UNIVERSITY OF LJUBLJANA
FACULTY OF ECONOMICS

MASTER'S THESIS

ANALYSIS OF YOUNG-ADULTS' CONSUMER BEHAVIOR: A COMPARISON BETWEEN CHINA, SLOVENIA & CROATIA

Ljubljana, June 2015 ZHONGHUI DING

AUTHORSHIP STATEMENT

The undersigned **Zhonghui DING,** a student at the University of Ljubljana, Faculty of Economics, (hereafter: FELU), declare that I am the author of the master's thesis entitled **Analysis of young-adults' consumer behavior: a comparison between China, Slovenia & Croatia**, written under supervision of Assistant professor Matevž RAŠKOVIĆ, PhD.

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INTRODUCTION

Marketers have long been highlighting the importance of young-adults as a specific consumer segment between adult consumers and children. Young-adult consumers, which are defined in this thesis as consumers aged 18-30 years, have increased spending discretion compared to children and are in the process of becoming more autonomous from their parents attitudinally, emotionally, and functionally (Palan, Gentina, & Muratore, 2010). They are forming their own consumer behavior “styles” through identity formation and social learning (MIT, n.d.). Young-adults are also becoming an ever-more important purchasing power in domestic and global markets, and are increasingly viewed as consumer trendsetters and fashion conduits in terms of market dynamics. Their consumer behavior also has a huge influence on their family and household consumption and shopping patterns, as well as parental decision-making (Mowen, 1990; Chavda, Haley, & Dunn, 2005). It is precisely because of these issues that studying the consumer decision-making styles (hereinafter: CDMS) of young-adults is very important, both for marketing theory and marketing practice. However, young-adult consumers and their CDMS still remain relatively under-researched by marketing scholars, as well as misunderstood by marketers (Rašković, Škare, Ozretić Došen, Jin, & Žabkar, 2013).

With the development of globalization and information technology, young-adult consumers are considered a relatively more homogenous consumer segment across international markets, compared to other consumer demographic groups (i.e. adults). This is believed to be the case even across different cultures (Strizhakova, Coulter, & Price, 2012). Because of this, they have been often labeled as global citizens, sharing a relatively common global (consumer) identity and a common consumer culture compared to other consumer demographic groups (Strizhakova et al., 2012).

Sproles and Kendall’s (1986) Consumer Styles Inventory (hereafter: CSI) is seen today as one of the most widely used theoretical and methodological frameworks to study consumer decision-making and identify specific CDMS. A plethora of studies on CDMS have cross-validated Sproles and Kendall’s (1986) CSI instrument, but predominantly in western countries (i.e. Durvasula, Lysonski, & Andrews, 1993; Lysonski, Durvasula, & Zotos, 1996; Bates, 1998; Walsh, Mitchell, & Henning-Thurau, 2001). Only limited research has been done in non-western countries, especially emerging markets such as China. In this regard, it is not only interesting to gather empirical results from such markets, but also to test whether the CSI instrument, developed in the West, can actually be cross-validated and applied in non-western markets. Further, such cross-validation also enables us to compare specific CDMS across regions and cultures, as well as to test the degree of CDMS universality/contingency among this specific demographic group of consumers. This is done against the wider theoretical backdrop of the so-called *glocal* consumer identity and international market convergence/divergence (Douglas & Craig, 2011), as well as so called globalization-induced acculturation theory and the corresponding acculturation towards a global consumer culture among this consumer segment (Cleveland & Laroche, 2007; Carpenter, Moore, Doherty, & Alexander, 2012).

In addition to CDMS, consumer ethnocentrism (Shimp & Sharma, 1987) and consumer innovativeness (Steenkamp, Hofstede, & Wedel, 1999) are further two very important concepts in the consumer behavior literature, which can help international marketers better understand young-adult consumers in the process of entering new foreign markets, so as to formulate and implement effective marketing strategies (Goldsmith & Hofacker, 1991). Young-adult consumers are generally believed to be less ethnocentric compared to other consumer demographic groups (Dmitrovć & Vida, 2007a; 2007b; Brecic et al., 2013) and to display a higher level of consumer innovativeness, since they like to try new things as part of their social learning and identity formation process (Venkatraman & Price, 1990; Steenkamp, Hofstede, & Wedel, 1999; Hauser, Tellis & Griffin, 2006). However, studies of young-adult consumers' innovativeness in particular are very limited. Therefore, there is a large empirical gap related to the study of consumer innovativeness, particularly among non-western young-adult consumers.

With regards to the China-Central and Eastern Europe (hereinafter: CEE) focus of this thesis, Hu Jintao's visit to CEE countries in 2004 started the era of strengthened cooperation between China and CEE countries which has gained strength under the so called 16+1 pragmatic initiative introduced by China. Under this initiative, as well as understanding the importance of these markets in the terms of logistics and accessing other western markets, China has recognized the 16 CEE countries as a source of development potential in Europe and as an opportunity for increasing China's trade and investment with the EU as its biggest trading partner (Zuokui, 2013). A series of mutual high-level visits between China and CEE countries have further driven and deepened this cooperation. Premier Li Keqiang's second high-level leaders' meeting in Romania in 2013 called for an "all dimensional, wide ranging and multitier manner" cooperation between China and CEE countries (Xinhua, 2013). China's interest in the Western Balkans, as part of the CEE region, was further strengthened following the fourth high-level political visit of the Chinese premier Li Keqiang in Belgrade in December 2014, where the Western Balkans were pointed out as an important potential corridor with the maritime leg of the so called New Silk Road Economic Belt.

Slovenia and Croatia are both EU member states, as well as two of the most developed economies in the Western Balkans, and as part of CEE under the 16+1 pragmatic platform. They also had important economic and political roles in former-Yugoslavia, which to some extent shared a socialist mentality with China, due to their having a similar social and political system. Given the strengthening of trade, investment and political ties between China and the Western Balkans under the 16+1 pragmatic platform and the increased interest of Chinese companies and entrepreneurs in the Western Balkans, as well as vice versa, it is important to understand the characteristics of young-adult consumers between China and the Western Balkans both from a scientific and business perspective.

The purpose of this thesis is to analyze and compare young-adults' CDMS, as well as their consumer ethnocentrism and consumer innovativeness, between China and two CEE countries (namely Slovenia and Croatia). In addition to CDMS, which should be seen as the cornerstone of consumer behavior in marketing, the latter two concepts test attitudes of young-adult consumers to foreign products and their propensity to try out new products and brands.

In terms of CDMS, this thesis addresses the following key research questions:

1) Can Fan and Xiao's (1998) modified 5-factor CSI model from Chinese young-adult consumers from the late 1990s be cross-validated with my own data, collected 16 years later?
2) What is the degree of cross-cultural universality between China and the two CEE countries in terms of specific consumer decision-making factors and CDMS? Are there any other demographic factors which also influence CDMS?
3) What is the degree of cross-cultural contingency between China and the two CEE countries in terms of specific consumer decision-making factors and CDMS? If apparent, what are the fundamental reasons for such contingencies and can they be linked to culture?
4) What specific segments of young-adult consumers exist in the three countries under study?

With regards to consumer innovativeness, this thesis addresses the following research questions:

5) Are there any differences in the level of consumer innovativeness between the three countries? If so, can they be explained by specific cultural differences?
6) Are there any other more powerful demographic determinants of consumer innovativeness of young-adult consumers between the three countries?

Finally, concerning consumer ethnocentrism, this thesis addresses the following research questions:

7) Are there any differences in the level of consumer ethnocentrism between the three countries? If so, can they be explained by cultural differences?
8) Are there any other possible determinants (specific demographics) that impact the level of consumer ethnocentrism in the three countries?

The empirical part of this thesis is based on a survey carried out using a matched convenience sampling approach of university students in China (n=208), Slovenia (n=246) and Croatia (n=243). Primary data was collected by using on-line questionnaires in local languages. I employed Fan and Xiao's (1998) survey instrument, itself an adaptation of the original Sproles and Kendall's (1986) CSI specifically adapted for the Chinese market. Consumer ethnocentrism was measured by using the 7-item reduced consumer tendency scale by Shimp and Sharma (1987), while consumer innovativeness was measured using Baumgartner and Steenkamp's (1996) 7-item reduced scale. In terms of the employed methodology, both univariate and bivariate statistics were used, accompanied by appropriate internal reliability and validity checks. This is further complemented by both exploratory and confirmatory factor analysis, as well as cluster analysis.

In terms of the structure of the thesis, the first section presents a general framework of consumer behavior. It includes a general overview of the consumer decision-making process and continues with a theoretical background related to CDMS, consumer innovativeness, consumer ethnocentrism and the role of culture in consumer behavior and decision-making. Section two focuses specifically on young-adults as consumers. It contains an overview of various criteria to identify young-adults as a specific consumer segment, grounds the definition of young-adult consumers employed in this thesis in existing marketing literature, as well as presenting a description of key consumer characteristics of young-adult consumers. The section continues with an overview of existing empirical evidence on young-adult consumer decision-making, consumer innovativeness and ethnocentrism. Section three of the thesis addresses the relationship between China, Slovenia and Croatia under the 16+1 pragmatic platform and the strengthening of trade, investment and political ties between China and CEE. Section four outlines data and methodology: the first part relates to the CDMS, survey instrument, and the operationalization of consumer innovativeness and consumer ethnocentrism; the second part relates to data collection, the methodology employed to analyze the data and the limitations of my research. Section five presents the main results of my research. Reliability and validity tests are employed first, followed by descriptive analysis, factor analysis and the results of hypothesis testing. After that, the segmentation of young-adult consumers by employing cluster analysis is presented. The last section discusses the obtained results in terms of their theoretical and managerial implications. This is followed by a conclusion.

My thesis makes several theoretical and practical contributions. In terms of theory it cross-validates the CSI instrument in a non-western research context, as well as cross-validates the original results from Fan and Xiao's (1998) study in China. It further complements their CDMS approach by additionally looking at consumer ethnocentrism and consumer innovativeness. Perhaps most importantly, my research contributes to academic discourse on convergence-divergence, or rather universality-contingency of consumers and their CDMS across regions and cultures, and contributes to the so called glocal consumer identity concept proposed by Douglas and Craig (2011). My results also offer important implications for business practice and marketers seeking to understand and cater to young-adult consumers in China, Slovenia and Croatia.

1 UNDERSTANDING CONSUMER BEHAVIOR

1.1 How do consumers make choices?

Consumers are psychologically and cognitively distinct from each other; thus, they make different subjective decisions. However, they usually try to be rational and cautious by making what they believe to be the best choice in order to reduce risks and maximize their benefits. Before making choices, consumers usually gather as much internal and external information as possible from various sources. They rely more on the internal information (first-hand experience), but also compare it with external information obtained from friends, family and other references (Fazio & Zanna, 1978). When internal information is limited, they trust more those who have a close personal relationship with them (Gershoff & Johar, 2006), compared to media and advertisements, and other similar information sources and channels.

Price tends to be a key factor influencing consumers' decision-making. Generally speaking, the more expensive the good, the better performance and/or quality consumers expect (Babutsidze, 2007). Hence, consumers normally make more cautious choices on durable goods than non-durable ones, as they are more expensive and require a higher level of commitment. Thus, consumer involvement plays an important role in consumer decision-making.

According to Raju, Lonial and Glynn Mangold (1995), novice consumers at the beginning usually apply complicated constructive heuristics for making satisfactory consumer choices due to their incapability of obtaining relevant information. After gaining both direct and indirect experience, however, heuristics become simpler (Shirai & Meyer, 1997), as consumers have stored the first-hand experience as internal information sources.

1.2 The consumer decision-making process in marketing

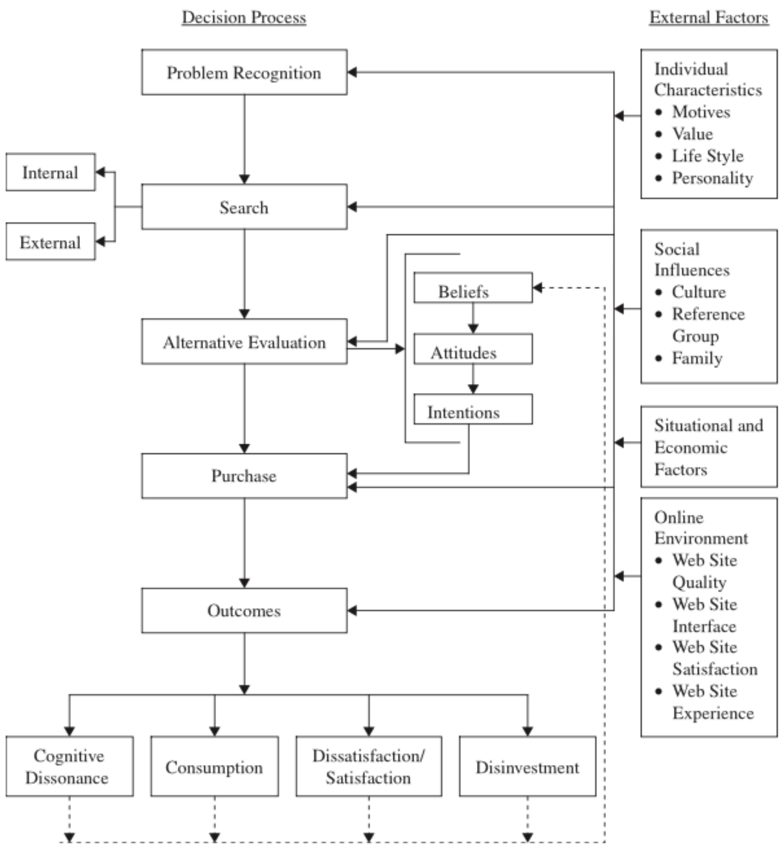
Engel, Blackwell and Kollat (1978) developed the so called EKB model illustrating the five general stages of a consumer decision-making process, depicted in Figure 1. The five basic stages of consumer decision making include: (1) problem recognition, (2) information search, (3) evaluation of alternatives, (4) the actual purchasing decision, and (5) post purchase behavior. Within the problem recognition stage, consumers become aware of their various needs and wants as a result of both internal and external stimuli. In the information search stage, consumers collect various internal and external information through different types of information channels. In the evaluation of alternatives stage, consumers evaluate different alternatives based on specific criteria and selected attributes, as well as their beliefs, attitudes and intentions. It is at this stage that consumers form the specific decision-making, which is followed by the actual purchase decision. After that, consumers evaluate their choices, which is called the post purchase stage. This stage eventually results in either consumers' satisfaction and loyalty, or dissatisfaction, sense of guilt and/or various types of complaints.

Figure 1. The Basic Five-stages of Consumer Decision-Making Process

Source: Adapted from Engel, J. F., Kollat, D. T., and Blackwell, R. D., *Consumer Behavior*, 1978.

Synthesizing the external factors regarding the five stages and the outcomes of post-purchase behavior from existing literature, Darley, Blankson, and Luethge (2010) adapted a more comprehensive model of the general consumer decision-making process, as illustrated in Figure *2*. Individual characteristics, social influences, situational and economic factors, as well as the online environment, are the four main external factors influencing the general consumer decision-making process. When evaluating alternatives for next time purchases, the positive outcomes of the post-purchase evaluation can further positively impact (consumption and satisfaction) consumers' beliefs, which in turn results in consumer satisfaction and loyalty. On the other hand, negative outcomes lead consumers to re-start the five stages and engage in further decision-making.

Figure 2. A More Comprehensive Model of Decision-making Process



Source: Darley, W. K., Blankson, C., and Luethge, D. J., *Toward an integrated framework for online consumer behavior and decision making process: A review*, 2010, p. 96.

As mentioned above, CDMS differ significantly because of consumer involvement (Laurent & Kapferer, 1985) and the types of product/service consumed. As Fast Moving Consumer Goods (hereafter FMCGs) are consumed daily and are relatively cheap, consumers would not spend too much time on information searching and analyzing (Babutsidze, 2007). They usually focus on assessing the alternatives, the actual purchase and post-purchase evaluations of the alternatives.

1.3 What are consumer decision-making styles?

Sproles (1985) was the first to construct a comprehensive instrument measuring different types of CDMS. Sproles and Kendall (1986) later improved the instrument and developed it into the famous CSI instrument. They defined CDMS as “a mental orientation characterizing a consumer’s approach to making choices” (p. 286). They identified eight specific characteristics of CDMS, namely: 1) perfectionism or high-quality consciousness; 2) brand consciousness; 3) novelty-fashion consciousness; 4) recreational, hedonistic shopping consciousness; 5) price and “value for money” shopping consciousness; 6) impulsiveness; 7) confusion from over choice; and 8) habitual, brand-loyal orientation toward consumption. The 8 characteristics and their key features are summarized in Table 1. This instrument was later cross-validated by scholars such as Lysonski et al. (1996) comparing consumers from India, Greece, USA and New Zealand. They noted that “the inventory appears to be more applicable to the more developed countries” (p. 18). This is also in-line with Hafstrom et al. (1992) and Bakewell and Mitchell’s (2006) findings.

In 1997 Fan, Xiao, & Xu applied the original CSI instrument to Chinese young-adults, which included some necessary adjustments from the Sproles and Kendal (1986) original CSI framework. Fan and Xiao (1998) reduced the original eight-factor solution into only five decision-making factors, which included: 1) brand consciousness; 2) time consciousness; 3) quality consciousness; 4) price consciousness; and 5) information utilization. The results showed that Chinese young-adults were relatively more price- and quality-conscious compared with their Korean and US peers. Since one of the first objectives of my research was to cross-validate Fan and Xiao’s (1998) work related to young-adult consumers in China, my first research hypothesis is as follows:

Hypothesis 1: Fan and Xiao’s (1998) model can be cross-validated across the three selected countries.

Table 1. Eight types of CDMS

CDMS FACTORS	CHARACTERISTICS
Quality	Pursue the best quality: good quality is not enough
Brand	Buy the most well-known and recognizable brand, and believe that the more expensive something is, the better the brand and quality of the product
Novelty-fashion	Seek the most fashionable and stylish products, and keep products up to date
Recreational (hedonistic)	Consider shopping as a source of fun and happiness
Price	Buy the best quality, while the price should be as low as possible
Impulsiveness	Buy products without thorough consideration; do not care about the price
Confusion over choices	When there are more than several choices, do not know which to buy
Brand-loyal	Buy brands that they had good experience with before and stick with them

Source: Sproles, G. B., & Kendall, E. L., *A Methodology for Profiling Consumers' Decision-Making Styles*, 1986, pp. 269-271.

1.4 Consumer innovativeness

There is no general consensus on a universal definition of consumer innovativeness (Hauser, Tellis, & Griffin, 2006; Roehrich, 2004). The most popular types of consumer innovativeness discussed by scholars are so called 1) innate consumer innovativeness (Midgley & Dowling, 1978; Im, Bayus, & Mason, 2003), which is defined as "an individual's inherent innovative personality, predisposition, and cognitive style toward innovations that can be applied to consumption domains across product classes "(Im et al., 2003, p. 65); 2) domain specific innovativeness, which is defined as ''the tendency to learn about and adopt product innovations (new products) within a specific domain of interest'' (Goldsmith & Hofacker, 1991, p. 210). The literature shows that domain specific innovativeness explains a consumer's adoption of new goods better than consumer innate innovativeness, since the latter cannot influence consumers' real adoption of new goods (Chao, Reid, & Mavondo, 2012; Fort-Rioche & Ackermann, 2013). From the perspective of consumer behavior, Hirschman (1980) further identified so called actualized innovativeness, which was divided into vicarious innovativeness, adoptive innovativeness and use innovativeness. Vicarious innovativeness was defined as "the acquisition of information regarding a new product", and adoptive innovativeness is defined as "the actual adoption of a new product" (p. 285). Despite various types of consumer innovativeness and definitions, the basic concept of consumer innovativeness is that it is linked to a propensity to try new types of products and/or brands. Thus significantly influences consumers' perceptions and adoption of a new product and/or brand (Steenkamp, Hofstede, & Wedel, 1999; Rogers, 2003; Im et al., 2003; Roehrich, 2004), "rather than stick[ing] to previous choices and consumption patterns" (Steenkamp et al., 1999, p. 56).

Consumer innovativeness is particularly important for international marketing and business when it comes to the analysis of consumers' behaviors, as it can help marketers understand the adoption of specific types of products and brands. It is also widely recognized that consumer innovativeness has impact on consumer behaviors especially at the beginning stages of launching and diffusion of new technologies. Consumer innovators are inclined to be opinion leaders and impact decision-making of later buyers (Chakrabarti & Baisya, 2009). The less innovative consumers are, the more time they need for decision-making and the more complex their consumer decision-making process will be (Barrena-Figueroa & Garcia-Lopez-de-Meneses, 2012, p. 589).

With regards to age, younger consumers tend to be generally more innovative compared to older consumers (Venkatraman & Price, 1990; Steenkamp et al., 1990; Hauser et al., 2006). However, Vandecasteele and Geuens (2010) noted that age doesn't influence the degree of innovativeness. Thus, empirical evidence regarding age and consumer innovativeness may in fact be inconclusive. In terms of income and education, Steenkamp et al. (1999) found that income and education do not appear to have an impact on consumer innovativeness. But Hauser et al. (2006) found that better educated, wealthier consumers tend to be more innovative. Thus, the literature is not consistent on the relationship between education, income and consumer innovativeness. Tellis et al. (2009) further found that consumer innovativeness varies systematically across countries (cultures). In addition, when it comes to different domains of products, consumer innovativeness differ regardless the age and gender differences. This may indicate that product domain may in fact be more closely connected to varying levels of consumer innovativeness than either age or gender differences.

Bartels and Reinders (2011) specifically called for more research on this topic from emerging countries, particularly China since most research has so far been done in western and developed countries.

1.5 Consumer ethnocentrism

Consumer ethnocentrism was conceptualized by Shimp and Sharma (1987). It is defined as the tendency of preferring domestic products to foreign ones, and the belief that purchasing foreign-made products harms domestic industry (Reardon et al., 2005). Consumer ethnocentrism has a profound impact on consumers' perception of goods and their willingness to buy (Josiassen, Assaf, & Karpen, 2011). The level of consumer ethnocentrism is believed to be positively related to the perception of quality of domestic products (Dmitrovic & Vida, 2010). Apart from that, more ethnocentric consumers tend to be "more willing to purchase products imported from culturally similar countries" (Watson & Wright, 2000, p. 1154), when such products are not available domestically. Wang et al. (2004) asserted that consumers in more developed countries tend to be more ethnocentric. However, empirical evidence from emerging countries is less conclusive (Guo, 2013). For example, Akdogan et al. (2011) found consumers from Turkey display a relatively high level of consumer ethnocentrism, while Bi et al. (2012) noticed a very low level of consumer ethnocentrism among Chinese consumers.

