact that future m-shoppers perceive the dimension that is related with the sense of being in a store as very important.

Another crucial success factor for virtual mobile retailing is the provision of alternative payment methods. The fact that both current and future Greek m-shoppers focus on cash on delivery as the most desired payment method (Vrechopoulos et al., 2001), probably due to security factors and psychological ones as well, which are derived from the findings that are related with specific variables (Perceived Risk, Anxiety), shows that they may use this as a choice criterion. Thus, the provision of this alternative payment method is surely recommended for virtual mobile retailers.

The findings of the study suggest that m-shopping system quality, as well as information and service quality, seems to have the power to affect the mobile user willingness and capability that leads to a continuance intention toward m-commerce.

It is significant that a reliable mechanism of transaction which provides a reliable and secure experience of sales may be perceivable at any moment and at any place through the use of smartphones. With technology enabled, it is more than obvious that the application and m-shopping should be more closely monitored by mobile providers through consumer surveys.

Likewise, m-providers should focus on the benefits of m-shopping through advertising campaigns concentrating on how time and money savings can be achieved and how to facilitate the buying process, so that the m-shopping intention may increase. M-coupons is another way

to attract the audience, taking into consideration the simplification of their exchange (e.g. direct reduction of the price instead of a reduction offered for the next purchase), a fact that would contribute with clear positive attributes to m-shopping engagement.

We also suggest that companies that are determined to conduct mobile phone sales should be aware that satisfaction seems to be a crucial factor for the attraction of potential buyers in this type of market, which validates the findings of other studies conducted both offline and online (Akroush et al., 2011). M-vendors should create a climate which benefits the adoption of new technologies by Greek customers through participating in communication campaigns which promote the recreation of consumers during the usage of their mobile phones for buying purposes, as it is of vital importance to offer satisfaction which enhances the trend towards m-shopping activities. Pertaining to entertainment and recreation, software providers should design webpages compatible with mobile phone formats and prerequisites, including elements of interaction, images and videos during the navigation for buying (virtual reality), so that the social aspect of navigation may be ameliorated (Goel et al., 2013). Greek customers without experience in m-shopping may be prone to evaluations and suggestions of the keen ones as far as mobile phone shopping is concerned, so that they may support their decision. For this reason, retailers should look into witness statements and comments of their clients/customers on m-shopping as an advertising tool which may convey a message, which could lead to the intention for m-shopping through customer satisfaction. The limitations of the present research pertain to a sample collected in the context of a given country (Greece). Regarding the methodology adopted for this paper, there has been a correlation between one independent variable (m-shopping experience) and other variables. Consequently, all the potential correlations which could possibly lead to alternative findings are not covered. Finally, as far as further research is concerned, we believe that it would be interesting to compare this m-shopping approach in different countries with different levels of financial and technological advancement. A future study could serve for the analysis of potential findings for the maintenance of the participation in m-shopping, the experience or the income. With all the signs indicating further growth and wider dissemination among m-shopping users and buyers, it would be interesting to repeat the research, considering new critical factors that may emerge. Likewise, this repetition could occur when successful or unsuccessful strategies of innovative m-shopping strategies become widely known. Finally, a multi-channeled model could be proposed, including mobile telephony, the internet and offline shops as different but complementary channels for shopping activities.

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