With regards to the antecedents of consumer ethnocentrism, there are generally two main categories of antecedents, namely: demographic variables and socio-psychological variables. The overwhelming consensus is that younger, more educated, more cosmopolitan and more culturally open consumers tend to be less ethnocentric. A more detailed overview of various antecedents of consumer ethnocentrism and its consequences on consumers' willingness to buy is provided in Appendix A.

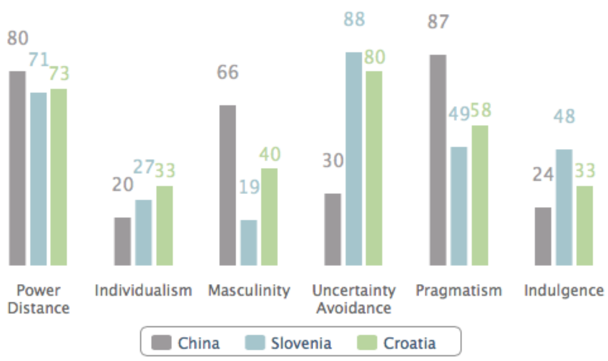
There is no consistency regarding the relationship between income, gender and consumer ethnocentrism, but generally speaking women are believed to be more ethnocentric than men, and married consumers are believed to be more ethnocentric than singles (Seidenfuss, Kathawala, & Dinnie, 2013). It is particularly noteworthy that the impact of these antecedents on consumer ethnocentrism varies in different categories.

1.6 The role of culture in consumer behavior and decision-making

Culture can be considered as the so called "silent language" behind human behavior and a lens "through which the individual views phenomena" (McCracken, 1986, p. 72). According to Hofstede, G., Hofstede, J. and Minkov (2010) culture can be considered as a sort of software of the mind. It is particularly important in human interactions and understanding human behavior across countries, since according to Hofstede (1994, p. 1) "the business of international business is culture". Through the fashion system and advertisements, the meaning of a specific element and dimension of culture can be transferred to products. With consumers' desire of exchanging, possessing, grooming and divesting products, the meaning of the culture is also transferred to individuals by products and services as mediator (McCracken, 1986). In another way, culture also shapes consumers' values and attitudes, thus shaping their decision-making behaviors, as well (Yuan, Song, & Kim, 2011). Solka, Jackson, & Lee (2011) called on marketers for more attention on the role of culture in understanding CDMS between countries.

A plethora of cross-cultural studies on the impact of culture on consumer behavior have been done particularly in western countries. Hofstede's (1984) culture dimensions have been most widely applied by scholars when it comes to national cultural impact on consumer behavior. Hofstede's typology has been developed from the original four dimensions (Hofstede,1984) to six dimensions (Compare Countries, China, Slovenia & Croatia, 2015), which are as follows: power distance (PDI), individualism (IDV), masculinity (MAS), uncertainty avoidance (UAI), long-term orientation/pragmatism (LTO) and indulgence versus restraint (IND).

Figure 3. Overview of Hofstede's six culture dimensions for China, Slovenia and Croatia



Note. Indices measured on a scale from 0 to 120.

Source: *Compare Countries, China, Slovenia & Croatia*, 2015.

Figure *3* shows the comparison of Chinese, Slovenian and Croatian national cultures across the six dimensions of Hofstede's cultural typology. China scores highest on power distance (80), masculinity (66) and long-term orientation (87). Croatia scores highest on individualism (33) and Slovenia scores highest on uncertainty avoidance (88) and indulgence (48).

There has been extensive study of the relationship between Individualism (IDV) and national consumer behavior has been studied frequently in the literature. Generally speaking, consumers from more individualistic cultures are more hedonistic oriented, which means they prefer to spend more time on shopping, since they perceive it as fun. They are also more quality-, brand- and fashion-conscious as they care about their self-image and pay attention to “I” rather than “we”. Therefore, they tend to score higher on consumer innovativeness (Manrai et al., 2001). At the same time, however, they tend to be more confused by over choices (Leng & Botelho, 2010). Since China scores lowest on Individualism (20) while Croatia scores highest on Individualism (33), I hypothesize that:

Hypothesis 2a: Time consciousness (when making consumer decisions) will be highest in Croatia, followed by Slovenia and China.
Hypothesis 2b: Information utilization (when making consumer decisions) will be worst in Croatia, followed by Slovenia and China.

In terms of power distance, Consumers from higher power distance cultures tend to be more brand- and quality-conscious, as brands are the symbol of their social status (Leo, Bennett, & Härtel, 2005). Furthermore, higher quality products are normally more expensive, which again shows their capacity to pay. As China scores highest on power distance, I hypothesize that:

Hypothesis 3: Brand consciousness and quality consciousness (when making consumer decisions) will be highest in China, compared to Croatia and Slovenia.

Consumers from masculine cultures are more innovative and price-conscious. They value and focus on success, which is measured by money and career (Compare Countries, China, Slovenia & Croatia, 2015). Consumers who come from cultures scoring higher on uncertainty avoidance (UAI) tend to be less innovative as they are afraid of changes and generally avoid taking risks. China scores highest on masculinity (66) and lowest on uncertainty avoidance (30), thus, the hypotheses go as follows:

Hypothesis 4a: Price consciousness (when making consumer decisions) will be highest in China, as compared with Croatia and Slovenia.
Hypothesis 4b:Chinese consumers are more innovative, compared to Croats and Slovenians.

Nonetheless, with the globalization driven by five global flows: mediascopes, ethnoscapes (mobile population), ideoscapes, technoscapes and fianscapes (Appdurai, 1990), national cultures have been dramatically converging and influencing each other, causing various types of cultural phenomena (Craig & Douglas, 2006), such as: cultural interpenetration, cultural de-territorialization, cultural contamination, cultural pluralism and cultural hybridization. As Jung and Kau (2004) pointed out cultural differences cannot be clearly seen when comparing individualism, power distance and uncertainty avoidance between Chinese, Malaysia and Indian ethic groups in Singapore. This is a result of by the cultural integration of these three ethnic groups (Jung & Kau, 2004). In a comparison of young-adult consumers from Turkey, Malaysia, Kazakhstan and Egypt, Rašković and Grahek (2012) found a certain level of cultural contingency in specific CDMS related to quality- and price-consciousness. Above all, Douglas and Craig (2011, p. 86) called for a "semiglobal marketing strategy" for international marketers so that they can combine the impact of convergence and divergence of culture on consumers from different markets. This has evolved into a so-called middle ground between globalization-induced convergence argued by Levitt (2001) and complete cultural contingency, which Douglas and Craig (2011) refer to as *glocal* consumer identity.

2 YOUNG-ADULTS AS CONSUMERS

2.1 Definitions of young-adult consumers

The concept of a "young-adult" is not clearly defined in the marketing literature, as it is usually mixed and confused with the term "adolescent". Besides, the definitions of the age-span of "young-adult consumer" are inconsistent (Erikson, 1963; Herrmann, 1970; Akturan, Tezcan, & Vignolles, 2011). Erikson (1963) was the first to use the term "young-adult" in his book *Childhood and Society*. It was also the first time that the young-adulthood was outlined as an important transition stage between adolescence and adulthood. At this stage, people are becoming capable of more complex thinking, appreciating diversified views from multiple perspectives, building personal identities and forming committed relationships, regulating their emotions, and being independent with decision-making (MIT, n.d.). Based on a detailed overview of age criteria for young-adult consumers (Anic et al., 2012; Herrmann, 1970; Podoshen, Li, & Zhang, 2011; Akturan et al., 2011) I define young-adult consumers as those consumers aged between 18 and 30 years old in my thesis. This criterion was also employed by Rašković and Grahek (2012) and Rašković et al. (2013).

2.2 Characteristics of young-adult consumers

Compared to adolescents who are still constrained to limited disposable income, young-adult consumers are gaining more and more consumer discretion and autonomy (Palan, Gentina, & Muratore, 2010). They are characterized by high spending power. Martin and Turley (2004) describe young-adult consumers as a "moonlight clan" who spend money as soon as they get it. Secondly, young-adult consumers are strongly aware of their personal identity. They would like to establish their own values, behaviors, and attitudes as well as consumption patterns (McNeal, 1992). Further, they are trend setters and an important information source with huge influence on peers (Moschis & Moore, 1979) and household consumption (McNeal, 1992). Since their behaviors are embedded in family and social environments, they also have an important impact on the wider society and its culture.

On the other hand, the young-adult culture has been diffused from the West to the whole world. With the driving forward of globalization and global flows, young-adults are immersed in a more advanced technological and digital world, where they exchange opinions influencing each other without any territorial boundaries. Thus, they are becoming more and more homogenous and cosmopolitan. They are, therefore carrying the global citizenship. However, due to historical, cultural and economic differences, young-adults still keep their local prints. They actually form a glocal identity, because their culture is "translated, appropriated, and creolized to fit local social structures and issues" (Kjeldgaard & Askegaard, 2006, p. 234; Strizhakova et al., 2012; Rašković & Grahek, 2012).

2.3 Empirical evidence of cross-cultural differences in young-adult consumer decision-making

CDMS have been tested across myriad cultures since Sproles and Kendall's (1986) call for more cross-cultural and cross-age validation of CDMS. Lysonski et al (1996) tested the CSI across New Zealand, USA, India and Greece. They found that CSI can be better applied in developed countries than in developing countries, due to the different retailing cultures and different level of economic development and structure. This is also consistent with Fan and Xiao's (1998) cross-country comparison of CDMS between China, USA and Korea. Furthermore, Sun, Su, and Huang (2013) pointed out that there are even evident differences of CDMS of consumers from different regions in China owing to the relative degree of urbanization, and specific regional culture (Zhou et al., 2010). Thus, within regionally and ethnically diverse countries, there are also significant regional differences in consumer behavior.

Nonetheless, according to Akturan et al. (2011), young-adults from France and Turkey are a homogenous group when considering their consumer styles although only four characteristics were tested in both countries. In Rašković and Grahek's (2012) more recent research, universality of young-adult CDMS across four Muslim countries was found (Turkey, Malaysia, Kazakhstan and Egypt). Based on the existing literature, "price", "brand" and "quality (fashion-brand)" are the three most stable CDMS factors (Lysonksi et al, 1996; Rašković & Grehek, 2012; Akturan et al., 2011; Anić et al., 2010; Moschis & Moore, 1979) among young-adults. Impulsive purchasing is also found to be quite a universal characteristic of young-adult consumers (Penman & Mcneill, 2008). According to what discussed above, the hypotheses are proposed as follows:

Hypothesis 5a: There will be no significant differences in the level of five dimensions of CDMS among young-adult consumers across the three countries.
Hypothesis 5b: If there are any significant differences in the level of five dimensions of CDMS among young-adult consumers, they will be at the inter-regional level between China and the other two CEE countries.

The validation of CDMS on young-adults particularly in China and CEE countries is limited. With regards to Chinese young-adults, they are very price conscious but not very brand conscious, nor confused by over choices (Fan & Xiao, 1998). A rare exception of CDMS in CEE countries is a recent piece of research from Bosnia and Herzegovina done by Anic et al. (2012), who noted that CDMS of young-adults in Bosnia and Herzegovina are different from the original CSI results, thus indicating a certain degree of cross-cultural contingency even among the young-adult consumer population. Females are found to be more hedonistic compared to men but less brand-loyal.

Gender, age and income are believed to impact consumers' decision-making and are connected to specific types of CDMS. Moschis and Moore (1979) noted that there were indeed gender differences in young-adult decision-making. Females are believed to be less brand-loyal than males (Mitchell & Walsh, 2004; Anić, Ciunova Suleska, & Rajh, 2010; Anic et al., 2012). With regards to age, older people tend to be more confused by choice (Wang, Siu, & Hui, 2004, p. 246). In terms of income, Baoku, Cuixia, & Weimin (2010) found that income has an impact on CDMS in rural areas when below a certain threshold, but Anic et al. (2012) claimed such an income effect was not found in their research on young-adults from Bosnia and Herzegovina.

2.4 Empirical evidence of cross-cultural differences in young-adult consumer innovativeness and ethnocentrism

With regards to young-adult consumer innovativeness, there is a substantial gap in the literature, especially for emerging countries like China. Very limited research on consumer innovativeness has been done on young-adults from China and CEE countries. Nirmala and Dewi (2011) found that consumer innovativeness has an impact on the intention of young consumers to shop online in Indonesia. Park, Yu, & Zhou (2010) found that different consumer innate innovativeness leads to different consumer shopping styles in their research on Chinese college students.

Young-adult consumer ethnocentrism has been more widely studied than consumer innovativeness. As young-adult consumers were born in a more globalized era, a considerable body of work show that they are less ethnocentric than other (older) consumer groups. Wong et al. (2008) have shown that young Chinese consumers' ethnocentrism does not have any impact on their perception of products from home and abroad. In more recent piece of research by Bi et al. (2012), it was noted that Chinese consumers display very little consumer ethnocentrism. On the other hand, the theoretical evidence on consumer ethnocentrism among young-adults in Croatia and Slovenia is quite scarce. However, based on the studies of other CEE countries like Serbia (Dmitrovć & Vida, 2001), and Serbia and Croatia (Brecic et al., 2013), young-adult consumers are also believed to be less ethnocentric than older ones. In addition, Jung and Kau (2004) revealed that the higher the level of individualism, the less consumer ethnocentric a nation tends to be. Further, Kacen and Lee (2002) found that the level of individualism, both nationally and individually, was significantly positively related to impulsive buying. Concerning culture effect on consumer ethnocentrism, more ethnocentric consumers have "more favorable attitudes towards products from culturally similar countries" (Watson & Wright, 2000, p. 1153). Based on the discussion above, the following research hypotheses have been proposed:

Hypothesis 6a: There will be no significant differences in the level of consumer innovativeness among young-adult consumers across the three countries.

Hypothesis 6b: If there are any significant differences in the level of consumer innovativeness among young-adult consumers, they will be at the inter-regional level between China and the other two CEE countries.

Hypothesis 7a: There will be significant differences in the level of Consumer ethnocentrism among young-adult consumers. It will be lowest in Croatia, as compared with China and Slovenia.
Hypothesis 7b: There will be significant differences at the inter-regional level between China and the other two CEE countries in the level of consumer ethnocentrism among young-adult consumers.

3 COMPARING CHINA, SLOVENIA AND CROATIA IN THE DEMENSIONS OF ECONOMY AND NATIONAL CULTURE

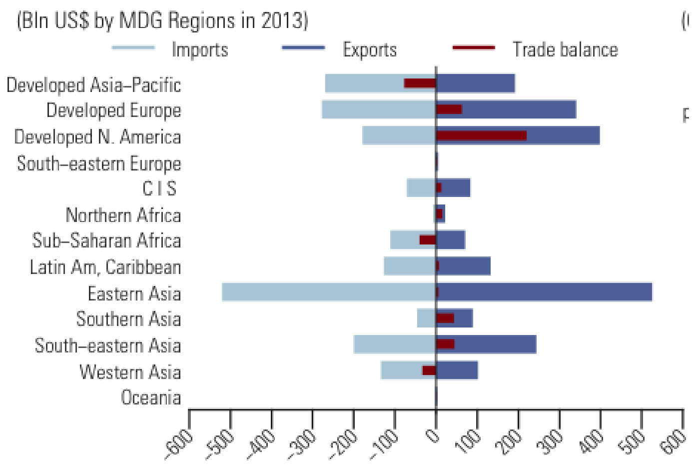
In this chapter, the first part describes the 16+1 pragmatic platform, which includes the background of the initiative, more detailed introduction of the platform and the potential benefits of this platform for both China and CEE countries including Slovenia and Croatia. The following three parts talk about the national conditions of the three selected countries. However, considering the factors which are most related to consumer behaviors, the national cultural characteristics and the performances of their economies were mainly focused. After that, marketing and consumer trends in each country are discussed respectively.

3.1 The 16+1 initiative

The so called 16+1 initiative is a pragmatic platform developed by China for the cooperation between the 16 countries from CEE and China. It includes Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Bosnia and Herzegovina, Serbia, Montenegro, Romania, Bulgaria, Albania, Macedonia, Estonia, Lithuania Latvia, and China as the +1. The cooperation ranges from intergovernmental cooperation such as trade, investment, business cooperation, infrastructure development and financial cooperation to other areas such as local level cooperation, agricultural production, and academic cooperation. (Cooperation between China and Central and Eastern European Countries, n.d.). Since the first 16+1 high-level political summit held in 2012 in Warsaw, the trade volume between China and the 16 CEE countries has been steadily increased. Indeed, it has reached 50 billion dollars, but still constitutes only about 10% of China-EU trade. More than 80% of the proposed projects from the 2013 Bucharest high-level summit have already been successfully executed. Investment from Chinese companies in CEE countries has exceeded 5 billion dollars across mechanical engineering, chemical engineering, telecommunication, and infrastructure industries, among others (Wang, 2014).

On the other hand, difficulties and problems exist which might slow down the pace of cooperation between China and CEE countries. Zuokui (2013) pointed out that there is significant cultural, historical and religious heterogeneity among the CEE countries, as well as considerable differences in the size of the specific countries within the 16 CEE groups. Thus, their relative independence and demands from Europe and China vary a lot. Further, since it is impossible for them "to form a strategic entity" (Zuokui, 2013, p. 4) so far, China has to treat CEE countries individually based on their national situations, which limits the true potential of the platform.

Figure 4. Merchandise Trade Balance of China in 2013



Source: *China*, n.d., Graph 4.

Nonetheless, advantages of the 16+1 platform are salient for both CEE countries and China in the aftermath of the global economic and financial crisis, and especially in the face of the European debt crisis. Figure 4 illustrates the trade balance of China in 2013. It shows that the European Union and China are largest trade partners. Developed Europe is the second largest trade partner of China, following Eastern Asia. However, the level of trade between China and Southeastern Europe remains relatively small, representing less than 10% of all 16+1 trade volume. Nonetheless, there is a promising future by increasing bilateral trade between China and CEE countries. The Chinese Chamber of Commerce in Europe estimated in 2013 that the trade volume could break 60 billion dollars in 2014 between China and CEE countries (Chinese News Net, 2014). Another reason for the prosperous cooperation between

China and CEE countries is that CEE countries have been relying too much on western EU economies. The risks of this overreliance were exposed in the financial crisis since 2008, with China's exports plummeting and its high exposure to devaluation of the Euro. To minimize these risks, China has identified the 16 CEE countries as the face of a "new Europe" and pockets where new growth can be achieved with less exposure to currency risks as well (Zuokui, 2013).

The importance of the 16+1 pragmatic platform, initiated by China, should also be seen in terms of China's "New Silk Road" strategy (illustrated in Figure 5). The "New Silk Road" functions not only as a trade route for the outflow of Chinese exports by building infrastructure, and facilitating bilateral and multilateral trading along the route, but also as a political tie between China and countries on the route. Li Keqiang stressed the importance and strategic position of CEE countries along the "New Silk Road Economic Belt" at the Belgrade high-level meeting (Xinhua, 2014). The contracts following that meeting, such as the high-speed railway between Budapest and Belgrade, a highway in Montenegro, and a Nuclear reactor building in Romania, all indicated the start of an all-round cooperation between China and CEE countries in this regard.

Figure 5. the Map of New Silk Road

Source: Tiezzi, S, *China's 'New Silk Road' Vision*, 2014.

Within the 16+1 pragmatic platform, there are several trade and investment opportunities for Slovenia and Croatia to boost their economies, particularly in the area of logistics (Rašković, 2014). Since the beginning of cooperation between China and CEE countries, the total trade volume between Slovenia and China increased 69.7% till 2012, from 444,081 Euros in 2009 to 753,791 Euros in 2012 (see Table 2: bilateral trade between Slovenia and China).

By September 2014, China became the 5th largest import country to Slovenia, and by 2010, the 4th largest import country to Croatia (Economywatch content, 2010). Chinese Vice Prime Minister Wang Yang's visit to Slovenia in December 2014 has brought a substantial level of cooperation between Chinese and Slovenian enterprises and large amount of FDI inflows.

Table 2. Bilateral Trade between Slovenia and China (Slovenia to China)

Year	Export	Import	Total	Balance
2008	77.689	441.852	519.541	-364.163
2009	76.779	367.302	444.081	-290.523
2010	102.116	512.688	614.804	-410.572
2011	99.051	575.830	674.881	-476.779
2012	135.589	618.202	753.791	-482.613
2013	126.850	538.678	665.528	-411.828
2014*	78.491	349.241	427.732	-270.750

Note. Unit: 1,000EUR. *Data refer to the period from January to July (Updated October 2014)

Source: *BILATERALNI EKONOMSKI ODNOSI KITAJSKE S SLOVENIJO,* n.d,,

3.2 China

3.2.1 Overview of the Chinese economy

With a territory of approximately 9.6 million square kilometers, China ranks as the second largest country in the world in terms of land surface. It ranks the largest in terms of its population of 1.33 billion people, among which young-adults accounts for around 21.59% (National Bureau of Statistics of the People's Republic of China, 2010). Since the reform and opening policies starting in 1978, China has been making efforts on reforms such as liberalizing the market, tax reform, foreign trade reform, democracy and legislation, education, and social welfare. Joining the WTO in 2001 was a milestone in Chinese economic and trade history, which deepened its pace of internationalization and economic growth. China's economy grew by more than 10% in the period 2001-2010. In recent years GDP growth has slowed down, and was about 7.7% in 2013 and 7.5% in 2014. In 2013, GDP

(PPP) was $13.4 trillion, accounting for 15.4% of the world GDP (GDP growth, n.d.), the GDP per capita (current $) was $6807.4; the unemployment rate was 4.6%; the inflation (CPI) rate was 2.6%; FDI net inflow was $34.78 billion; and public debt was 22.4% of GDP. By October 2014 the IMF announced that China actually surpassed the Unites States in its aggregate GDP (PPP), making China the largest economy in the world (Queally, 2014).

According to the Global Competitiveness index (World Economic Forum, 2015), China has been ranked as one of the top 30 countries in terms of competitiveness for several years now, as illustrated in Table 3. China's best competitiveness rank was 26 in the year 2011, but more recently it fell to 28 in 2014-2015. As an economy, China has been at the efficiency-driven stage of development since 2009. Countries at the efficiency-driven stage of development have met basic requirements such as well-functioning private and public institutions, well-developed infrastructure, a stable macroeconomic environment and a well-educated workforce. In addition, efficiency-driven countries are focusing more on the development of higher education, efficient goods and labor markets, sophisticated financial market, utilization of existing technologies, larger domestic and international markets (World Economic Forum, 2015).

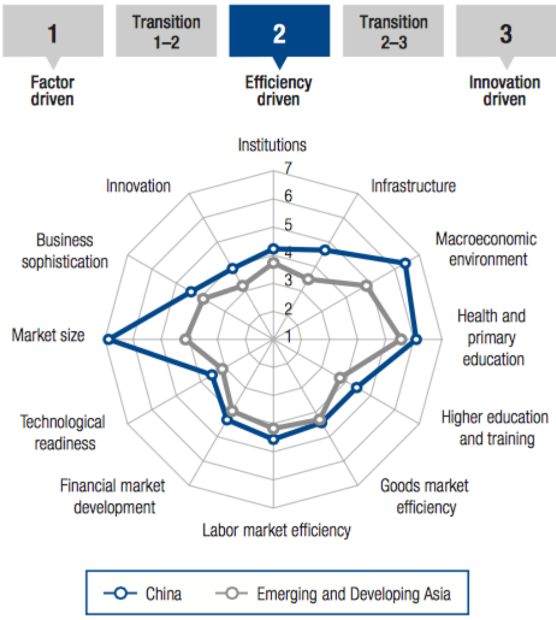
Table 3. Global Competitiveness Index of China in Recent Seven Years (rankings)

	2008	2009	2010	2011	2012	2013	2014
Global Competitiveness Index	30	29	27	26	29	29	28
Sub-index A: Basic requirements	42	36	30	30	31	31	28
Sub-index B: Efficiency enhancers	40	32	29	26	30	31	30
Sub-index C: Innovation and sophistication factors	32	29	31	31	34	34	33

Source: World Economic Forum, *The Global competitiveness report 2014-2015*, 2014, p. 154; World Economic Forum, *The Global competitiveness report 2013-2014*, 2013, p. 156; World Economic Forum, *The Global competitiveness report 2011-2012*, 2011, p. 148; World Economic Forum, *The Global competitiveness report 2010-2011*, 2010, p. 128; World Economic Forum, *The Global competitiveness report 2008-2009*, 2008, p. 134.

As we can see from Figure 6, compared with all efficiency driven countries, China has the advantage of market size and a sound macroeconomic environment. Generally speaking, China outperforms other emerging and developing countries in Asia. The most challenging factor for China is its technological readiness, particularly related to its coverage of international Internet bandwidth and the availability of the latest technologies. This is due to the special development policy initiated by Deng Xiaoping according to which some regions (coastal cities) achieve wealth first and then facilitate a similar development for other cities, so as to realize common prosperity (Wang et al., 2013).

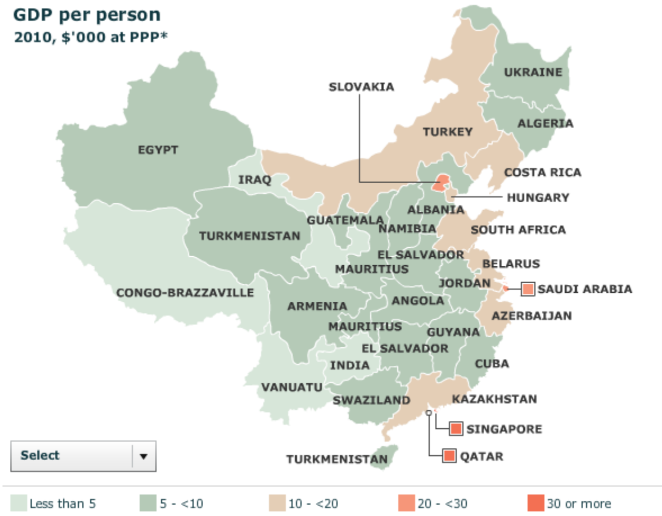
Figure 6. Global Competiveness of China—stage of development



Source: World Economic Forum, *The Global competitiveness report 2014-2015*, p. 154.

Thus, in China, the level of development in different regions varies considerably, as can be seen from Figure 7. There is a sizeable gap of GDP (PPP) per person between western and eastern (costal) cities in China. The level of economic development is thus quite heterogonous between different areas in China.

Figure 7. Economic Development of Cities in China (Measured by GDP Per Person)



Source: *Which countries match the GDP, population and exports of Chinese provinces*, 2011.

China has a three-level tier system for ranking cities. The system corresponds not only to the administrative importance but also to the level of economic development of cities. The first tier cities are the most developed cities like the so-called four big cities of Shanghai, Beijing, Shenzhen and Guangzhou. In these cities the market is very competitive and the labor cost is high. There are about 60 second tier cities, usually corresponding to regional provincial capitals, with lower levels of competition and cheaper labor costs. The remaining cities usually fall in the category of third tier cities, where in fact modernization has just begun to take place.

3.2.2 Key Characteristics of Chinese Culture

According to Hofstede's national cultural dimensions (Compare Countries, China, Slovenia & Croatia, 2015), China scores 80 on power distance (PDI), 20 on individualism (IDV), 66 on masculinity (MAS), 30 on uncertainty avoidance (UAI), 87 on long-term orientation (LTO) and 24 on indulgence (IND).

Scoring relatively high on the power distance dimension, Chinese culture is rather hierarchical with obvious differences between subordinates and superiors. This characteristic probably comes largely from Confucian philosophy, according to which everyone has his or her own position within the pyramidal social framework, and should both be aware of it and behave in accordance with it. For instance, the so-called Three Cardinal Guides (San Gang), proposed by the influential Confucian philosopher Dong Zhongshu (BC 179-BC 104), was a social norm positing people’s social role and regulating people’s social behaviors. Rulers guide chancellors, husbands guide wives, and fathers guide children (Littrell, 2002). In Chinese culture, subordinates are obedient to their superiors, and they are not allowed to go beyond their positions. One Chinese old saying goes “When you don't hold an office, you don't need to consider the policies”. Employees in a company should execute decisions made by managers while students are not encouraged to challenge teachers’ authority. It is common to observe in a Chinese meeting that not everyone expresses their opinions unless allowed to by their superiors. Superiors are often offended if subordinates interrupt their speeches, even when the subordinates may have better ideas (Lockett, 1988).

Scoring very low on individualism, China is a highly collectivist society in which personal interests are subordinated to those of the group. The Chinesetreat “insiders” with trust while they are alert to “outsiders” and could even be hostile to “outsiders”. The Chinese word “country” is formed through a combination of two characters “Guo jia (国家)”. Separately, “guo” means country while “jia” means family. However, the meaning of “jia” disappears in the combination “Guojia”, as in Chinese collectivist culture, country is prior to family. In other words, without country, family does not exist. Every citizen should put the interest of the country prior to his or her family. In addition, the Chinese do not like to show themselves off in public, preferring instead to be seen as average and to do as others do. This attitude is succinctly captured in the followingChinese saying: “the first bird to leave the nest gets shot” (Lockett, 1988).

China scores relatively high on masculinity. In China, competition is vigorously advocated in all fields. It is widely accepted that the only way to prove one’s success is to be the best . Students are encouraged to study hard and to compete to be the top in the class so that they can be successful in the future. It is common for the Chinese to work very late every day, often sacrificing even their weekends for work, rather than spending time with their families. In the metropolises, many workers come from less developed areas, reluctantly leaving their families behind to get a better paid job so that they can afford a better life for their families (Changfu, 2006).

China scores quite low on uncertainty avoidance. This means Chinese culture tolerates uncertainty and accepts risk-taking behavior. This makes sense, given the highly competitive nature of the Chinese environment and its resource constraints. Uncertainty acceptance can also be seen in the way that Chinese communicate. It is very common that westerners feel confused sometimes when Chinese communicate with them implicitly. Chinese use “maybe” and “perhaps” frequently during their communication. “Maybe we can discuss it next time” often means “I don’t want to talk about it now or in the future”. The traditional Confucian society is ruled by morality rather than strict law and formalized norms. In Westerners’ eyes, being governed by interpersonal relationships and social capital is a very loose social system (Lockett, 1988).

China is a long-term oriented culture, with a score of 87. The Chinese have been confronted with changes and challenges over the past 5000 years, but owing to the continuous influence of Daoism and Buddhism they are very flexible and capable of adapting to new environments. For the Chinese, history is a mirror through which they can see experiences accumulated by their ancestors for a better future. Besides, they are very pragmatic; for instance, their conversation could be indirect and direct, implicit and explicit depending on the situation, context and time. With regards to Indulgence, China is a restrained culture as it scores only 24 on this dimension. This dimension is negatively related to masculinity. The Chinese do not have so much entertainment and leisure time. Their behaviors are restrained by social norms. For example, on reaching 25 years old young-adults are usually pressured by the society to marry as soon as possible (中国式相亲：孩子不急父母急, 2015).

The Yin and Yang philosophy, formed through the observation of nature by ancient people, has penetrated into all aspects of Chinese culture. Literally, “Yin” means cloudy while “Yang” means sunny. “Yin” stands for the feminine force, understood to be such things as water, moon, and darkness, while “Yang” stands for the masculine force, which includes such things as mountain, sun, and light . According to Yin and Yang philosophy, the two opposite forces actually give rise to each other and are complementary. As Figure *8* shows, the black part is “Yin” while the white part is “Yang”, but there is respectively a white dot in the black part and a black dot in the white part. Thus, Yin and Yang contain each other and are a unity driving the development of things together.

Figure 8. Yin and Yang symbol

Source: Tai Chi Chuan, 2015

From the Chinese Yin and Yang cultural perspective, the characteristics of Chinese culture are not bipolar or even linear. On the contrary, they keep changing and developing. One of the most significant characteristics of Chinese culture is its “ability to manage paradoxes” (Faure & Fang, 2008, p. 194). Since the reform and opening policies and with deepened globalization, traditional Chinese culture has been influenced by and mixed with western culture. Although China is a culture characterized by high Power distance, “Chinese managers are more assertive, and direct in communication” (Faure & Fang, 2008, p. 199), individualism is nevertheless becoming more popular among the young generation. One main reason is that the so called one child policy has in many cases produced highly individualistic children who have often been called “little emperors” (Connor, 2013). They receive the attention of their whole extended family and have been brought up in the midst of abundance. Long-term orientation applies in the Chinese political system, while short-term orientation is popular in the business world. The Chinese are on one hand very thrifty, but on the other hand very materialistic. They communicate implicitly or explicitly, directly or indirectly, politely or impolitely depending on the situation, context and time. And all of these characteristics could coexist simultaneously (Fang & Faure, 2011).

3.2.3 Marketing and consumer trends in China

Although “all men are equal under the law”, power distance still plays a very important role in Chinese social order. Superiors differentiate themselves from subordinates with higher quality products, especially apparels and accessories such as watches, bags, or necklaces. Pursuing international well-known brands also brings them a sense of superiority, and it is also a symbol of success, helping them to gain face and respect from others. Doctoroff (2012) addressed the fact that it is very important to consider the need of public consumption and exposure when doing marketing in China. For instance, although the price of Starbucks coffee and Haagen-Dazs is much higher than in America and Europe, the Chinese still accept this as it can bring them prestige and social status. This is also noted by McKinsey in its annual Chinese consumer report (2012).

However, living at the same time in a fairly frugal culture, the Chinese are very price sensitive, particularly when it comes to home consumption (Doctoroff, 2012). This could be owing to the fact that China is a low indulgent culture. For the Chinese, the first choice of home consumption such as TV is domestic brands. This is because they are much cheaper than famous imported foreign brands. On the other hand, China has been influenced by Western individualistic culture for decades, and personal consciousness has awakened, particularly in developed areas. Consumers tend to express themselves with special but not outstanding goods. Diversification of products from packaging, quality and price is necessary to appeal to different demands.

Furthermore, when doing marketing in China, it is not enough to stress only the internal benefits of goods. Products should be given with certain external benefits, for instance, by connecting the successful career with the choice of car or the depth of love with the choice of diamond (Doctoroff, 2012). This phenomenon could be attributed to Chinese masculine culture, according to which people should consider pursuing a successful career as a lifetime goal.

Finally, Chinese consumers prefer brands and products endorsed by an official reputable authority. They are fond of having a VIP card or status since it can bring them discounts on consumption. While the Chinese are very price conscious when consuming domestic products such as clothing or food, the issuance of a VIP card assures them that they can get a discount yet also earn some face. In the McKinsey 2012 annual Chinese Consumer report, it was noted that for the Chinese, the better-known the brands and the more expensive the products, the better the quality (McKinsey&Company, 2012)

3.3 Slovenia

3.3.1 Overview of the Slovenia economy

Slovenia has a geographic territory of 20,273 km^2 and population of 2.06 million people. There are around 15.39% young-adults in Slovenia (Demography and social statistics, n.d.)Slovenia joined the EU in 2004 and it has been a member of Eurozone since 2007. By the end of 2013, its GDP per capita (current $) was $23289.3, inflation (CPI) rate was 1.8%, and the FDI net inflow was $-418.66 million. Its GDP per capita (Table 4) was growing 5% per year on average in the period 2004-2007. However, Slovenia was severely hurt by the global financial crisis since 2008 and particularly by the European Sovereign-debt crisis. In 2009-2010, the GDP decreased more than 10% (Table 4). According to a study in the Društvo za Marketing Slovenije (2014), more and more Slovenians address that they have a personal feeling of the economy recession. They most obvious phenomenon is that their wages are getting lower but the prices are becoming higher, thus their disposable income is decreasing. What's worse is that a lot of people lost their jobs in the crisis.

Table 4. Slovenia GDP and GDP Per Capita (in US $)

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
GDP*	34.471	36.345	39.585	48.177	55.819	50.445	48.016	51.321	46.260	48.003
Real growth	4.4%	4.0%	5.7%	6.9%	3.3%	-7.8%	1.2%	0.6%	-2.6%	-1.0%
GDP pc	17259	18165	15719	17412	18769	17714	17678	17960	17506	17550
Real growth	4.3%	3.8%	5.3%	6.4%	3.1%	-8.7%	0.9%	0.4%	-2.8%	-1.1%

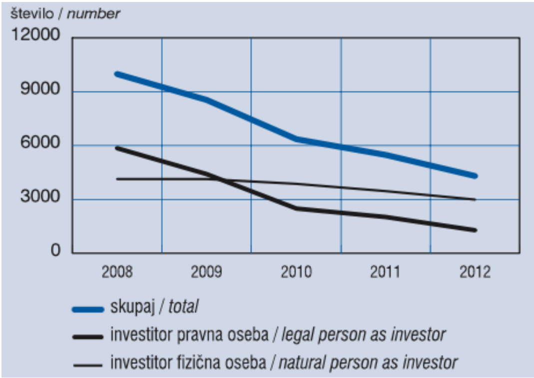
Note. * Unit: million

Source: *Economy, economic globalization,* n.d..

The construction industry was particularly strongly hit in the crisis. Due to the difficulty of the access to financing, the dwellings completed during year 2009-2012 decreased sharply as shown in Figure 9. The turnover of the construction industry has been the lowest compared with other industries (see Figure 10). In 2008, the share of construction industry in Slovenia GDP accounted for 7.3%. It seemed the construction industry is still very promising. But after the crisis, by the first half of 2011, it accounted only 4.3% of GDP, and kept shrinking till now (Deconstructing Construction Sector, 2011).

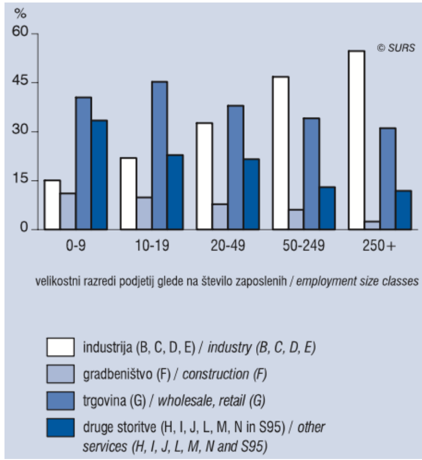
In recent years, the economy of Slovenia is improving slowly. It is forecasted that the GDP growth rate will be positive which is around 2.3% in 2016 (European Commision, n.d.). Slovenia's economy relies heavily on trade and service industries, finance and business. In 2013, the imports of goods and services represented 68.7% of the GDP while the exports of goods and services accounted 74.7% of the GDP. The main trade partners of Slovenia are from developed European countries. The exports to the EU account more than 70% of the whole foreign trade volume. Agriculture accounts for only 2.1% in its economic structure (Country statistical profiles: key tables from OECD, country statistical profile: Slovenia, n.d.). Unemployment rate has been gradually increasing throughout the crisis period. By 2013 it has reached to 10.1% (Country statistical profiles: key tables from OECD, country statistical profile: Slovenia, n.d.). Both inflow and outflow of FDI has been decreasing slightly since 2009. By the end of 2013, inflow of FDI in Slovenia was 24,7% of GDP which was the lowest among all EU 28 countries (Economy, economic globalization, n.d.).

Figure 9. Dwellings Completed in Slovenia During the Period of 2008-2012



Source: Statistical Yearbook of the Republic of Slovenia, 2013**.**

Figure 10. Turnover by Employment Size Classes and Groups of Activity, 2011



Source: Statistical Yearbook of the Republic of Slovenia, 2013*.*

The competitiveness of Slovenia was quite strong in the period of 2008-2010. Hurt by the financial crisis and the European sovereign-debt crisis, it is not as competitive as it was anymore since 2011. We can see from Table 5 that the ranking of its overall performance dropped to the 57th in 2011. By 2014, Slovenia ranked the 70th among all 144 countries, although it was still considered as an innovative driven economy.

Table 5. Global Competitiveness Index of Slovenia in Recent Seven Years (rankings)

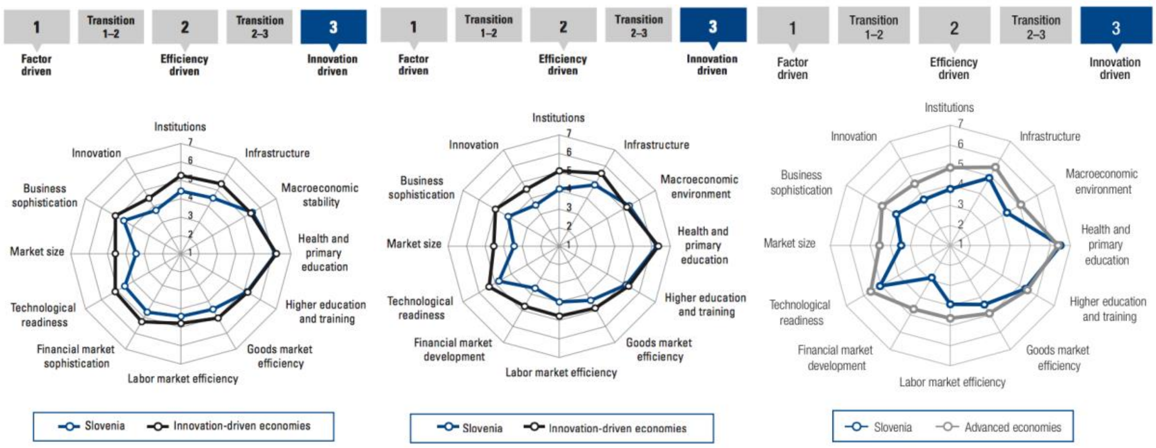
	2008	2009	2010	2011	2012	2013	2014
Global Competitiveness Index	42	37	45	57	56	62	70
Sub-index A: Basic requirements	38	29	34	39	39	37	49
Sub-index B: Efficiency enhancers	37	37	46	51	55	62	64
Sub-index C: Innovation and sophistication factors	33	30	35	45	36	49	50

Source: World Economic Forum, *The Global competitiveness report 2014-2015*, 2014, p. 338; World Economic Forum, *The Global competitiveness report 2013-2014*, 2013, p. 344; World Economic Forum, *The Global competitiveness report 2011-2012*, 2011, p. 320; World Economic Forum, *The Global competitiveness report 2010-2011*, 2010, p. 300; World Economic Forum, *The Global competitiveness report 2008-2009*, 2008, p. 300.

We can see from Figure 11 that Slovenia was quite competitive in most of the 12 pillars in the period of 2008-2012, comparing to other countries in the same economy stage. However, in 2014, only health and primary education, higher education and training could match the average competitiveness of innovation driven economies, all other pillars fell far behind the average competitiveness.

The development of Slovenian Financial market is facing huge problems currently. Availability as well as affordability of financial services is very low. Access to loans is very limited because of the banking sector crisis. Besides, financing through local equity market is virtually non-existent. Banks in Slovenia are not sound, and some of them have started the recapitalization with foreign venture. All these caused the hardships of Slovenia Economy. (World Economic Forum, 2014).

Figure 11. Comparison of Global Competitiveness of Slovenia between three periods



2008-2009 2011-2012 2014-2015

Source: World Economic Forum, *The Global competitiveness report 2014-2015*, 2014, p. 338; World Economic Forum, *The Global competitiveness report 2011-2012*, 2011, p. 320; World Economic Forum, *The Global competitiveness report 2008-2009*, 2008, p. 300.

3.3.2 Key characteristics of Slovenian culture

Slovenia has a very unique and typical national culture due to its long-lasting foreign rule throughout history. In its early history Slovenia was part of the Ancient Roman Empire. In 14th century, the Habsburg Empire overtook the governance of Slovenia. After World War Ⅰ Slovenia became a part of Kingdom of Yugoslavia. In the period of World War Ⅱ, Slovenia was under the trisection governance by Nazi Germany, Fascist Italy and Hungary. After

World War Ⅱ, it joined the Federal Socialist Yugoslavia under the leadership of Tito. In 1991, Slovenia gained independence (Slovenia.Si, n.d.)

Considering its special history, it is not surprising that multi cultures co-exist in Slovenia. Slovenian culture has been influenced by traditional Christianity, Protestantism and Catholicism. These religious cultures synchronized into Slovenian national culture, which emphasize personal achievement and realization of self-value through hard working (Musek, 2000). Historically influenced by Austria and German culture, Slovenians also present the characteristics such as low-context communication, monochromic time orientation, obedient from orders, and well organization (Hrastelj, 2001). Socialist philosophy was predominant in Yugoslavia period. Egalitarian, camaraderie and solidarity were promoted as very important values (Musek, 2000). Further, as Vezovnik (2007) noted that Slovenians are inclined to have the sense of "victimization" due to the historical long time foreign rule.

Slovenia scores 71 on power distance, only a bit lower than China. It is a culture with low level of individualism and masculinity, scoring 27 and 19 respectively. But Slovenians are not risking takers compared to Chinese, since Slovenia scores pretty high (88) on uncertainty avoidance. In terms of long-term orientation and indulgence, Slovenia somewhere in the middle, compared to other countries, but lower and higher respectively with regards to China.

In Slovenia, social hierarchical order is important. Usually leaders and superiors have the strongest voice and final say. This could be owing to Germanic culture influence (Hrastelj, 2001). Face is also important in Slovenia, thus it is unwise to lose someone's face especially in public, for instance, point out mistakes in public or offend superiors. Unlike in China, in Slovenia it is more acceptable to say "No" directly to partners and those who have the same level of social positions due to its low-context communication culture (Hrastelj, 2001).

Slovenia is a bit more individualist culture than China. However, it can still be characterized as a fairly collectivist culture. Slovenians are committed to families or extended families. Family tends to be the first consideration for Slovenians when making decisions. According to my own experience and observation, Slovenians would like to bind together as a group particularly when they are abroad. When it comes to employment, or promotion people who have good social networks have a clear advantage similar to China.

On the contrary to China, Slovenia is a much more feminine value-based culture. For Slovenians, quality of life is more important than a successful career which demands 24/7 working all the time. In addition, they prefer more free time and flexibility in their working lives. They do not favor competition. Instead they seek for equality and quality in their working lives. Regardless when and where, they prefer a solidary group. Usually, when there are conflicts, they compromise and negotiate with each other to ease the conflicts. This is due to the imprinted socialist values from Yugoslav Period (Musek, 2000). According to my three years' observation in Slovenia, Slovenians don't like to be outstanding in public, being average is the best choice for them.

Slovenia scores very high on uncertainty avoidance. Historically influenced by Germanic culture (Hrastelj, 2001), Slovenians favor precise instructions and explanations which is in-line with so called linear cultures (Lewis, 2008). They prefer strict written rules, as living and working references. In Slovenia you can see even when the road is empty, people would not run the red light. Slovenians try to avoid unexpected things. In business and particularly institutional world, Slovenians prefer to progress the plans as it is, and they are nervous and even panic when facing unexpected changes on the schedule. Further, in Slovenia, the unorthodox behaviors and ideas are not welcomed and it is hard for people to tolerate (Musek, 2004) .

Regarding to long-term orientation (LTO) and indulgence (IND), Slovenia scores 49 and 48 respectively. Thus, Slovenians display a fairly low level of long-term orientation, much lower than China (118), but this is typical for most Western cultures (Hofstede & Minkov, 2010). In terms of its level of indulgence, albeit not very high compared to some other western cultures (i.e. the US), is still twice higher than China, where social norms and restraints play a much more important role due a large part to the influence of Confucian philosophy.

3.3.3 Marketing and consumer trends in Slovenia

Living in a culture characterized by high power distance, Slovenian consumers from higher social class prefer well-known brands and qualified products. According to Žabkar and Kolar (2010), compared with Croats, Serbs and Bosnians, Slovenian consumers are "Sophisticated rationalists" (p. 39). They display the characteristics of low pragmatism and low hedonism, in other words, Slovenian consumer care about the look of the store and brands of the product. In Slovenia, shopping malls are differentiated and segmented by the ranking of brands. For instance, in its capital Ljubljana, luxury brands such as Hugo Boss, Versace are sorted in luxury shopping mall like Emporium, while products of normal but also well-known brands such as H&M, Bata are sorted in City Park where the supermarket is also located. However, as Slovenia is a collectivist culture but also marked with high uncertainty avoidance, strange and alien products cannot flourish in the Slovenian market. Consumer innovativeness is not prevailing either encouraged. They trust experts and are easily influenced by peers (Žabkar & Kolar, 2010). However, the feminine culture encourages Slovenians pay attention on the quality of life, they prefer products with higher quality. Therefore, products tagged with ecology label or brands containing socially expressive function are appealing to Slovenian consumers (Žabkar & Kolar, 2010).

However, consumers are different from each other due to different personalities and values. Žabkar, Kolar and Sunko (2009) clustered Slovenians into 5 groups based on consumerist personalities 1) Conscientious consumers; 2) Neurotic consumers; 3) Extroversive consumers; 4) agreeable consumers and 5) open minded consumers. They found out that conscientious but non-agreeable consumers trust experts much more than their peers. Neurotic consumers not only trust experts but also are strongly influenced by peers since they are not self-confident. Extroversive and open-minded consumers take shopping as fun. Therefore, when do marketing in Slovenia, it is important to target different segments and apply different marketing strategies against certain segments.

With regards to Slovenian household expenditure, transport, food and non-alcohol beverages and housing, water electricity, gas and other fuels are the largest three household consumption items following the non-consumption expenditure. These three items account for around 44% of total sum of household expenditure (see Table 6). Expenditure on miscellaneous goods and services such as personal care, insurance, personal effects (jewelry, watches etc.) and financial services is followed as the fourth biggest expenditure. Within the context of the current global and financial crisis, Slovenians became very price sensitive, as they are forced to spend less with their disposable incomes dropping and woes over job security (Društvo za Marketing Slovenije, 2014). 77% consumers would like to check the prices before shopping. They prefer goods with discounts. In addition, they are very careful when spending money. In order to make sure the money is spent on the most necessary needs, 73% consumers would like to make a shopping list before shopping (Društvo za Marketing Slovenije, 2014). With regards to consumer ethnocentrism, although Slovenians are thrift when it comes to money spending, there are still 31% of Slovenians who prefer Slovenian brands and 30% Slovenian are band-loyal, among which 68% consumers would like to pay for domestic products even the price is higher than products from other countries. For Slovenians, the products that they care for country of origin or brands are usually daily food such as meat, milk, vegetables etc. (Društvo za Marketing Slovenije, 2014).

Table 6. Slovenia Average Annual Allocated Expenditure of Household in 2012

	2012		
	Average per household (EUR)	**Average per household member (EUR)**	**Structure of allocated assets (%)**
Food and Non-alcoholic beverages	2750.84	1095.9	14.29
Alcoholic beverages, tobacco and narcotics	356.62	142.07	1.85
Clothing and footwear	1124.41	447.96	5.84
Housing/water/electricity/gas and other	2624.68	1045.6	13.63
Furnishing, household equipment and routine household maintenance	906.27	361.05	4.71
Health	449.06	178.9	2.33
Transport	3239.10	1290.4	16.83
Communication	953.17	379.74	4.95
Recreation and culture	1684.34	671.03	8.75
Education	177.03	70.53	0.92
Restaurants and hotels	606.70	241.7	3.15
Miscellaneous goods and services	1924.59	766.74	10
Other expenditure which is not part of consumption expenditure	2453.22 M	977.34 M	12.74

Source: Demography and Social Statistics. (n.d.)

In terms of internet shopping, it turns out that young-adults are the main force shopping online while those who are older (50-56 years) don't shop online. The most common goods that they shop online are electronic goods and apparels (Društvo za Marketing Slovenije, 2014).

3.4 Croatia

3.4.1 Overview of the Croatia economy

Croatia has a territory of 56.594 km^2. It has long been known for its long coast and numerous islands. By 2011, there are around 4.43 million people, among which young-adults accounted about 16.5% of the whole population (Croatian Bureau of Statistics, n.d). It became a EU member in July 2013 after almost 10 years negotiation. The GDP grew fast in the period 2006-2009, but the economy rapidly slowed down from 2009. In recent two years, its GDP growth rate fluctuated around 0%. GDP per capital (current $) was $13,607.5 by the end of 2013, inflation (CPI) rate was 2.2%, the FDI net inflow was $588 million. By January 2015, the unemployment rate in Croatia was 20.3% which was relatively high compared to average EU level of 9.8% (Croatia, n.d.). With regards to trade, Croatia relies heavily on merchandise imports and service exports. The main trading partners are from developed European countries, followed by South-eastern Europe (United Nations International Merchandise Trade Statistics, 2013). The main income in Croatia is from service sectors, among which tourist industry dominates. The income from tourism accounts up to 20% of GDP.

By the classification of World Economic Forum, Croatia is now in a transition period from an efficiency- -driven economy to an Innovation-driven economy. Comparing its performance in recent seven years, the best year in terms competitiveness rankings was when it ranked 61 out of 134 counties. However, affected by the financial crisis, it fell to 72 in 2009 and even worse in 2010, ranking the 77 (Table 7).

Table 7. Global Competitiveness Index of Croatia in Recent Seven Years (rankings)

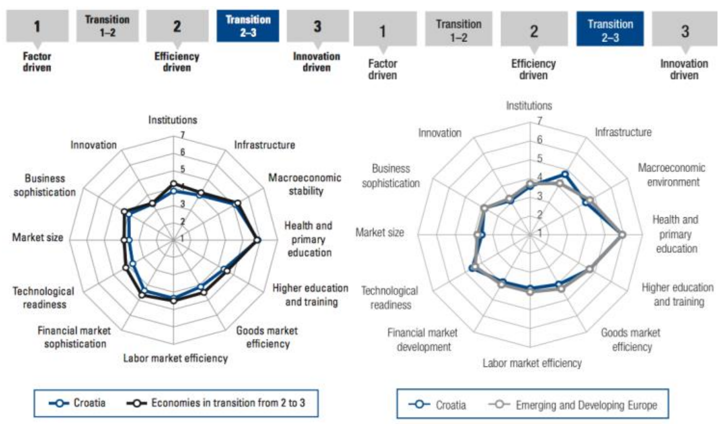
	2008	2009	2010	2011	2012	2013	2014
Global Competitiveness Index	61	72	77	76	81	75	77
Sub-index A: Basic requirements	49	52	50	52	60	61	63
Sub-index B: Efficiency enhancers	62	67	76	72	72	68	68
Sub-index C: Innovation and sophistication factors	62	72	85	82	83	80	87

Source: World Economic Forum, *The Global competitiveness report 2014-2015*, 2014, p. 162; World Economic Forum, *The Global competitiveness report 2013-2014*, 2013, p. 164; World Economic Forum, *The Global competitiveness report 2011-2012*, 2011, p. 156; World Economic Forum, *The Global competitiveness report 2010-2011*, 2010, p. 138; World Economic Forum, *The Global competitiveness report 2008-2009*, 2008, p. 142.

One of the reasons for its continuous declining competitiveness is that Croatia relies heavily on European countries for trade and services. Although it started to catch up since 2012, due to its low capacity for innovation and insufficient government procurement of advanced tech products, as well as its rare cooperation of Research and Development between universities and industries, Croatia is limited in its all round development. Compare with all countries undergone the same stage of economy development, Croatia was more competitive than the other countries in 2008 (Figure 12). However, its competitiveness shirnked a lot in the year 2014 as we can see from Figure 12. But it is worthy to mention that in the period of 2009-2015, infrastructure in Croatia improved rapidly. It was the only factor which exceeds other countries in the same stage of economy development in the year 2014.

Different from China and Slovenia, the top three problematic factors for doing business in Croatia are inefficient government bureaucracy, policy instability and corruption. While in China, they are the access to financing, corruption and tax regulations. In Slovenia, they are the access to financing, inefficient government bureaucracy and tax rates.

Figure 12. Overview Performance of Croatia Global Competitiveness



2008-2009 2014-2015

Source: World Economic Forum, *The Global competitiveness report 2014-2015*, 2014, p. 162; World Economic Forum, *The Global competitiveness report 2008-2009*, 2008, p. 142.

3.4.2 Key characteristics of Croatian culture

Croatia has a similar history to Slovenia. It has been under the rule of Greek and Roman Empires in the early ages. In the Middle Ages it gained independence. However, it was taken over by Habsburg Empire and Austria-Hungary Empire from 16th century. It has been under foreign governance till the beginning of 20th century. Later on, it became a part of Yugoslavia Federal from the year 1918. It has been an independent nation since 1991. Thus, it is not surprising that Croatia is consisted of multi-diversified cultures (History of Croatia, n.d.).

Croatia scores relatively high on power distance and uncertainty avoidance, 73 and 80 respectively. Albeit the low score in individualism (33), yet it is highest among the selected countries. It scores relatively low on masculinity (40) but still higher than Slovenia. With regards to long-term orientation and indulgence, it scores 58 and 33 respectively. While long-term orientation is similar to that of Slovenia, the level of indulgence is somewhat lower.

Similar to Slovenia, social hierarchical order is also important in Croatia. Everyone in an association or group has his or her own social role. Consciously and unconsciously people have the feeling that they are unequal in the society. Based on my personal experience and observation in Croatia, habitants in capital city Zagreb are divided into two residential areas. Those who are richer or from upper class live in the upper part of Zagreb while less rich and ordinary people live in the downstream of Zagreb. Normally, especially in institutions or government, subordinates listen the order from their superiors, and superiors think it is their duty for subordinates to have the sense of “serve” and obeying orders.

Croatia ranks highest on individualism among the three countries with a score of 33. However, it can still be considered as a highly collectivist culture. Croats concern the needs of others in the group. Gift giving is common when seeking help from others. It is reciprocal to help each other. The manners of the employees in Croatia companies should represent the image of the companies (Tavakoli, Keenan, & Cranjak-Karanovic, 2003).

Compared with China and Slovenia, Croatia is a more feminine culture than China, but a more masculine one than Slovenia. Croats don’t like to confront the conflicts directly with each other, instead they prefer to keep mute and let the conflicts disappear themselves informally (Tavakoli, Keenan, & Cranjak-Karanovic, 2003).

Croatia ranks high on Uncertainty Avoidance. The awkward and odd manners are not welcome in Croatia. People prefer things go as scheduled, and they feel threatened when confronting new and creative ideas or things. Rules and regulations are necessary foundations for an entity. Entrepreneurs usually play safe cards, as they are not risk takers, this could be attributed to the historical Germanic cultural influence.

Croats are a bit more long-term orientated but much less indulgent than Slovenians. Croats are more pragmatic than Slovenians but much less than Chinese. In addition, due to its low-indulgent culture, Croats prefer to live with social norms and keep themselves busy all the time, as for them being indulgent is wrong and immoral. According to a businesswoman from Zagreb, she said she asked her employees to stand by 24 hours waiting instructions/tasks from her.

3.4.3 Marketing and consumer trends in Croatia

As Croatia is a culture characterized by high power distance, consumers are segmented social-cognitively by their position and status. Thus demands of brands and qualities of the same product are diversified. Croats are relatively more pragmatic than Slovenians(Žabkar et al., 2009). They care more about the internal quality of the product more than the external factors such as the decoration and the design of the store (Ozretic-Dosen, Skare, & Krupka, 2007). This is different from Chinese consumers who care a lot on external benefits of a brand or a product. Further, the Country of Origin doesn’t count as important as familiarity of brands for Croatian consumers, In addition, Croats are also price-sensitive on low-involvement products (Ozretic-Dosen et al., 2007). Thus, when do marketing in Croatia, it is not necessary to stress on the Country of origin, instead, quality of one product should be heavily promoted. Surprisingly, according to Žabkar et al. (2009), Croatian consumers don’t consider shopping as hedonistic as Serbian and Bosnian consumers. This could be attributed to its low indulgent culture.

One of the marketing trends in Croatia is to promote transnational brands to younger and wealthier consumers. Younger consumers are more innovative and they prefer to try new things, while wealthier consumers not only have ability to afford but also the transnational brands could differentiate them from others which make them feel more successful and earn face (Brecic et al., 2013). On the other hand, Croatia is a collectivist and feminine culture that people prefer to not to be conspicuous. They prefer to be fashionable but not exaggerating. As Croatia is a culture characterized by high Uncertainty Avoidance, consumers dare not to breach the traditions. In addition, Croats are characterized with high consumer ethnocentrism (Žabkar et al., 2009), consumers would like to buy brands and products conveying tradition norms and values.

4 DATA AND METHODOLOGY

4.1 Survey instrument

4.1.1 The CSI Instrument

The CSI instrument was the first instrument specialized for "consumer-interest professionals" (Sproles & Kendall, 1986, p. 269). It was constructed by Sproles in 1985. The instrument had 8 factors including 41 items, which were built on the previous exploratory researches. The previous research on CDMS can be categorized into three approaches: the psychographic approach, the consumer typology approach and the consumer characteristics approach. The CSI instrument was first applied on the study of CDMS on 501 high school students from the south of US. Factor analysis was employed to test the validity of the 8 factors. Cronbach's alpha was used to test the scale reliability.

The generality of CSI instrument has been re-tested frequently on different specific domains of products, different age groups and different cultures. Appendix B displays some typical latter research on CDMS. All of those items of research adopted CSI instrument as the survey prototype. The results of those pieces of research show that not all 8 factors can be confirmed/validated especially when it comes to non-western countries. The applicability of CSI varies in different countries. Generally speaking, CSI suits developed and western countries better than non-western countries such as China and Central East Europe countries. Mitchell and Walsh (2004) even found the applicability varies on genders when they did the research on German consumers. Fan and Xiao's (1998) adapted the original 8-factor instrument into a five-factor instrument when they studied Chinese young-adult CDMS. It has been proved more suitable for CDMS research on non-western countries such as China, Turkey, and Kazakhstan. (Rašković & Grahek, 2012; Rašković et al., 2013).

4.1.2 Consumer innovativeness and consumer ethnocentrism instrument

There are various definitions of consumer innovativeness and also numerous scales measuring consumer innovativeness. Leavitt and Walton (1975), Kirton and Hurt (1976), Joseph and Cook (1977) conceived the life innovativeness scale. However, it was shown to be rather impractical for testing the predictive validity. Later on, Raju (1980) constructed a 10-item exploratory scale for testing consumer adoptive innovativeness. It mainly focused on consumers' tendency to buy new products. Further, Goldsmith and Hofacker (1991) added the social elements into the scale and focused only on consumers' one specific domain of interest. This resulted in the "domain-specific innovativeness scale". However, the predictive validity of this improved instrument seemed relatively low after several later validations. Baumgartner and Steenkamp modified the consumer adoptive innovativeness instrument into a better structured one in 1996. This thesis applies their scale to analyze consumer innovativeness of the selected three countries. Appendix C displays the adapted 7-item instrument.

With regards to consumer ethnocentrism, Shimp and Sharma designed the CET SCALE (Consumer Ethnocentric Tendencies Scale) in 1987 to test American consumers' tendencies on domestic and foreign made goods. The scale was narrowed down to 17 items after purification of the original 117 items. It turned out that the reliability and construct validity of CET-SCALE were high after the test on four separate studies. One of the tests was conducted with reduced 10 items. Shimp and Sharma (1987) called for further research on the relationship between consumer ethnocentrism and its effects on consumer behavior. Plenty of researchhas emerged. Appendix A displays the latter research on the focal relationships. Validation and cross-validation of CET-SCALE has showed its good generality and applicability. Limited by questionnaire space, this thesis applies 10-item CET-SCALE (Appendix D) to cross-validate consumer ethnocentrism in selected countries with 7-likert scale.

4.2 Data

The questionnaire of this thesis was designed based on Fan and Xiao's (1989) survey instrument, the adapted version of the original CSI (Sproles and Kendall, 1986); reduced 10-item CETSCALE conceived by Shimp and Sharma (1987) and reduced 7-item consumer innovativeness scale adapted by Baumgartner and Steenkamp (1996). Appendix N displays the English version of the questionnaire for my research. The items were asked based on the fast moving consumer goods. 7-point ordinal Likert-type scales were employed through the questionnaire. The questionnaire has been translated to local languages and translated back into English by two different professional translators. It was administered on-line via the web survey platform www.1ka.si. Primary data were collected from matched samples of young-adult consumers (18-30 years old) in China, Slovenia and Croatia respectively. More background information about the data is provided in Table 8. Respondents in all three countries were university students from internationally renowned universities in each country's capital. In the case of China, Shanghai was further included as China's financial and business center, while Beijing is its administrative and political center.

Table 8. Sample Characteristics

	CHINA	SLOVENIA	CROATIA
Sample size	n=208	n=246	n=243
City	Shanghai, Beijing	Ljubljana	Zagreb
Female/male	F: 69%; M: 31%	F: 77%; M:23%	F: 79%; M:21%
Average age (std. deviation)	21-22 years (1.9*)	23-24 years (6.5*)	23-24 years (2.0*)
% of undergraduates	82%	80%	71%
Residency (capital, other urban areas, rural)	Capital: 70%; other urban: 30%	Capital: 69%; other urban:31%	Capital: 79%; other urban: 21%

Note. * denotes standard deviation, F=female, M=male.

As we can see from the table, in all three countries, respondents are mostly female and of a similar age, which is in line with the matched sample nature of the data. Most of them are undergraduates, which means they have limited work experience, and are dependent on parents' financial support. Compared with the other two countries, the share of Croatian undergraduate students is slightly lower (71%). An overwhelming majority of respondents in all three countries come from urban areas; thus, this study mainly includes so called young-adult consumer urbanites.

4.3 Methodology

An exploratory factor analysis (EFA) approach was conducted on the 57 variables from our questionnaire and employing Varimax rotation. Missing values were excluded pairwise. The threshold absolute value of factor loadings was set as 0.4. Items loading below that threshold were omitted from further analyses According to this criteria, 9 variables were eliminated from Chinese data, 10 variables were excluded from Slovenian data, and 7 variables were ruled out from Croatian data. The Kaiser-Meyer-Olkin (KMO) measure verified the sampling adequacy for the subsequent analysis, once the items with low loadings were taken out. Additionally, variables producing a KMO statistic lower than 0.5 were also eliminated in this stage (Field, 2013, p.372). For all three countries, 7 factors were finally identified based on Kaiser's rule and the Eigen factor rule (λ>1), as well as after inspection of the corresponding scree plots. The scree plots started to form a straight and horizontal slop after the 7th factor (Appendix J). After the identification of a 7-factor optimal solution within EFA, confirmatory factor analysis (CFA) was run with Varimax rotation. The Cronbach's α statistic was used to test the internal reliability of the identified constructs (factors) across the three countries separately. In calculating the mean scores for each corresponding construct, a weighted average approach was employed with the weights corresponding to specific factor loadings from CFA.

For China, in the EFA stage, the value of KMO=0.809. According to Hutcheson and Sofroni (1999), this is 'meritorious' (Hutcheson & Sofroni, 1999). All KMO values were greater than the acceptable threshold of 0.5 (Field, 2013). Initially, there were 13 factors whose eigenvalues were greater than 1. These 13 factors could explain 53.315% variance. According to scree plot (see Appendix J), only 7 factors were retained in the subsequent CFA. These 7 factors explained 47.73% of total variance. For Slovenia, in the EFA stage, the value of KMO=0.768 which is "middling" (Hutcheson & Sofroni, 1999). All KMO values were equal or greater than 0.5. Initially, 16 factors had eigenvalues greater than 1, explaining 57.036% variance. 7 factors were retained after checking the scree plot (Appendix J), which explained 42.279% variance. For Croatia, in the EFA stage, the value of KMO=0.741 which is also "middling" (Hutcheson & Sofroni, 1999), the same as Slovenia. All KMO values were greater than 0.5. 15 factors had eigenvalues greater than 1, explaining 56.023% variance. Based on the scree plot (Appendix J), I retained also only 7 factors in confirmatory factor analysis stage, which could explain 42.272% variance.

In order to test the homogeneity and heterogeneity of CDMS, consumer ethnocentrism and consumer innovativeness, the one-way ANOVA test was employed to compare the weighted means of the factors (constructs) in three countries. Further, the one-way ANOVA approach was also employed to test the difference of gender on each factor. In order to test the inter- and intra- differences between three countries on these dimensions, the LSD approach was used in post hoc test with significance level 0.05 (Field, 2013, pp.372-374). In terms of the reliability and construct validity checks, Cronbach's alpha and AVE (Average variance extracted) were employed respectively. After that, cluster analysis was used in order to identify specific sub-groups (clusters) of consumers according to their consumer behavior in the three countries. This was used as the basis for deriving practical marketing suggestions in three markets. Firstly a hierarchical clustering approach was employed to determine the appropriate number of clusters, based on which consumers were further analyzed by cross-tabbing with demographic characteristics (Appendix L).

4.4 Limitations of the research

Samples for research were collected from the capital cities of each of the three countries; thus the data is not country representative. In China, data was collected both in Beijing and Shanghai, in order to capture large regional differences within China (Zhou et al., 2010). More research could be done in future comparing sub-urban areas or rural areas in the three countries in parallel. Secondly, although data were collected from university students, students come from cities all over the country. Hence, they are imprinted with different social and economic backgrounds. This may indirectly affect their consumer behavior, particularly in China where there are large regional differences in consumer behavior (Zhou et al., 2010). For instance, students growing up in Shanghai experience more new products than those from inland cities. Since they have been immersed in the international environment since childhood, they tend to be less ethnocentric than those who grow up in smaller cities.

Further, this research focuses only on the comparison of young-adults CDMS and their level of ethnocentrism and consumer innovativeness, but does not go deep into its impact on consumer shopping behaviors, such as their willingness to buy. This could call for further research on this matter. The last set of limitations correspond to the cross-sectional nature of my data, all the limitations of convenience sampling, and the exclusion of any measures of measuring culture (only secondary data used). I also did not conduct invariance testing to ensure the actual comparability across the three countries, as this was too advanced for a master thesis. Thus, my comparisons are based on weighted mean scores only based on different factor analysis outcomes. However, if one can assume that we are talking about reflective latent constructs, this employment of different items becomes less of an issue (Hoyle, 2014).

5 RESULTS

5.1 Reliability and validity statistics

With regards to internal reliability, as can be seen from Table 9, the quality consciousness, time consciousness, price consciousness, information utilization and brand consciousness all had sufficient internal reliabilities, much higher than 0.5 (Sproles & Kendall, 1986). In terms of the CSI scale as whole, Cronbach's α value was 0.878 in China, 0.752 in Slovenia and 0.768 in Croatia. The Consumer ethnocentrism scale and consumer innovativeness scale also had high internal reliabilities in all three countries, all above 0.808. All negatively worded items were recoded into positive in all subsequent analyses.

Table 9. Cronbach's alpha internal reliability statistics across the three country samples

	China(n=208)	Slovenia(n=246)	Croatia (n=243)
Quality Consciousness	0.846 (8*)	0.829 (8*)	0.793 (8*)
Time Consciousness	0.780 (5*)	0.820 (6*)	0.767 (5*)
Price Consciousness	0.811 (5*)	0.703 (6*)	0.722 (7*)
Information utilization	0.837 (3*)	0.732 (5*)	0.784 (6*)
Brand Consciousness	0.813 (9*)	0.741 (3*)	0.731 (5*)
Consumer Ethnocentrism	0.947 (7*)	0.933 (9*)	0.916 (10*)
Consumer Innovativeness	0.874 (8*)	0.808 (7*)	0.859 (5*)

Note. *Denotes the number of variables within each construct.

With regards to the discriminant validity of the constructs, we can see from Table 10 that most of the Pearson's pair-wise correlation coefficients are below 0.5 in three countries, thus showing multicolinearity not to be a strong issue. The only exception is a pair-wise correlation between consumer innovativeness and quality consciousness (0.622) in China; but which is still below the 0.7 value. Obviously, the discriminant validity measured by the square roots of AVE values on the diagonal are much higher than those under-diagonal pair-wise correlation values. And all AVE values are greater than 0.5. Thus, discriminant validity can be established.

Table 10. Pair-wise correlation matrix and discriminant validity

CHINA	1	2	3	4	5	6	7
1.Quality	***0.52***						
2.Time	0.455	***0.58***					
3. Price	0.433	0.163	***0.6***				
4. Information	0.347	0.128	0.433	***0.71***			
5. Brand	0.294	0.393	0.158	0.175	***0.56***		
6.Ethnocentrism	-0.172	0.026	-0.108	-0.056	0.092	***0.84***	
7.Innovativeness	0.622	0.194	0.445	0.402	0.236	-0.154	***0.64***
SLOVENIA	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1.Quality	***0.61***						
2.Time	0.326	***0.65***					
3. Price	0.07	0.091	***0.53***				
4. Information	0.098	0.144	-0.09	***0.58***			
5. Brand	0.15	0.007	0.073	0.202	***0.67***		
6.Ethnocentrism	0.131	0.105	0.044	0.162	0.128	***0.79***	
7.Innovativeness	0.314	0.09	0.173	0.211	0.115	0.164	***0.6***
CROATIA	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1.Quality	***0.59***						
2.Time	0.368	***0.67***					
3. Price	0.074	0.054	***0.59***				
4. Information	-0.07	0.114	0.112	***0.68***			
5. Brand	0.329	0.242	-0.056	-0.051	***0.66***		
6.Ethnocentrism	-0.091	0.005	0.018	0.143	0.096	***0.76***	
7.Innovativeness	0.251	.091	0.106	0.161	0.107	0.038	***0.78***

Note. Square roots of AVE shown on the diagonal.

5.2 Factor analysis

In all three countries, a 5-factor solution corresponding to the 5 đ CDMS identified by Fan and Xiao (1998) were clearly identified. They corresponded to quality consciousness, time consciousness, price consciousness, information utilization and brand consciousness. Thus, hypothesis 1 was confirmed. Appendix E shows the results from factor analyses. Compared to Fan and Xiao's (1998) result, there are however some discrepancies with regards to the variables in each factor:

Factor 1: quality consciousness. In China, consumers who are quality conscious are prudent when buying high quality products as can be seen from the items "I like to gather as much information about a new/unfamiliar product before buying it" and "I get most of the information about products online". They believe that higher quality products are more durable, as evidenced by the item "I buy high quality products, since they last longer" shares 47.1% covariance with the common factor. Besides, for them "it is fun to buy something new and exciting". Slovenians who care about the quality usually believe that the quality is positively related to the price. This thought could be seen from the relatively high negative factor-loading item "I usually choose lower price products", as well as the median factor-loaded items such as "I usually choose the most expensive brands" and "the most expensive brands are usually my preferred choice". Further, for them, the more well-known products have better quality since they "usually buy well-known, national, or designer brands". Croats who are quality conscious combine both Chinese and Slovenian consumers' characteristics. They pursue the high quality or the best quality products because of the long-lasting durability of the products. This shares the same characteristic with Chinese. On the other hand, they believe that the price is positively related to the quality. This is the same as Slovenians.

Factor 2: time consciousness. Chinese who are shopping for fun usually are very fashion-oriented. This is illustrated by the high factor-loading item "I keep my wardrobe up-to-date with the changing fashions". The main characteristic of Slovenians on this dimension is their willingness of spending time on shopping. This could be indicated by the relatively high negative factor loading item "shopping in stores is a waste of my time". Croats, again, have both Chinese and Slovenians' shopping characteristics. On one hand, they shop for fun and fashion; on the other hand, they are willing to take time to shop.

Factor 3: price consciousness. People who are price-sensitive in three countries all "carefully watch how much money they spend", "consider the price first" as well as "choose the lower price products". The way for Chinese to get lower price is "to buy items on sale or in the special deals". While Slovenians usually compare brands of products first, buy products on sale", as well as collect information about products online ("I like to gather as much information about a new/unfamiliar product before buying it", "I get most of the information about products online"). Different from Chinese and Slovenians, Croats are fond of loyalty programs. Instead of checking the information of the product online, they prefer to consult with friends and family members.

Factor 4: information utilization. Too many brands make Chinese feel confused the most, followed by various information of the product and the choice of stores to shop. Compared to Chinese, beside those mentioned for Chinese, Slovenians also make careless purchases that later they regret in this dimension. For Croats, except the over-choice confusion, they also present the impulsiveness of shopping with loading 0.472, which was not included in Fan and Xiao's (1987) research. Furthermore, Croats think they "should plan my shopping more carefully than I do".

Factor 5: Brand consciousness. Chinese who are brand conscious like highly advertised and expensive brands. They believe the expose of the products is positively related to the quality of brands and the frequency of purchase. This could be seen from the two high factor loaded items "the more recognizable the brand, the better the quality of the product" and "the most well know national brands are the best for me". When they are purchasing, they do choose the most expensive brands, as indicated in "expensive brands are usually the best" "I usually choose the most expensive brands", "I usually buy well-known, national, or designer brands", and "the most expensive brands are usually my preferred choice". For Slovenians, they trust advertisements more in magazines. But they also believe the more recognizable and advertised the brands are, the better the quality of the products. Croats believe that more heavily advertised brands and more expensive brands have higher quality. They trust magazine recommendations. But compared to Chinese, they normally buy the well-known brands rather than the most expensive ones.

Appendix E also shows the results of factor analysis regarding consumer innovativeness and consumer ethnocentrism in the three countries. In terms of consumer innovativeness, the highest factor loading items (> 0.7) in China are "I would rather stick with a brand I usually buy than try something I am not very sure of", "I am very cautious in trying new and different products" and "I think of myself as a brand-loyal consumer". Slovenia only has one item factor loaded greater than 0.7 "I would rather stick with a brand I usually buy than try something I am not very sure of". This same item has an even higher factor loading in Croatia with 0.861. Item "if I like a brand, I rarely switch from it just to try something new" and "I think of myself as a brand-loyal consumer" follow with factor loading 0.769 and 0.735 respectively. With regards to consumer ethnocentrism, 7 items are significant in this category with factor loadings all greater than 0.7 in China. 9 items in Slovenia with factor loadings all greater than 0.7 except the item "We should buy from foreign countries only those products which we cannot obtain within our own country". All the original 10 items are significant in Croatia. However, only 7 of them have factor loading greater than 0.7.

5.3 Descriptive statistics

In order to compare the importance and the order of the factors across the three countries, a weighted mean score of each factor was computed and is shown in Table 11. In terms of CDMS, Chinese view the quality of products as the most important factor (highest mean score), followed by the price, information utilization and time. Brand is the least important factor for Chinese young-adult consumers. Different from the Chinese, Slovenians view price as the most important factor, followed by quality, time and brand. For them, the information utilization is the least important. In common with the Slovenians, Croatians also view price as the most important factor in CDMS, followed by quality, time and brand. Information utilization is also the least important for Croats.

Table 11. Means for Specific Decision-making Factors in Three Countries

	China (n=208)	Slovenia (n=246)	Croatia (n=243)
Quality Consciousness	5.04 (0.96)	3.94 (0.88)	4.35 (0.9)
Time Consciousness	4.18 (1.13)	3.87 (0.86)	4.07 (0.91)
Price Consciousness	4.79 (1.15)	4.73 (1.13)	5.22 (0.95)
Information Utilization	4.67 (1.32)	3.39 (1.27)	3.55 (1.26)
Brand Consciousness	3.81 (1.06)	3.44 (1.24)	3.92 (1.01)
Consumer Ethnocentrism	2.30 (1.31)	2.84 (1.38)	3.08 (1.31)
Consumer Innovativeness	4.18 (1.24)	4.47 (1.05)	4.71 (1.31)

Note. In the brackets, it is standard deviation of each factor.

Comparing the three country scores horizontally in the table above, the Chinese score highest on the factors quality consciousness, time consciousness, and information utilization. This indicates that Chinese care about the quality of products and believe the better quality products deserve higher price. They are also shopping for fun, and would like to take time to shop for the most fashionable products. However, compared to the other countries, they are the worst at utilization of information. They are easily confused by too many brands or too much information of the product. Croatia scores highest on the factors price consciousness and brand consciousness. This means that Croats are the most price-sensitive in shopping compared to the other two nations, and they are very careful when choosing brands. For them, the most frequently advertised brands and most well-known brands are the best products. In terms of consumer ethnocentrism and consumer innovativeness, Croats are most ethnocentric and least innovative in terms of consumer behavior.

5.4 Results of hypothesis testing

With regards to the homogeneity and heterogeneity of each factor in the three countries, there are significant differences between countries on all five dimensions of CDMS, consumer ethnocentrism and consumer innovativeness (see Appendix F). For the CDMS dimension, quality consciousness $F(2, 694)=83.57$, $p<0.001$, China scored significantly higher on the dimension quality consciousness, followed by Croatia and Slovenia. Time consciousness $F(2, 694)=5.805$, $p=0.003$; thus time is significantly the most important in China, followed by Croatia and Slovenia. Price consciousness $F(2, 694)=15.017$, $p<0.001$; thus price is significantly more important in Croatia, followed by China and Slovenia. Information utilization $F(2, 694)=45.408$, $p<0.001$; thus China turned out significantly worse than Croatia and Slovenia. Brand consciousness $F(2, 694)=12.633$, $p<0.001$, Thus, brand is significantly more important in Croatia, followed by China and Slovenia. With the significant test above, hypothesis 2a was rejected, as the time is more important in China than in Slovenia and Croatia. Hypothesis 2b was rejected. Hypothesis 3 was only partially confirmed. Hypothesis 4a was rejected. From the results, it can be seen that the differences on quality consciousness were the greatest, followed by information utilization. There are some observable differences with regards to brand consciousness, price consciousness and time consciousness, but not that significant. Thus, hypothesis 5a was rejected. With regards to consumer ethnocentrism, $F(2, 694)=34.745$, $p<0.001$; while the consumer innovativeness $F(2, 694)=5.1$, $p=0.006$, Chinese were significantly more innovative than Slovenians and Croats. Thus, hypothesis 4b was confirmed. With this F value, the heterogeneity of consumer innovativeness in three countries was significant. Thus, hypotheses 6a and the second part of hypotheses 7b were rejected, but the difference of consumer ethnocentrism between three countries was greater than consumer innovativeness. Table 12 presents a summary of results of testing all of my hypotheses.

Table 12. The Summary of Hypotheses Testing

Hypotheses	Content of hypotheses	Result
Hypothesis 2a	Time consciousness (when making consumer decisions) will be highest in Croatia, followed by Slovenia and China.	Rejected
Hypothesis 2b	Information utilization (when making consumer decisions) will be worst in Croatia, followed by Slovenia and China.	Rejected
Hypothesis 3	Brand consciousness and quality consciousness (when making consumer decisions) will be highest in China compared to Croatia and Slovenia.	Partially confirmed
Hypothesis 4a	Price consciousness (when making consumer decisions) will be highest in China compared to Croatia and Slovenia.	Rejected
Hypothesis 4b	Consumer innovativeness will be highest in China compared to Croatia and Slovenia.	Confirmed
Hypothesis 5a	There will be no significant differences in the level of five dimensions of CDMS among young-adult consumers across the three countries.	Rejected
Hypothesis 5b	If there are any significant differences in the level of five dimensions of CDMS among young-adult consumers, they will be at the inter-regional level between China and the other two CEE countries.	Partially confirmed
Hypothesis 6a	There will be no significant differences in the level of consumer innovativeness among young-adult consumers across the three countries.	Rejected
Hypothesis 6b	If there are any significant differences in the level of consumer innovativeness among young-adult consumers, they will be at the inter-regional level between China and the other two CEE countries.	Rejected
Hypothesis 7a	There will be significant differences in the level of Consumer ethnocentrism among young-adult consumers. It will be lowest in Croatia, as compared with China and Slovenia.	Partially confirmed
Hypothesis 7b	There will be significant differences at the inter-regional level between China and the other two CEE countries in the level of consumer ethnocentrism among young-adult consumers.	Confirmed

As there was no convergence of young-adult consumer behavior on these dimensions, the Tukey HSD in post hoc analysis was employed to check the inter-regional differences on 5 dimensions of CDMS, consumer ethnocentrism, and consumer innovativeness (Appendix G).

In terms of quality consciousness, there were significant differences between all three countries. Chinese were the most quality-conscious, followed by Croats, and Slovenians were the least quality-conscious. With regards to the time consciousness dimension, China was only significantly different from Slovenia. Chinese were more hedonistic than Slovenians. There was no difference between Slovenia and Croatia, or between China and Croatia. When it comes to price consciousness, Croatia was significantly different from Slovenia and China. Croats were more price-conscious than consumers from the other two countries. There was no difference between China and Slovenia. In terms of information utilization, China was significantly different from Slovenia and Croatia. Chinese were more easily confused by over-choices, but there was no difference between Slovenia and Croatia. This partially confirmed hypothesis 5b. For the dimension brand consciousness, Slovenia was significantly different from the other two countries. However, Slovenia was the least brand-conscious, while there was no difference between China and Croatia. In terms of consumer innovativeness, China was only significantly different from Slovenia. Chinese were more innovative than Slovenians. There was no difference between China and Croatia, or between Slovenia and Croatia. Thus, hypothesis 6b was rejected. For consumer ethnocentrism, China was significantly different from the other two countries. Chinese were less ethnocentric than Slovenians and Croats. There was no difference between Slovenia and Croatia on this dimension. Thus, hypothesis 7b was confirmed.

5.5 Cluster analysis of young-adult consumers

Based on the Dendrogram trees shown in Appendix J, four potential clusters were identified in China, and three potential clusters were identified in Slovenia and Croatia respectively. However, in China, the cluster no. 4 only included 3 respondents. According to the cluster analysis table in Appendix K, this cluster could be described as outliers, since they seemed not interested in shopping at all. Table 13 presents the descriptive data of cluster analysis in three countries. In China the first cluster was defined as discrete customers, which accounted for 40.22% of the sample. Consumers in this cluster are very sensitive to price. They usually avoid the well-known brands and expensive goods. In terms of time-, quality consciousness, information utilization, and consumer innovativeness, they display a neutral attitude. However, they are not against foreign-made products; in other words, they are not ethnocentric with regards to the adoption of non-domestic products. The second cluster was named sophisticated customers, accounting for 25.14% of the whole sample. They are very brand conscious, keeping themselves up-to-date with fashion trends, and appreciating shopping as fun. But they are good at purchasing branded and high quality products with a fair price. In addition, they are not very open to the non-domestic products. The third cluster in China was named extremely ethnocentric consumers, accounting for 32.96% of the whole sample. They assume the adoption of foreign-made products to be anti-Chinese and believe such behavior would harm the domestic industries.

Table 13. Descriptive data of cluster analysis in three countries

Country	China (n=179)	Slovenia (n=210)	Croatia (n=221)
Cluster 1	Discrete consumers (72; 40.22%)	Low budget consumers (50; 23.81%)	Noble consumers (18; 8.14%)
Cluster 2	Sophisticated consumers (45; 25.14%)	Hedonistic consumers (84; 40%)	Ethnocentric consumers (95; 42.99%)
Cluster 3	Ethnocentric consumers (59; 32.96%)	Ethnocentric consumers (76; 36.19%)	Innovative consumers (108; 48.87%)
Cluster 4	Outliers (3; 1.67%)	None	None

Note. First number in brackets corresponds to frequency, the second to the share.

The first cluster in Slovenia sample was defined as low budget customers, accounting for 23.81% of Slovenia sample. They are not interested in the branded and well-known brands at all. In addition, they are not quality conscious either. They do not care whether the products are the latest or not. Price of the product is their first and most important concern. They are not ethnocentric since products from foreign countries could even be cheaper than domestic products. The second cluster in Slovenia was named hedonistic consumers, accounting for 40% of the whole sample. Consumers in this cluster shop for fun, and are very fashion oriented. They take their time when shopping and do not mind to try something new. The last group in Slovenia was also defined as ethnocentric consumers, accounting for 36.19% of the whole sample, having bigger size than the group in China.

With regards to Croatia, the first group was named noble consumers, accounting for only 8.14%. This group could be assumed as the upper class in Croatia. They really care about the quality of life. The most recognizable, well-known and most expensive brands are popular among this group. In addition, they also lay very high requirements on quality as they believe the better quality the product has, the longer the product could be used. They see shopping as fun and would like to take their time when shopping. Price is never their concern; however, they are fans of the loyalty programs which could bring them discounts and special deals. However because of this, they often make purchases that they will regret later. They are very brand-loyal, but they have problems on over-choice of stores. The second group in Croatia was labeled as ethnocentric consumers, which accounted for 42.99% of the whole sample. The last group was defined as innovative consumers who dare not try adopting new products. This group accounted for 48.87%.

Appendix L shows the results of crosstab analysis so that each cluster in three countries was further analyzed with respondents' demographic characteristics. In China, there were only 26.4% students originally from the capital/main city, 52.8% students from other cities, and 20.8% students from rural areas in discrete-consumer group. While in sophisticated consumer group, 45.5% students are from capital/main cities, and another 45.5% from urban areas, only 9.1% students are from rural areas. However, in ethnocentric-consumer group, surprisingly, there are 42.4% of students from capital and 30.5% from urban areas. Only 27.1% students are from rural areas. In Slovenia low budget consumer group, there are 40% students from the capital city, 24% students from urban areas, and 36% from rural areas. In hedonistic consumer group, there are 44.6% students from the capital, 32.5% from urban areas, and 22.9% from rural areas. In ethnocentric group, there are 36.8% students from the capital, 26.3% from urban area, and 36.8% from rural areas. In Croatia in the noble consumer group, overwhelmingly there are 55.6% students from the capital, 33% from urban areas and only 11.1% from rural areas. In ethnocentric group, there are a bit more than half students from the capital, 29.5% from urban areas, and 20% from rural areas. In innovativeness group, there are 51.9% students from the capital, 27.8% from urban areas, and 20.4% from rural areas.

6 DISCUSSIONS OF THE RESULTS

6.1 Cross-validation and comparability

Generally speaking, Fan and Xiao's model from 1998 is still applicable after 16 years in the selected three countries and can has been generally cross-validated (producing also satisfactory internal reliability and validity results). Among the three countries, while China is far distant from the other two geographically and culturally, all five factors (brand-, quality-,time-, price consciousness and information utilization) were found in all three selected countries. A slight difference from Fan and Xiao (1998) was that impulsiveness was detected with a low factor loading in Croatia ("I am impulsive when making purchase (0.472)"). In this research, China ranked highest on quality consciousness when making purchasing decisions while Slovenians ranked the lowest on brand consciousness. China scores highest on power distance and Slovenia scores the lowest in power distance. Generally speaking, people from a high power distance country usually pay more attention to the brand and the quality of products. They believe the higher the quality of the product, the more expensive the product. People who can afford more expensive products with higher quality usually also have higher social status (Leo, Bennett, & Härtel, 2005). In China, the level of paid price for a product is a symbol of ones' status. Further, possessing well-known and expensive brands differentiates consumers and it can also earn them social respect from others. Croats were the most price sensitive group compared to the other two countries. This could be explained by the current poor state of the economy in Croatia. The Chinese enjoyed shopping more than Slovenians. However, Chinese were the worst in information utilization. They were easily confused either by the over-load of information or the over choices of brands and stores.

With regards to consumer innovativeness and consumer ethnocentrism, Chinese were more consumer-innovative than Slovenians. In other words, Chinese were less brand-loyal than Slovenians and tended to experiment more with new brands and types of products. They would like to try new things and feel excited about the new experience. This could be attributed to their low risk avoidance and high masculine culture (Compare Countries, China, Slovenia & Croatia, 2015). On the other hand, compared to Slovenia and Croatia, China is the least consumer-ethnocentric country. This could be attributed to the reform and open policies since 1978, when China opened the gates of its economy to the outside world. Since China has been the leading manufacturing economy for decades, Chinese young-adults, especially those who are from developed cities, have been exposed to international products as well as hybrid products for decades. They have become used to the foreign branded products. Besides this, they do not feel it is unpatriotic if they buy foreign goods, since purchasing foreign products does not mean putting their compatriots out of a job in China.

In terms of the effect of gender on young-adult consumer behaviors (Appendix H), in China, there was only a slight difference of gender on consumer innovativeness. Females were slightly more innovative than males ($F(1, 206)=3.987$, $p=0.47$). In Slovenia, females were more time consciousness. They would like to spend more time on shopping for fun compared to males ($F\ (1, 243)=11.567$, $p=0.01$). However, males were more brand conscious than females ($F(1, 243)=4.872$, $p=0.28$). In Croatia, males were more quality conscious than females ($F\ (1, 241)=7.082$, $p=0.008$), in addition, they are also better at information utilization than females ($F\ (1, 241)=5.717$, $P=0.018$). With regards to the effect of respondents' living areas on their consumer behavior, homogeneity was found among young adults in each country. In China, young-adults displayed considerable convergence regardless of where they live on time-, price-, brand consciousness, information utilization, consumer ethnocentrism and consumer innovativeness; the only exception was quality consciousness (F(2, 204)=3.063, P=0.049).

In China, students who come from urban areas were more quality conscious than students from rural areas and capital/main cities. The reason could be that students coming from capital/main cities have certain advantages in this respect over those from other less developed areas. They are intrinsically confident about what they wear. Those who come from rural areas, on the one hand, because of the more limited disposable income, cannot spend too much on high quality products with expensive prices. On the other hand, since they have already got used to the thrifty way of life when they grew up in rural areas, they spend money "rationally". On the contrary, students from urban areas are "middle class", which may mean that, first, they do not have as many well-known brands with high quality as in capital/main cities; and second, they want to behave and be treated as the same as those students from capital/main cities.

In Slovenia, the heterogeneity appeared significantly in terms of young-adult consumer ethnocentrism with F (2, 242)=5.547, p=0.004. Students who are from rural areas were much more ethnocentric than those from capital and urban cities. In addition, young adults who come from a capital city were more quality consciousness than those from rural areas with F (2, 242)=3.798, p=0.024. However, there were no differences between young adults from capital and urban cities, neither between urban and rural areas. In Croatia, only price consciousness displayed strong significant differences between living in capital city and urban, rural areas with F (2, 240)=8.461, p=0.00. Young-adults who are from capital city were much less price-sensitive than those from urban and rural areas.

6.2 Theoretical implications and contributions

When looking at the young-adult CDMS, quality and price were found to be the two most important factors in all three countries. This is partially in line with previous research (Lysonksi et al., 1996; Rašković and Grehek, 2012; Akturan et al., 2011; Anić et al., 2010), since the importance of brand in this research was not one of the top 3 most important factors across the three countries. This shows that product category affects CDMS among young-adult consumers, which is in line with existing theory as well.

With regards to culture's impact on CDMS, this research showed inconsistency with previous empirical studies; however, which were mostly done on adult consumer populations. For example, China as the least individualistic country displayed the highest level of confusion by overchoice, which is against Leng and Botelho's (2010) findings. Results on consumer brand consciousness were also not aligned with the research done by Leo, Bennet and Härtel (2005) since Chinese, who are most power distant, were not the most brand conscious among the three compared countries in this research. These inconsistences imply that more research is needed among the young-adult consumer population in emerging countries.

Young adults from the three countries all showed low consumer ethnocentrism (particularly in China). This further confirms Venkatraman and Price's (1990) assertion that younger consumers are less ethnocentric. However, consumer innovativeness was fairly moderate in this research which across the three countries, which does not completely adhere to Venkatraman and Price's (1990) finding that younger consumers are more consumer innovative. I believe the role of product category (FMCGs) again may have played a role here, which is consistent with previous empirical findings regarding product involvement (Bartels & Reinders, 2011). When look in to the three markets respectively, the impact of regional cultural and economic differences on young adults' consumer behaviors could not be neglected. This is consistent with Sun, Su and Huang (2013) and Zhou et al. (2010). Thus, there should be further research done in different regions in these three countries accordingly.

In terms of the impact of gender on CDMS, consumer innovativeness and consumer ethnocentrism, the results vary across the three countries. In China, females were found to be more innovative than males. In other words, males are more brand-loyal than females. This is in line with findings found by Mitchell and Walsh (2004), Anić, Ciunova Suleska and Rajh (2010) and Anić et al.(2012). In Croatia, females were found to be more hedonistic regarding shopping, as was expected. However, they are less brand-conscious than males. In Slovenia, males were found more quality-conscious and less confused by over choices than females. In terms of the glocal consumer identity put forward by Douglas and Craig (2011), this thesis provided further support to the theory. Generally speaking, young-adults from three countries displayed both convergence and divergence in certain aspects of their consumer behavior and decision-making. For example, in terms of quality consciousness, young-adults from three countries showed differences (divergence). However, in terms of consumer ethnocentrism they were quite universal in their low level of ethnocentrism (supporting convergence). Further, when looking into the effect of living areas on respondents' consumer behavior in each country separately, young adults basically turned out to be quite universal, thus supporting the convergence perspective. Divergence caused by the living areas mainly showed on quality consciousness for Chinese, consumer ethnocentrism and quality consciousness for Slovenians, and price consciousness for Croatians. Again, this best corresponds to Douglas and Craig's (2011) simultaneous global and glocal interaction resulting in a unique glocal consumer identity which seems to exists in my case both at the inter- and intra-regional levels (between Slovenia and Croatia).

With regards to the theoretical contribution, the first contribution of this thesis could be the cross-validation of Fan and Xiao's (1998) 5-factor model of young-adults' CDMS. It turned out that their modified model was applicable not only in China, but also in other transition markets, particularly in the Western Balkan countries like Slovenia and Croatia. However, the results regarding Chinese young-adult CDMS appear to have changed, since in Fan and Xiao's finding (1998), Chinese young-adults were very price sensitive but not brand conscious, nor confused by over choice. Yet the results 16 years later show that Chinese young-adults nowadays are not as price-sensitive as they were, but are more brand conscious and more confused by over choice.

Furthermore, results in this thesis indicated that there could be more research on impulsiveness with regards to young-adult CDMS in Croatia. Secondly, the employment of Shimp and Sharma's (1987) CETSCALE and Baumgartner and Steenkamp's (1996) reduced 7-item consumer innovativeness scale in this thesis proved that these two scales were suitable for research in non-western emerging countries, and could be used across different ages. Thirdly, this thesis enriched the limited extant literature on CDMS, consumer ethnocentrism and consumer innovativeness in non-western countries. China was found the most quality consciousness country. Slovenians in this research were less brand conscious than Chinese and Croats. This finding is in line with Leo, Bennet and härtel's (2005) theory that consumers who come from higher power distance culture tend to be more quality conscious. Hofstede (1984) noted that the more masculine the culture, the more price-sensitive consumers tend to be.

However, this was not confirmed in my research, as Croatia was found to be the most price-sensitive country. This could be explained by Croatia's current depressed economy. People spend their money very carefully. Chinese in this research turned out to be the most confused group when facing too many choices. This is different from Leng and Botelho's finding in 2010 that the most individualistic country shall be the worst at information utilization. In this thesis, China was found to be the least ethnocentric county with the least individualistic national character. This is against Jung and Kau's (2004) finding that the more individualistic the country, the less consumer ethnocentric the people are. All of these inconsistent findings call for more research on non-western countries on these issues and at the same time show that a complex glocal identity process is taking place among young-adult consumers across countries (Douglas & Craig, 2011).

6.3 Managerial implications and recommendations

Douglas and Craig (2011) proposed a semiglobal marketing strategy which is most effective for dealing with *glocal* consumer identities. According to them, markets are expanding "on a global scale" (p. 82) but also "becoming more diverse" (p. 82). With regards to young-adults, on the one hand, they are becoming more and more homogenous with more advanced communicative technology and exposure to global media and popular culture (Cleveland & Laroche, 2007). On the other hand, they are still imprinted with local culture, which makes them distinct from others (Douglas & Craig, 2011). Since for all three countries, quality-, price- and time consciousness are the most important three dimensions for consumers, the first implications for marketers who are exploring these three countries could be offering high quality products with a good price. In this regard, the price-performance balance is particularly important for young-adult consumers. As consumers in three countries are quite hedonistic and relatively innovative, marketers could differentiate the same products with different packages, so as to appeal to consumers' different appetites. This could be called the global standardized strategy. It is also necessary to consider the adaptation in each market. Rašković and Grahek noted that "pricing is much more culturally contingent" (2012, p. 96). Where are the concept of price may be much more functional in Slovenia and Croatia, it has a more complex price-quality aspect in China, accompanied by stronger social status and signaling elements. Since Chinese emphasize the quality of products even more than the other two countries, but they are also much less price sensitive, marketers in China could stress more the quality aspect when doing marketing, but with a slightly higher price. As Chinese young-adult consumers are more consumer-innovative than Slovenians, marketers could launch more varieties of products in the Chinese market. For example, in the case of FMCGs, marketers could design more brands of toothpaste in the Chinese market, offering them more choice for experimentation. Further, young-adult Chinese consumers are much less ethnocentric than Slovenians and Croatians. This implies for marketers that international or foreign-made brands could be sold in Chinese market easier than the other two countries. However, this is not to say that country of origin still does not have an effect on consumer decision-making in China.

When looking into each market separately based on the cluster analysis, young-adults in the three countries were categorized into 3 different clusters. This implies that marketers could segment the products with both standardized and adapted strategies in order to be more efficient to reach different types of young-adult consumers. For instance, in China, for ethnocentric consumers, there could be one section of FMCGs with domestic brands. The same could be applied in the Slovenia and Croatia markets. For discrete consumers in China, there could be a section selling cheap, low-price products or products with discounts. This could be imitated in the Croatian market for the low budget consumers. With regards to the adaptation for consumer groups in three countries, for example since Chinese sophisticated consumers tend to compare the quality (brand) to price so as to get the best offer while Slovenian hedonistic consumers are shopping for fun and fashion, pricing could be different when facing these two groups. As Croatian noble consumers are very quality and brand conscious, the marketers could have a section full of "boutique" FMCGs.

The last managerial implication derived from this thesis could be linked to regional marketing implications within each country. In China, quality should be more emphasized in urban areas than in capital/main cities and rural areas when doing marketing of FMCGs. in Slovenia's rural market, more domestic branded FMCGs should be sold on shelves, as consumers from rural areas are more ethnocentric. In addition, quality should be addressed more in capital cities when doing marketing. In Croatia, since young-adults from urban and rural areas are much more price sensitive, it is better to have more low-priced products. It is also wise to have some certain products on discounts or with special offer regulars so as to attract consumers from these two areas.

CONCLUSION

The purpose of my master thesis was to analyze and compare young-adults' CDMS, as well as their consumer ethnocentrism and consumer innovativeness, between China and two CEE countries (namely Slovenia and Croatia). More than 16 years after Fan and Xiao's (1998) seminal empirical work on the CDMS of the Chinese, my results show strong cross-validation of their work across three emerging (China) and transition markets (Slovenia and Croatia). With regards to specific CDMS, quality-, price- and time-consciousness appear as the three most important decision-making factors across all three markets. Despite this "universality" there are also some notable differences, which in the end support the *glocal* consumer identity perspective by Douglas and Craig (2011) and show a complex interaction of global consumer acculturation and identity (Cleveland &

Laroche, 2007) with local cultural specifics. Further, some degree of large inter-regional than intra-regional differences can also be observed when comparing differences between Slovenia and Croatia vis-à-vis China. In terms of demographics, gender and living area indeed affect young-adult CDMS. With regards to consumer innovativeness and consumer ethnocentrism, young-adults showed high level of contingency on these two dimensions, since three out of four corresponding research hypotheses were rejected (see again Table 12). In addition to several theoretical implications and an empirical contribution which narrows the empirical gap on young-adults' CDMS in non-western emerging and transition markets (Strizhakova et al., 2010). My research offers important implications for international marketers, particularly in resource-constrained companies from CEE seeking to capitalize on growing China-CEE relations and enter the highly attractive Chinese market. In this market, young-adult consumers may be a particularly interesting segment, as they are generally quite prone to experimentation and display lower levels of ethnocentrism compared to adult consumers in their respective countries. I hope my research will help facilitate the strengthening of business relations between China and CEE under the 16+1 platform, and in particular help companies from the Western Balkans to seize more opportunities when it comes to doing business with China within China-CEE relations.

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APPENDIXES

TABLE OF APPENDIXES

Appendix A: Relationships between Antecedents and Consumer Ethnocentrism and its Consequences on Consumers' Willingness to Buy

1) Age				
Research	Country/region	Product category	Relationship	Willingness to buy
Watson & Wright (2000)	New Zealand	Refrigerators	+	
Hsu & Nien (2008)	Taipei/Shanghai	Mobile phones	+	
Cleveland et al. (2009)*	All 8	Food, apparel, luxuries	+	
Josiassen et al. (2011)	Australia		+	-
Seidenfuss et al. (2013)	Thailand, Malaysia, Indonesia	Automobiles	+	
Vida & Dmitrović (2001)	Croatia, Bosnia&Herzegovina, Montenegro		+	
2) Income				
Research	Country/region	Product category	Relationship	Willingness to buy
Hsu & Nien (2008)	Taipei/Shanghai	Mobile phones	+(Taipei)/-(Shanghai)	
Josiassen et al. (2011)	Australia		No	No
Seidenfuss et al. (2013)	Thailand, Malaysia, Indonesia	Automobiles	-	
Watson&Wright (2000)	New Zealand	Refrigerators	-	
Vida & Damjan (2000)	Slovenia	Detergents, apparel, food and beverages	No	

Vida & Dmitrović (2001)	Crotia, Bosnia&Herzegovina, Montenegro		-	
3) Education				
Research	Country/region	Product category	Relationship	Willingness to buy
Hsu & Nien (2008)	Taipei/Shanghai	Mobile phones	-	
Cleveland et al. (2009)*	G,S	Food, apparel, luxuries	-	
Seidenfuss et al. (2013)	Thailand, Malaysia, Indonesia	Automobiles	-	
Watson & Wright(2000)	New Zealand	Refrigerator	-	
Vida & Dmitrović (2001)	Crotia, Bosnia&Herzegovina, Montenegro		-	
4) Gender				
Research	Country/region	Product category	Relationship	Willingness to buy
Josiassen et al. (2011)	Australia		Female+	No
Watson & Wright (2000)	New Zealand	Refrigerator	Female+	
Vida & Damjan (2000)	Slovenia	Detergents, apparel, food and beverages	No	
Vida & Dmitrović (2001)	Crotia, Bosnia&Herzegovina, Montenegro		Female+	
5) Cosmopolitanism[1]				
Research	Country/region	Product	Relationship	

[1] "**Cosmopolitanism** is a three-dimensional construct capturing the extent to which a consumer (1) exhibits an open- mindedness towards foreign countries and cultures, (2) appreciates the diversity brought about by the availability of products from different national and cultural origins, and (3) is positively disposed towards consuming products from foreign countries." (Riefler, Diamantopoulos, & Siguaw, 2012, p. 287).

		category		
Cleveland et al. (2009)*	Ca,K,H,In,S		-	
Parts and Vida (2011)	Slovenia	Alcohol, clothes, furniture	-	
6) Cultural openness[2]				
Research	Country/region	Product category	Relationship	
Hsu & Nien (2008)	Taipei/Shanghai	Mobile phones	-	
Cleveland et al. (2009)*	Ca,K,H,In,S			
Vida & Damjan (2000)	Slovenia	Detergents, apparel, food and beverages	-	
7) Materialism				
Research	Country/region	Product category	Relationship	
Cleveland et al. (2009)*	G,Ch	Food, apparel, luxuries	+	

Note. * The research was done in 8 countries, Ca=Canada, K=South Korea, H=Hungary, In=India, S=Sweden, G=Greek, Ch=Chile, M=Mexico. "+" means positive relationship, "-" means negative relationship, "No" means no relationship.

[2] **Cultural openness** refers to "positive feelings and attitudes directed towards the out-groups in the sense that a person enjoys interaction with people, places and artifacts from other cultures" (in Vida, Dmitrovic, & Obadia, 2008, p. 331), the willingness to interact with other cultures rather than one's own (in Shankarmahesh, 2006).

Appendix B: Results of Confirmation of CSI in Selective Studies on CDMS

Sproles & Kendell (1986)	Durvasula, Lysonski, & Andrews (1993)	Lysonski, Durvasula, & Zotos (1996)	Bates (1998)	Fan & Xiao (1998)	Walsh, Mitchell, & Henning-Thurau (2001)	Hiu, Siu, Wang, & Chang (2001)
US	US	Greece, India, New	UK	China	Germany	China
Perfectionistic	√	√	√	Quality oriented	√	√
Brand conscious	√	√	√	√	√	
Novelty-fashion conscious	√	√			√	√
Recreational shopping conscious	√	√	√		√	√
Price-value conscious	√		√	√		√
Impulsive	√	√	√		√	
Confused by over choice	√	√	√	Information seekers	√	√
Habitual, Brand-loyal	√	√	√			
				Time conserving	√	
					Variety seeking	

Table continues

Continued

Appendix B: Results of Confirmation of CSI in Selective Studies on CDMS

Wang, Siu, & Hui (2004)	Zhou et al. (2010)	Baoku, Cuixia, & Weimin (2010)	Anic, Ciunova Suleska, Rajh (2010)	Akturan et al. (2011)	Anic, Rajh & Bevanda (2012)
China	China	China (peasants)	Macedonia	France, Turkey	Bosnia & Herzergovina
Quality conscious	Perfectionistic	Perfectionistic	Perfectionistic	Perfectionistic	Perfectionistic
Brand conscious	Brand conscious		Brand conscious	Brand conscious	
Novelty-fashion conscious	Novelty-fashion conscious	Fashion oriented	Novelty-fashion conscious	Novelty-fashion conscious	Fashion oriented
Recreational shopping conscious	Recreational shopping conscious		Recreational conscious	Recreational shopping conscious	Hedonistic consumer
Price-value conscious	Price-value conscious		Price-value conscious		
	Impulsiveness	Impulsiveness		√ (only France)	
Confused by over choice	Confused by over choice	Confused by over choice		Confused by over choice	Confused by over choice
Habitual, Brand-loyal	Habitual, Brand-loyal		Habitual, brand-loyal		Traditional, pragmatic

Appendix C: Consumer Adoptive Innovativeness Scale by Baumgartner and Steenkamp

1	If I like a brand, I rarely switch from it just to try something new.
2	I would rater stick with a brand I usually buy than try something I am not very sure of.
3	I think of myself as a brand-loyal consumer.
4	I am very cautious in trying new and different products.
5	When I go to a restaurant, I feel it is safer to order dishes I am familiar with.
6	I rarely buy brands about which I am uncertain how they will perform.
7	When I see a new brand on the shelf, I am not afraid of giving it a try.

Source: Baumgartner, H., & Steenkamp, J. B. E., *Exploratory consumer buying behavior: Conceptualization and measurement*, 1996, p. 134, appendix A.

Appendix D: Modified 10-Item CET-SCALE

1	Only those products unavailable in China/Slovenia/Croatia should be imported.
2	Chinese/Slovenian/Croatian products: first, last, and foremost!
3	Purchasing foreign-made products is anti-Chinese/Slovenian/Croatian.
4	It is not right to purchase foreign-made products, because it puts Chinese/Slovenian/Croatian people out of jobs.
5	A real Chinese/Slovenian/Croatian should always buy Chinese products.
6	We should purchase products manufactured in China/Slovenia/Croatia instead of letting other countries get rich from us.
7	Chinese/Slovenian/Croatian should not buy foreign products, because this hurts Chinese/Slovenian/Croatian business and causes unemployment.
8	It may cost me in the long run, but I prefer to buy Chinese/Slovenian/Croatian -made products.
9	Chinese/Slovenian/Croatian consumers who purchase products made in other countries are responsible for putting their fellow Chinese/Slovenian/Croatian people out of work.
10	We should buy from foreign countries only those products which we cannot obtain within our own country.

Source: Shimp, T., & Sharma, S., *Consumer ethnocentrism: a test of antecedents and moderators*,1987, p. 282, Table 1.

Appendix E: Factor Analysis Results with Loading 0.4 or Greater and Varimax Rotation on CDMS, Consumer Innovativeness and Consumer Ethnocentrism

China				
	Communalities	EV	% of variance	Factor loadings
Factor 1: Quality consciousness		3.809	7.186	
My standards and expectations for products I buy are very high	0.527			0.515
I make a special effort to choose high quality products	0.567			0.581
When it comes to purchasing products, I try to get the very best or perfect choice	0.595			0.615
It is fun to buy something new and exciting	0.508			0.465[a]
I buy high quality products, since they last longer	0.468			0.456[b]
I accept that top quality products are much more expensive than regular quality products	0.523			0.471[c]
I like to gather as much information about a new /unfamiliar product before buying it	0.447			0.554
I get most of the information about products online	0.405			0.534
	Communalities	EV	% of variance	Factor loadings
Factor 2: Time consciousness		2.747	5.183	
I take the time to shop carefully for best buys.	0.346			0.425
I enjoy shopping just for the fun of it.	0.637			0.751
I keep my wardrobe up-to-date with the changing fashions.	0.608			0.700
I stay on top of trends and fashion.	0.487			0.521
It is fun to buy something new and exciting	0.508			0.438[a]
	Communalities	EV	% of variance	Factor loadings
Factor 3: Price consciousness		3.126	5.899	
I carefully watch how much money I spend	0.512			0.618

I consider price first, when making purchases	0.523			0.667
I usually choose lower price products	0.496			0.668
I always make my purchases by comparing the price to the quality of the product	0.466			0.447
I am prone to buying items on sale or in special deals	0.529			0.577
Factor 4: Information utilization				
All the information I get on different products confuses me	0.581			0.689
There are too many brands to choose from so I often feel confused	0.725			0.801
Sometimes it's hard to choose at which stores to shop	0.563			0.631
	Commu nalities	EV	% of variance	Factor loadings
Factor 5: Brand Consciousness		3.687	6.957	
Highly advertised brands are usually very good.	0.410			0.535
A brand recommended in a consumer magazine is an excellent choice for me.	0.476			0.572
The most well known national brands are the best for me.	0.555			0.684
The more recognizable the brand, the better the quality of the product.	0.531			0.636
I usually compare advertisements when buying fashionable products.	0.252			0.430
Expensive brands are usually the best.	0.507			0.682
I usually choose the most expensive brands.	0.516			0.553
I usually buy well-known, national, or designer brands.	0.474			0.496
The most expensive brands are usually my preferred choice.	0.382			0.412
	Commu nalities	EV	% of variance	Factor loadings
Factor 6: Consumer Innovativeness		4.397	8.297	
I buy high quality products, since they last longer	0.468			0.445[b]

I accept that top quality products are much more expensive than regular quality products	0.523			0.444[c]
If I like a brand, I rarely switch from it just to try something new.	0.545			0.666
I would rater stick with a brand I usually buy than try something I am not very sure of.	0.629			0.767
I think of myself as a brand-loyal consumer.	0.595			0.728
I am very cautious in trying new and different products.	0.653			0.759
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.	0.436			0.577
I rarely buy brands about which I am uncertain how they will perform.	0.490			0.624
	Commu nalities	EV	% of variance	Factor loadings
Factor 7: Consumer Ethnocentrism		5.974	11.271	
Purchasing foreign-made products is anti-Chinese.	0.693			0.823
It is not right to purchase foreign-made products, because it puts Chinese people out of jobs.	0.829			0.894
A real Chinese should always buy Chinese products.	0.711			0.830
We should purchase products manufactured in China instead of letting other countries get rich from us.	0.664			0.807
Chinese should not buy foreign products, because this hurts Chinese business and causes unemployment.	0.828			0.901
Chinese consumers who purchase products made in other countries are responsible for putting their fellow Chinese people out of work.	0.801			0.886
We should buy from foreign countries only those products which we cannot obtain within our own country.	0.543			0.733
KMO = 0.815; Bartlett's Test of Sphericity = 6160.485; sig = 0.000; α(F1) = 0.846; α(F2) =				

0.780; α(F3)=0.811; α(F4)=0.837; α(F5)=0.813; α(F6)=0.874; α(F7)=0.947				
Slovenia				
	Communalities	EV	% of variance	Factor loadings
Factor 1: Quality consciousness		4.204	7.644	
I usually choose the most expensive brands	0.385			0.551
My standards and expectations for products I buy are very high.	0.436			0.592
I make a special effort to choose high quality products.	0.531			0.682
I usually buy well-known, national, or designer brands.	0.569			0.703
When it comes to purchasing products, I try to get the very best or perfect choice.	0.355			0.492
I buy high quality products, since they last longer	0.550			0.719
I usually chose lower price products	0.472			-0.609
The most expensive brands are usually my preferred choice	0.331			0.464
	Communalities	EV	% of variance	Factor loadings
Factor 2: Time consciousness		2.979	5.416	
I enjoy shopping just for the fun of it	0.590			0.747
I keep my wardrobe up-to-date with the changing fashions	0.690			0.779
Shopping in stores is a waste of my time	0.456			-0.669
I make my shopping trips fast	0.322			-0.538
I stay on top of trends and fashion	0.525			0.646
	Communalities	EV	% of variance	Factor loadings
Factor 3: Price consciousness		2.933	5.333	
I carefully watch how much money I spend	0.405			0.488
I consider price first, when making purchases	0.433			0.416
I usually compare at least three brands before choosing	0.339			0.579
I am prone to buying items on sale or in special	0.251			0.408

deals				
I like to gather as much information about a new /unfamiliar product before buying it	0.550			0.704
I get most of the information about products online	0.310			0.536
	Commu nalities	EV	% of variance	Factor loadings
Factor 4: Information utilization		2.375	4.318	
All the information I get on different products confuses me.	0.358			0.563
There are too many brands to choose from so I often feel confused.	0.531			0.673
Sometimes it's hard to choose at which stores to shop.	0.358			0.559
I often make careless purchases that I later regret.	0.504			0.615
	Commu nalities	EV	% of variance	Factor loadings
Factor 5: Brand consciousness		2.133	3.	
Highly advertised brands are usually very good.	0.514			0.700
A brand recommended in a consumer magazine is an excellent choice for me.	0.517			0.674
The more recognizable the brand, the better the quality of the product.	0.416			0.634
	Commu nalities	EV	% of variance	Factor loadings
Factor 6: Consumer Innovativeness		2.863	5.206	
If I like a brand, I rarely switch from it just to try something new.	0.415			0.534
I would rater stick with a brand I usually buy than try something I am not very sure of.	0.621			0.740
I think of myself as a brand-loyal consumer.	0.551			0.641
I am very cautious in trying new and different products.	0.407			0.558
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.	0.423			0.590

	Communalities	EV	% of variance	Factor loadings
Factor 7: Consumer Ethnocentrism		6.035	10.972	
Slovenia products: first, last, and foremost!	0.503			0.702
Purchasing foreign-made products is anti-Slovenia.	0.662			0.790
It is not right to purchase foreign-made products, because it puts Slovenian people out of jobs.	0.783			0.881
A real Chinese should always buy Slovenian products.	0.767			0.868
We should purchase products manufactured in Slovenia instead of letting other countries get rich from us.	0.701			0.821
Slovenia should not buy foreign products, because this hurts Chinese business and causes unemployment.	0.760			0.852
It may cost me in the long run, but I prefer to buy Slovenian-made products.	0.543			0.708
Slovenian consumers who purchase products made in other countries are responsible for putting their fellow Chinese people out of work.	0.547			0.724
We should buy from foreign countries only those products which we cannot obtain within our own country.	0.535			0.680
KMO = 0.766; Bartlett's Test of Sphericity = 6297.532; sig = 0.000; α(F1) = 0.829; α(F2) = 0.820; α(F3)=0.703; α(F4)=0.732; α(F5)=0.741; α(F6)=0.808; α(F7)=0.933				
Croatia				
Items	Communalities	EV	% of variance	Factor loadings
Factor 1: Quality consciousness		3.439	7.643	
I usually choose the most expensive brands	0.563			0.563
My standards and expectations for products I buy are very high.	0.499			0.671
I make a special effort to choose high quality products.	0.636			0.704

I usually buy well-known, national, or designer brands.	0.468			0.527
When it comes to purchasing products, I try to get the very best or perfect choice.	0.443			0.516
I buy high quality products, since they last longer	0.368			0.578
The most expensive brands are usually my preferred choice	0.543			0.615
I always make my purchases by comparing the price to the quality of the product	0.496			0.483
	Communalities	EV	% of variance	Factor loadings
Factor 2: Time consciousness		2.975	6.611	
I enjoy shopping just for the fun of it	0.563			0.684
I keep my wardrobe up-to-date with the changing fashions	0.621			0.751
Shopping in stores is a waste of my time	0.482			-0.675
I stay on top of trends and fashion	0.607			0.728
It is fun to buy something new and exciting	0.334			0.507
	Communalities	EV	% of variance	Factor loadings
Factor 3: Price consciousness		3.168	7.040	
I carefully watch how much money I spend	0.444			0.589
I consider price first, when making purchases	0.536			0.682
I usually compare at least three brands before choosing	0.496			0.684
I always make my purchases by comparing the price to the quality of the product	0.496			0.492
I am prone to buying items on sale or in special deals	0.497			0.636
I take part in loyalty programmes to get discounts and special deals	0.359			0.511
I like to consult with friends and family before purchasing a product	0.718			0.525
	Communalities	EV	% of variance	Factor loadings

Factor 4: Information utilization		3.110	6.912	
I am impulsive when making purchases	0.337			0.472
I should plan my shopping more carefully than I do	0.469			0.552
All the information I get on different products confuses me	0.650			0.754
There are too many brands to choose from so I often feel confused	0.723			0.795
Sometimes it's hard to choose at which stores to shop	0.621			0.712
I often make careless purchases that I later regret	0.644			0.751
	Communalities	EV	% of variance	Factor loadings
Factor 5: Brand consciousness		2.754	6.119	
Highly advertised brands are usually very good	0.501			0.700
A brand recommended in a consumer magazine is an excellent choice for me	0.509			0.675
The most well-known national brands are the best for me	0.477			0.597
The more recognizable the brand, the better the quality of the product	0.632			0.769
Expensive brands are usually the best	0.504			0.546
	Communalities	EV	% of variance	Factor loadings
Factor 6: Consumer Innovativeness		3.333	7.406	
If I like a brand, I rarely switch from it just to try something new.	0.718			0.769
I would rater stick with a brand I usually buy than try something I am not very sure of.	0.788			0.861
I think of myself as a brand-loyal consumer.	0.716			0.735
I am very cautious in trying new and different products.	0.580			0.651
I rarely buy brands about which I am uncertain how they will perform.	0.499			0.572
	Commu	EV	% of	Factor

	nalities		variance	loadings
Factor 7: Consumer Ethnocentrism		5.978	13.284	
Only those products unavailable in Croatia should be imported.	0.481			0.561
Croatian products: first, last, and foremost!	0.585			0.674
Purchasing foreign-made products is anti-Croats.	0.602			0.738
It is not right to purchase foreign-made products, because it puts Croatian people out of jobs.	0.673			0.799
A real Croat should always buy Chinese products.	0.669			0.788
We should purchase products manufactured in Croatia instead of letting other countries get rich from us.	0.692			0.810
Croats should not buy foreign products, because this hurts Chinese business and causes unemployment.	0.717			0.830
It may cost me in the long run, but I prefer to buy Croatian-made products.	0.459			0.626
Croatian consumers who purchase products made in other countries are responsible for putting their fellow Chinese people out of work.	0.618			0.735
We should buy from foreign countries only those products which we cannot obtain within our own country.	0.604			0.706
KMO = 0.764; Bartlett's Test of Sphericity = 6330.678; sig = 0.000; α(F1) = 0.793; α(F2) = 0.767; α(F3)=0.722; α(F4)=0.784; α(F5)=0.731; α(F6)=0.859; α(F7)=0.916				

Note. [a] item load on factor quality consciousness and time consciousness

[b/c] item load on factor quality consciousness and consumer innovativeness

Appendix F: ANOVA Test of Five Factors of CDMS, Consumer Innovativeness, and Consumer Ethnocentrism

		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	.551	1	.551	.718	.398
	Within Groups	187.263	244	.767		
	Total	187.814	245			
TIME	Between Groups	.584	1	.584	.794	.374
	Within Groups	179.586	244	.736		
	Total	180.170	245			
PRICE	Between Groups	.108	1	.108	.085	.771
	Within Groups	311.654	244	1.277		
	Total	311.763	245			
INFORMATION	Between Groups	.281	1	.281	.175	.676
	Within Groups	392.134	244	1.607		
	Total	392.415	245			
BRAND	Between Groups	.083	1	.083	.053	.817
	Within Groups	378.209	244	1.550		
	Total	378.292	245			
INNOVATIVENESS	Between Groups	4.459	1	4.459	4.082	.044
	Within Groups	266.495	244	1.092		
	Total	270.954	245			
ETHNOCENTRISM	Between Groups	.019	1	.019	.010	.921
	Within Groups	469.089	244	1.922		
	Total	469.108	245			

Appendix G: Post Hoc Test for Comparing the Intra-regional Differences

Multiple Comparisons					
Tukey HSD					
Dependent Variable	**(I) Country**	**(J) Country**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**

QUALITY	SLO	CRO	-.41547*	.08238	.000
		CHINA	-1.10396*	.08579	.000
	CRO	SLO	.41547*	.08238	.000
		CHINA	-.68849*	.08603	.000
	CHINA	SLO	1.10396*	.08579	.000
		CRO	.68849*	.08603	.000
TIME	SLO	CRO	-.20197	.09086	.068
		CHINA	-.31512*	.09463	.003
	CRO	SLO	.20197	.09086	.068
		CHINA	-.11315	.09490	.458
	CHINA	SLO	.31512*	.09463	.003
		CRO	.11315	.09490	.458
PRICE	SLO	CRO	-.49310*	.09731	.000
		CHINA	-.05921	.10134	.829
	CRO	SLO	.49310*	.09731	.000
		CHINA	.43389*	.10163	.000
	CHINA	SLO	.05921	.10134	.829
		CRO	-.43389*	.10163	.000
INNOVATIVENESS	SLO	CRO	-.23401	.10570	.070
		CHINA	-.33925*	.11008	.006
	CRO	SLO	.23401	.10570	.070
		CHINA	-.10524	.11039	.607
	CHINA	SLO	.33925*	.11008	.006
		CRO	.10524	.11039	.607
INFORMATION	SLO	CRO	-.16184	.11579	.343
		CHINA	-1.07945*	.12059	.000
	CRO	SLO	.16184	.11579	.343
		CHINA	-.91761*	.12093	.000
	CHINA	SLO	1.07945*	.12059	.000
		CRO	.91761*	.12093	.000
BRAND	SLO	CRO	-.48648*	.10076	.000
		CHINA	-.37077*	.10494	.001
	CRO	SLO	.48648*	.10076	.000
		CHINA	.11571	.10524	.515
	CHINA	SLO	.37077*	.10494	.001

		CRO	-.11571	.10524	.515
ETHNOCENTRISM	SLO	CRO	-.23888	.12077	.118
		CHINA	.53581*	.12578	.000
	CRO	SLO	.23888	.12077	.118
		CHINA	.77469*	.12613	.000
	CHINA	SLO	-.53581*	.12578	.000
		CRO	-.77469*	.12613	.000
*. The mean difference is significant at the 0.05 level.					

Appendix H: ANOVA Test of the Effect of Gender on CDMS, Consumer Innovativeness and Consumer Ethnocentrism

ANOVA---China						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
QUALITY	Between Groups	2.830	1	2.830	3.106	.079
	Within Groups	187.683	206	.911		
	Total	190.514	207			
TIME	Between Groups	.595	1	.595	.384	.536
	Within Groups	318.705	206	1.547		
	Total	319.299	207			
PRICE	Between Groups	.177	1	.177	.132	.716
	Within Groups	275.196	206	1.336		
	Total	275.373	207			
INFORMATION	Between Groups	2.519	1	2.519	1.444	.231
	Within Groups	359.272	206	1.744		
	Total	361.792	207			
BRAND	Between Groups	.159	1	.159	.140	.709
	Within Groups	234.217	206	1.137		
	Total	234.376	207			
ETHNOCENTRISM	Between Groups	4.445	1	4.445	2.627	.107
	Within Groups	348.515	206	1.692		
	Total	352.960	207			

		Sum of Squares	df	Mean Square	F	Sig.
INNOVATIVENESS	Between Groups	4.999	1	4.999	3.987	.047
	Within Groups	258.272	206	1.254		
	Total	263.271	207			

ANOVA---Slovenia

		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	2.624	1	2.624	3.454	.064
	Within Groups	184.573	243	.760		
	Total	187.197	244			
TIME	Between Groups	8.120	1	8.120	11.567	.001
	Within Groups	170.594	243	.702		
	Total	178.714	244			
PRICE	Between Groups	.000	1	.000	.000	.997
	Within Groups	311.370	243	1.281		
	Total	311.370	244			
INFORMATION	Between Groups	5.497	1	5.497	3.460	.064
	Within Groups	386.038	243	1.589		
	Total	391.535	244			
BRAND	Between Groups	7.417	1	7.417	4.872	.028
	Within Groups	369.964	243	1.522		
	Total	377.381	244			
ETHNOCENTRISM	Between Groups	.599	1	.599	.315	.575
	Within Groups	462.428	243	1.903		
	Total	463.027	244			
INNOVATIVENESS	Between Groups	1.976	1	1.976	1.793	.182
	Within Groups	267.729	243	1.102		
	Total	269.705	244			

ANOVA--Croatia

		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	5.634	1	5.634	7.082	.008
	Within Groups	191.731	241	.796		
	Total	197.365	242			

TIME	Between Groups	2.472	1	2.472	3.002	.084
	Within Groups	198.464	241	.824		
	Total	200.936	242			
PRICE	Between Groups	1.683	1	1.683	1.891	.170
	Within Groups	214.470	241	.890		
	Total	216.152	242			
INNOVATIVENESS	Between Groups	.057	1	.057	.033	.855
	Within Groups	413.569	241	1.716		
	Total	413.626	242			
INFORMATION	Between Groups	8.880	1	8.880	5.717	.018
	Within Groups	374.366	241	1.553		
	Total	383.246	242			
BRAND	Between Groups	.047	1	.047	.046	.831
	Within Groups	248.663	241	1.032		
	Total	248.710	242			
ETHNOCENTRISM	Between Groups	5.555	1	5.555	3.267	.072
	Within Groups	409.730	241	1.700		
	Total	415.284	242			

Appendix I: ANOVA Test of the Effect of living area on CDMS, Consumer Innovativeness and Consumer Ethnocentrism

Appendix I.1: Means of each factor in different living areas

		China	Slovenia	Croatia
QUALITY	Capital/main city	4.9864	4.0382	4.3549
	Urban area	5.2022	4.0276	4.4312
	Rural area	4.7752	3.7049	4.2336
	Total	5.0384	3.9319	4.3516
TIME	Capital/main city	4.2481	3.8309	4.0723
	Urban area	4.2846	3.9762	4.0057
	Rural area	3.8214	3.7975	4.1428
	Total	4.1776	3.8609	4.0679
PRICE	Capital/main city	4.6699	4.8170	4.9930

	Urban area	4.8468	4.5757	5.4309
	Rural area	4.8881	4.7589	5.5296
	Total	4.7919	4.7320	5.2277
INNOVATIVENESS	Capital/main city	4.6738	4.5302	4.6840
	Urban area	4.9584	4.4572	4.6722
	Rural area	4.7588	4.4271	4.8212
	Total	4.8161	4.4780	4.7088
INFORMATION	Capital/main city	4.2819	3.5455	3.5459
	Urban area	4.6268	3.3122	3.4409
	Rural area	4.4005	3.2429	3.7000
	Total	4.4576	3.3869	3.5478
BRAND	Capital/main city	3.9882	3.3621	3.9402
	Urban area	3.7878	3.3937	3.8155
	Rural area	3.5302	3.5568	4.0354
	Total	3.8072	3.4313	3.9244
ETHNOCENTRISM	Capital/main city	2.3585	2.5554	2.9686
	Urban area	2.1626	2.8124	3.1948
	Rural area	2.5414	3.2428	3.1874
	Total	2.3095	2.8400	3.0779

Appendix I.2: ANOVA Test of the Effect of Living Areas on Consumer Behaviours

ANOVA--China						
		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	5.551	2	2.775	3.063	.049
	Within Groups	184.840	204	.906		
	Total	190.391	206			
TIME	Between Groups	6.738	2	3.369	2.202	.113
	Within Groups	312.056	204	1.530		
	Total	318.794	206			
PRICE	Between Groups	1.765	2	.883	.658	.519
	Within Groups	273.450	204	1.340		
	Total	275.215	206			

INNOVATIVENESS	Between Groups	3.478	2	1.739	1.367	.257
	Within Groups	259.612	204	1.273		
	Total	263.090	206			
INFORMATION	Between Groups	5.027	2	2.514	1.448	.237
	Within Groups	354.145	204	1.736		
	Total	359.172	206			
BRAND	Between Groups	5.681	2	2.841	2.535	.082
	Within Groups	228.603	204	1.121		
	Total	234.285	206			
ETHNOCENTRISM	Between Groups	4.400	2	2.200	1.294	.276
	Within Groups	346.827	204	1.700		
	Total	351.227	206			

ANOVA--Slovenia

		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	5.682	2	2.841	3.798	.024
	Within Groups	181.038	242	.748		
	Total	186.720	244			
TIME	Between Groups	1.300	2	.650	.887	.413
	Within Groups	177.341	242	.733		
	Total	178.641	244			
PRICE	Between Groups	2.446	2	1.223	.958	.385
	Within Groups	308.911	242	1.276		
	Total	311.357	244			
INNOVATIVENESS	Between Groups	.501	2	.251	.225	.799
	Within Groups	269.865	242	1.115		
	Total	270.366	244			
INFORMATION	Between Groups	4.497	2	2.249	1.403	.248
	Within Groups	387.861	242	1.603		
	Total	392.359	244			
BRAND	Between Groups	1.778	2	.889	.575	.563
	Within Groups	373.871	242	1.545		
	Total	375.650	244			
ETHNOCENTRISM	Between Groups	20.559	2	10.279	5.547	.004
	Within Groups	448.492	242	1.853		

	Total	469.051	244			
ANOVA--Croatia						
		Sum of Squares	df	Mean Square	F	Sig.
QUALITY	Between Groups	1.134	2	.567	.694	.501
	Within Groups	196.231	240	.818		
	Total	197.365	242			
TIME	Between Groups	.550	2	.275	.329	.720
	Within Groups	200.386	240	.835		
	Total	200.936	242			
PRICE	Between Groups	14.237	2	7.118	8.461	.000
	Within Groups	201.916	240	.841		
	Total	216.152	242			
INNOVATIVENESS	Between Groups	.801	2	.400	.233	.793
	Within Groups	412.825	240	1.720		
	Total	413.626	242			
INFORMATION	Between Groups	1.948	2	.974	.613	.543
	Within Groups	381.299	240	1.589		
	Total	383.246	242			
BRAND	Between Groups	1.465	2	.733	.711	.492
	Within Groups	247.245	240	1.030		
	Total	248.710	242			
ETHNOCENTRISM	Between Groups	3.023	2	1.511	.880	.416
	Within Groups	412.262	240	1.718		
	Total	415.284	242			

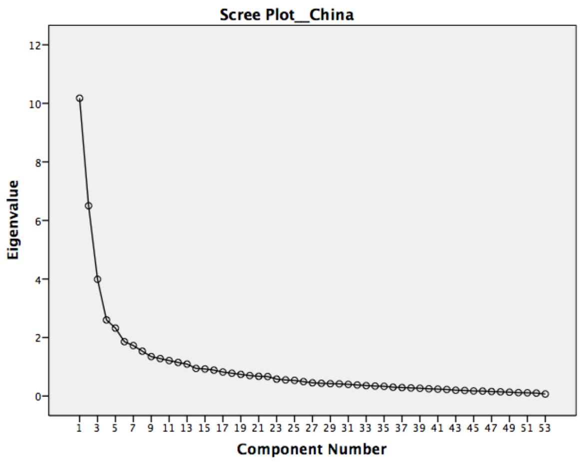
Appendix I.3: Homogeneous Test of the Effect of Living Areas on Consumer Behaviors

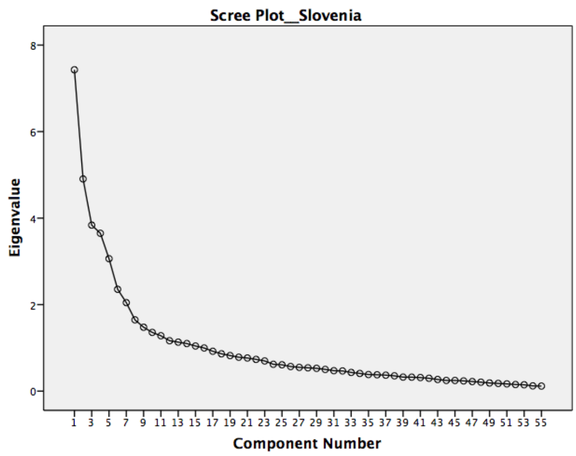
China					
Dependent Variable	(I) Living area	(J) Living area	Mean Difference (I-J)	Std. Error	Sig.
QUALITY	Capital/main city	Urban area	-.21585	.14900	.318
		Rural area	.21111	.18390	.486

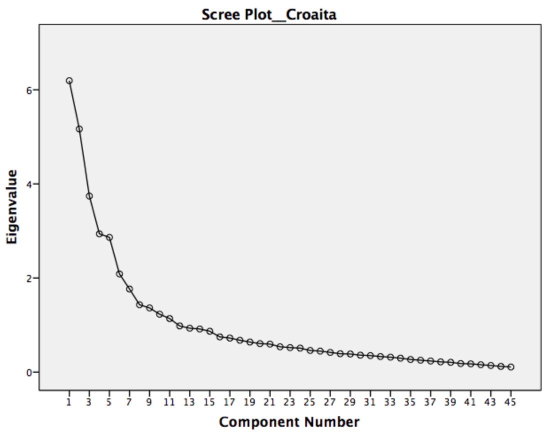
	Urban area	Capital/main city	.21585	.14900	.318
		Rural area	.42696*	.17757	.045
	Rural area	Capital/main city	-.21111	.18390	.486
		Urban area	-.42696*	.17757	.045
Slovenia					
QUALITY	Capital/main city	Urban area	.01057	.13568	.997
		Rural area	.33335*	.13134	.031
	Urban area	Capital/main city	-.01057	.13568	.997
		Rural area	.32278	.14438	.067
	Rural area	Capital/main city	-.33335*	.13134	.031
		Urban area	-.32278	.14438	.067
ETHNOCENTRISM	Capital/main city	Urban area	-.25691	.21355	.453
		Rural area	-.68732*	.20672	.003
	Urban area	Capital/main city	.25691	.21355	.453
		Rural area	-.43041	.22724	.143
	Rural area	Capital/main city	.68732*	.20672	.003
		Urban area	.43041	.22724	.143
Croatia					
PRICE	Capital/main city	Urban area	-.43789*	.13776	.005
		Rural area	-.53662*	.15366	.002
	Urban area	Capital/main city	.43789*	.13776	.005
		Rural area	-.09873	.17035	.831
	Rural area	Capital/main city	.53662*	.15366	.002
		Urban area	.09873	.17035	.831

Note. *The mean difference is significant at the 0.05 level.

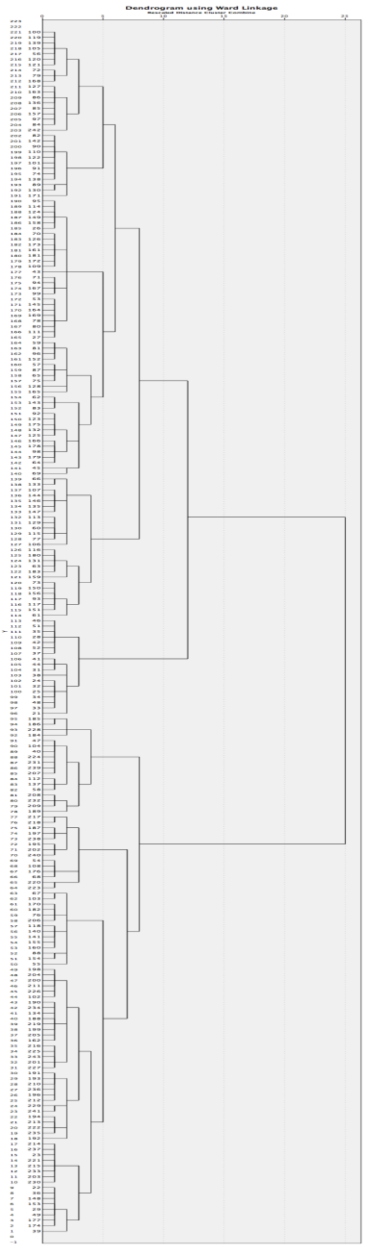
Appendix J: Scree Plot of Factor Analysis in Three Countries


Scree Plot__China
Eigenvalue
Component Number

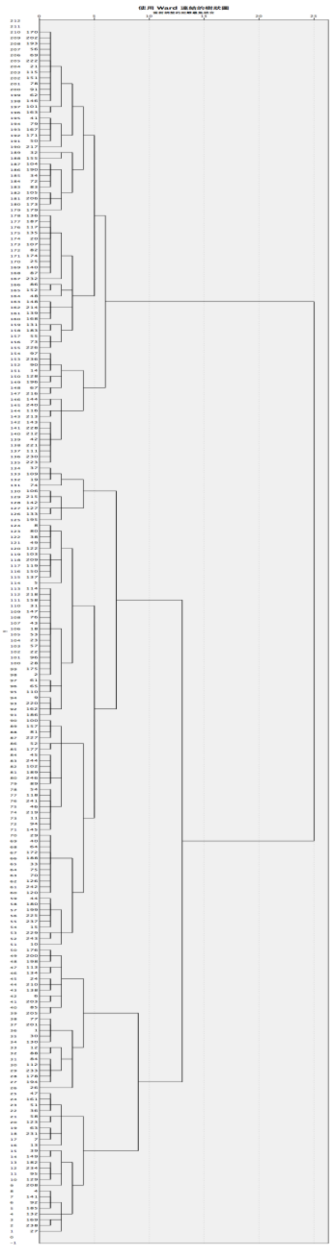

Scree Plot__Slovenia
Eigenvalue
Component Number


Scree Plot__Croaita
Eigenvalue
Component Number

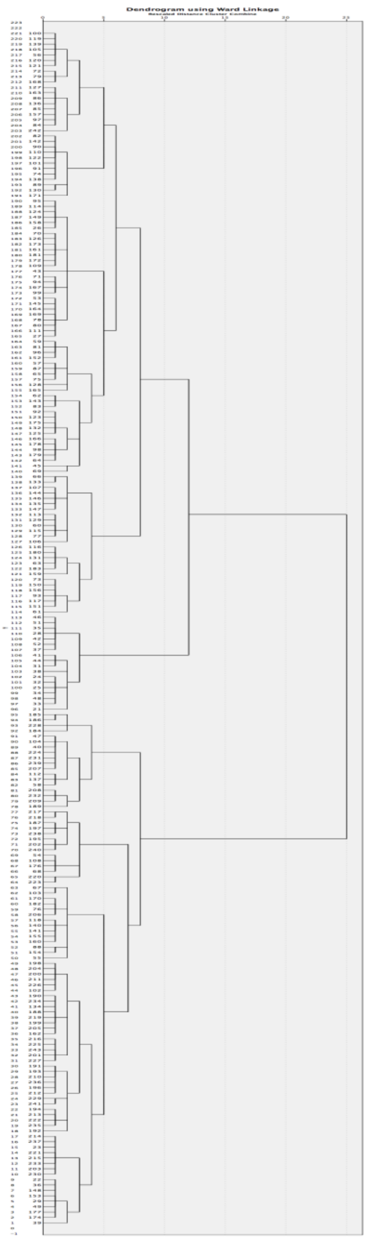
Appendix K: Dendrogram



China



Slovenia



Croatia

Appendix L: Cluster Analysis

China					
	Ward Method				
	1	2	3	4	Total
	Mean	Mean	Mean	Mean	Mean
Highly advertised brands are usually very good	3.35 - -	4.69 +++	4 0	1.67 - - -	3.87

A brand recommended in a consumer magazine is an excellent choice for me	3.31 -	4.16 ++	3.93 +	1.67 - - -	3.70
The most well-known national brands are the best for me	3.64 - - -	5.42 +++	4.47 0	1.67 - - -	4.33
The more recognizable the brand, the better the quality of the product	4.21 - -	5.51 +++	4.61 0	1.67 - - -	4.63
I usually compare advertisements when buying fashionable products	3.58 - -	4.69 +++	4.10 0	1.67 - - -	4.00
Expensive brands are usually the best	3.24 - -	4.76 +++	3.97 0	1.67 - - -	3.83
I usually choose the most expensive brands	2.17 - - -	3.22 ++	3.25 ++	1.67 - - -	2.78
I take the time to shop carefully for best buys	4.86 0	5.71 +++	4.80 -	2 - - -	5.01
I enjoy shopping just for the fun of it	4.5 0	5.07 ++	4.32 -	2 - - -	4.54
I keep my wardrobe up-to-date with the changing fashions	3.43 -	4.51 +++	3.85 0	2 - - -	3.82
I stay on top of trends and fashion	2.83 -	3.44 +	3.56 +	1.67 - - -	3.21
My standards and expectations for products I buy are very high	4.85 0	5.4 ++	4.63 -	2.67 - - -	4.88
I make a special effort to choose high quality products	5.49 0	5.71 +	5 -	1.67 - - -	5.32
I usually buy well-known, national, or designer brands	3.18 - - -	4.84 +++	4.03 0	1.67 - - -	3.85
When it comes to purchasing products, I try to get the very best or perfect choice	5.33 0	6 +++	5.20 0	1.67 - - -	5.40
It is fun to buy something new and exciting	4.96 0	6.07 +++	4.75 -	1.67 - - -	5.11
I buy high quality products, since they last longer	5.40 0	5.67 +	5.32 0	1.67 - - -	5.38
I accept that top quality products are much more expensive than regular quality products	6.17 +	6.4 ++	5.47 - -	1.67 - - -	5.92

I carefully watch how much money I spend	4.82 0	5.4 ++	4.90 0	1.67 - - -	4.94
I consider price first, when making purchases	4.15 -	4.73 +	4.75 +	1.67 - - -	4.45
I usually chose lower price products	4.53 0	4.13 -	4.678 +	1.67 - - -	4.43
The most expensive brands are usually my preferred choice	2.65 - -	3.4 +	3.76 ++	1.67 - - -	3.19
I always make my purchases by comparing the price to the quality of the product	5.42 0	6.22 +++	5.37 0	1.67 - - -	5.54
I am prone to buying items on sale or in special deals	5.24 0	5.98 +++	5.12 -1	1.67 - - -	5.32
All the information I get on different products confuses me	4.22 0	4.64 +	4.44 0	1.67 - - -	4.36
There are too many brands to choose from so I often feel confused	4.31 -	4.8 +	4.78 +	1.67 - - -	4.54
Sometimes it's hard to choose at which stores to shop	4.72 0	4.84 0	4.75 0	1.67 - - -	4.71
I like to gather as much information about a new /unfamiliar product before buying it	4.78 0	5.04 0	5.02 0	1.67 - - -	4.87
I get most of the information about products online	4.53 0	4.76 0	4.98 +	1.67 - - -	4.69
If I like a brand, I rarely switch from it just to try something new	4.65 0	5 +	4.66 0	1.67 - - -	4.69
I would rater stick with a brand I usually buy than try something I am not very sure of.	4.39 0	5.07 ++	4.59 0	1.67 - - -	4.58
I think of myself as a brand-loyal consumer.	4.42 0	5.02 ++	4.41 0	1.67 - - -	4.52
I am very cautious in trying new and different products.	4.51 -	5.49 +++	4.78 0	1.67 - - -	4.80
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.	4.86 0	5.36 ++	4.88 0	1.67 - - -	4.94
I rarely buy brands about which I am uncertain how they will perform.	4.76 0	5.4 ++	4.78 0	1.67 - - -	4.88

When I see a new brand on the shelf, I am not afraid of giving it a try.	5.08 +	4.6 0	4.64 0	1.67 - - -	4.76
Purchasing foreign-made products is anti-SLO/CRO/CHN.	1.54 - - -	1.22 - - -	3.76 +++	1.67 - -	2.20
It is not right to purchase foreign-made products, because it puts SLO/CRO/CHN people out of jobs.	1.36 - - -	1.22 - - -	3.8 +++	1.67	2.13
A real SLO/CRO/CHN should always buy SLO/CRO/CHN products.	1.79 - -	1.18 - - -	3.75 +++	1.67 - - -	2.28
We should purchase products manufactured in SLO/CRO/CHN instead of letting other countries get rich from us.	1.92 - -	1.4 - - -	4.03 +++	1.67 - - -	2.48
SLO/CRO/CHN should not buy foreign products, because this hurts SLO/CRO/CHN business and causes unemployment.	1.47 - - -	1.31 - - -	4.07 +++	1.67 - - -	2.29
SLO/CRO/CHN consumers who purchase products made in other countries are responsible for putting their fellow people out of work.	1.4 - - -	1.11 - - -	4.02 +++	1.67 - -	2.20
We should buy from foreign countries only those products which we cannot obtain within our own country.	2.13 - -	1.67 - - -	4.1 +++	1.67 - - -	2.65

Slovenia

	Ward Method			
	1	2	3	Total
	Mean	Mean	Mean	Mean
Highly advertised brands are usually very good	3.62 -	3.71 0	4.16 +	3.85
A brand recommended in a consumer magazine is an excellent choice for me	2.54 - -	2.93 0	3.26 +	2.96
The more recognizable the brand, the better the quality of the product	3.08 +	3.45 0	3.54 0	3.40
I usually choose the most expensive brands	1.56 - - -	2.8 +	2.68 +	2.46
I enjoy shopping just for the fun of it	2.18 - - -	4.17 +++	3.73 0	3.54
I keep my wardrobe up-to-date with the changing fashions	2.12	3.93	3.34	3.29

	- - -	+++	0	
Shopping in stores is a waste of my time	3.98 ++	2.36 - - -	3.26 0	3.07
I make my shopping trips fast	4.64 ++	3.74 - -	4.42 +	4.20
I stay on top of trends and fashion	2.8 - - -	4.75 +++	4.21 0	4.09
My standards and expectations for products I buy are very high	4.26 - - -	5.33 +	5.36 +	5.09
I make a special effort to choose high quality products	3.92 - - -	4.89 +	4.88 0	4.66
I usually buy well-known, national, or designer brands	2.06 - - -	3.69 +	3.80 ++	3.34
When it comes to purchasing products, I try to get the very best or perfect choice	4.6 - -	5.48 +	5.49 +	5.27
It is fun to buy something new and exciting	4.44 - - -	5.73 ++	5.38 0	5.30
I should plan my shopping more carefully than I do	4.22 0	4.27 0	4.14 0	4.21
I buy high quality products, since they last longer	3.5 - - -	4.62 +	4.54 +	4.32
I carefully watch how much money I spend	5.66 ++	5.06 0	5.13 0	5.23
I consider price first, when making purchases	5.72 ++	4.57 - -	5.43 +	5.16
I usually chose lower price products	4.62 +++	3.04 - -	3.5 0	3.58
I usually compare at least three brands before choosing	4.42 +	3.82 -	4.30 0	4.14
The most expensive brands are usually my preferred choice	1.6 - - -	2.93 ++	2.58 0	2.49
I am prone to buying items on sale or in special deals	5.18 +	4.67 0	4.83 0	4.85
All the information I get on different products confuses me	2.6 -	2.64 0	3.12 +	2.80

There are too many brands to choose from so I often feel confused	2.82 -	2.94 0	3.45 +	3.10
Sometimes it's hard to choose at which stores to shop	3.82 0	3.36 -	4.04 +	3.71
I often make careless purchases that I later regret	3.22 0	2.9 -	3.70 ++	3.27
I like to gather as much information about a new /unfamiliar product before buying it	4.64 -	5.07 0	4.91 0	4.91
I get most of the information about products online	4.56 - -	5.33 +	4.83 0	4.97
If I like a brand, I rarely switch from it just to try something new	4.76 0	4.58 0	4.96 0	4.76
I would rater stick with a brand I usually buy than try something I am not very sure of.	4.6 0	4.01 - -	5.01 ++	4.51
I think of myself as a brand-loyal consumer.	3.96 -	4.07 -	4.84 ++	4.32
I am very cautious in trying new and different products.	4.18 0	4.05 -	4.68 +	4.31
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.	5.52 +++	3.61 - - -	5.14 ++	4.62
I rarely buy brands about which I am uncertain how they will perform.	4.36 0	4.05 -	4.71 +	4.36
When I see a new brand on the shelf, I am not afraid of giving it a try.	4.26 -	4.82 +	4.37 0	4.52
SLO/CRO/CHN products: first, last, and foremost!	2.74 - - -	2.88 - - -	4.71 +++	3.51
Purchasing foreign-made products is anti-SLO/CRO/CHN.	1.46 - - -	1.51 - - -	3.42 +++	2.19
It is not right to purchase foreign-made products, because it puts SLO/CRO/CHN people out of jobs.	1.64 - - -	1.81 - - -	4.04 +++	2.58
A real SLO/CRO/CHN should always buy SLO/CRO/CHN products.	1.6 - - -	1.82 - - -	4.20 +++	2.63

We should purchase products manufactured in SLO/CRO/CHN instead of letting other countries get rich from us.	2.2 - - -	2.31 - - -	4.78 +++	3.18
SLO/CRO/CHN should not buy foreign products, because this hurts SLO/CRO/CHN business and causes unemployment.	1.9 - - -	1.9 - - -	4.49 +++	2.84
It may cost me in the long run, but I prefer to buy SLO/CRO/CHN-made products.	2.2 - - -	2.71 - -	4.54 +++	3.25
SLO/CRO/CHN consumers who purchase products made in other countries are responsible for putting their fellow people out of work.	1.64 - - -	1.71 - - -	3.54 +++	2.35
We should buy from foreign countries only those products which we cannot obtain within our own country.	2.42 - - -	2.64 - - -	4.47 +++	3.25
Croatia				
	Ward Method			
	1	2	3	Total
	Mean	Mean	Mean	Mean
Highly advertised brands are usually very good	4.61 ++	4.15 0	3.98 0	4.1
A brand recommended in a consumer magazine is an excellent choice for me	4.44 +++	3.34 0	3.13 -	3.33
The most well-known national brands are the best for me	3.94 0	4.55 ++	3.66 - -	4.06
The more recognizable the brand, the better the quality of the product	5 +++	4.26 0	4.04 0	4.21
Expensive brands are usually the best	5.44 +++	3.97 0	3.68 -	3.95
I usually choose the most expensive brands	4.39 +++	2.84 0	2.44 -	2.77
I enjoy shopping just for the fun of it	6.22 +++	4.09 0	4.05 -	4.24
I keep my wardrobe up-to-date with the changing fashions	5.72 +++	4.28 +	3.59 - -	4.06

Shopping in stores is a waste of my time	2.06 - - -	3 0	2.91 0	2.88
I stay on top of trends and fashion	5.67 +++	4.65 +	3.79 - -	4.31
My standards and expectations for products I buy are very high	6.28 +++	5.17 0	5.16 0	5.25
I make a special effort to choose high quality products	6.11 +++	4.35 0	4.41 0	4.52
I usually buy well-known, national, or designer brands	6.11 +++	4.63 0	4.29 -	4.58
When it comes to purchasing products, I try to get the very best or perfect choice	6.56 +++	5.68 0	5.31 -	5.57
It is fun to buy something new and exciting	6.22 +++	5.44 0	5.31 0	5.44
I should plan my shopping more carefully than I do	5.5 +++	4.04 0	3.59 -	3.94
I buy high quality products, since they last longer	6.06 +++	4.41 0	4.51 0	4.59
I carefully watch how much money I spend	4.78 - - -	5.53 0	5.49 0	5.45
I consider price first, when making purchases	5.17 -	5.32 0	5.57 0	5.43
I usually compare at least three brands before choosing	4.44 0	4.26 -	4.65 0	4.47
The most expensive brands are usually my preferred choice	4.94 +++	3.04 0	2.47 - -	2.92
I always make my purchases by comparing the price to the quality of the product	6.17 ++	5.59 0	5.66 0	5.67
I am prone to buying items on sale or in special deals	6 +	5.41 -	6.06 +	5.77
I take part in loyalty programmes to get discounts and special deals	5.89 +++	4.74 -	5.01 0	4.96
All the information I get on different products confuses me	3.39 0	3.51 +	2.9 -	3.2

There are too many brands to choose from so I often feel confused	3.5 +	3.54 +	2.99 -	3.27
Sometimes it's hard to choose at which stores to shop	5.28 +++	3.98 0	3.76 -	3.98
I often make careless purchases that I later regret	4.17 +++	3.43 +	3.76 - -	3.14
I like to gather as much information about a new /unfamiliar product before buying it	5.78 ++	5.26 0	3.76 0	5.29
I like to consult with friends and family before purchasing a product	5.11 0	5.03 0	3.76 0	5.04
If I like a brand, I rarely switch from it just to try something new	6.17 +++	5.17 +	3.76 - -	4.89
I would rater stick with a brand I usually buy than try something I am not very sure of.	5.56 +++	5.23 ++	3.76 - -	4.83
I think of myself as a brand-loyal consumer.	6.11 +++	4.97 +	3.76 - -	4.64
I am very cautious in trying new and different products.	5.22 +++	4.88 ++	3.76 - -	4.43
I rarely buy brands about which I am uncertain how they will perform.	5.89 +++	5.12 ++	3.76 - -	4.69
When I see a new brand on the shelf, I am not afraid of giving it a try.	4.39 0	4.14 -	3.76 +	4.47
Only those products unavailable in SLO/CRO/CHN should be imported.	3 - - -	5.36 +++	3.76 - - -	4.3
SLO/CRO/CHN products: first, last, and foremost!	2.83 - - -	4.63 +++	3.76 - - -	3.5
Purchasing foreign-made products is anti-SLO/CRO/CHN.	1.33 - - -	3.09 +++	3.76 - - -	2.19
It is not right to purchase foreign-made products, because it puts SLO/CRO/CHN people out of jobs.	2.17 - - -	4.21 +++	3.76 - - -	3.12

A real SLO/CRO/CHN should always buy SLO/CRO/CHN products.	1.56 - - -	3.34 +++	3.76 - - -	2.29
We should purchase products manufactured in SLO/CRO/CHN instead of letting other countries get rich from us.	2.11 - - -	4.99 +++	3.76 - - -	3.61
SLO/CRO/CHN should not buy foreign products, because this hurts SLO/CRO/CHN business and causes unemployment.	1.89 - - -	4.14 +++	3.76 - - -	3.02
It may cost me in the long run, but I prefer to buy SLO/CRO/CHN-made products.	2.39 - - -	4.33 +++	3.76 - -	3.45
SLO/CRO/CHN consumers who purchase products made in other countries are responsible for putting their fellow people out of work.	1.61 - -	2.92 +++	3.76 - -	2.14
We should buy from foreign countries only those products which we cannot obtain within our own country.	1.78 - - -	4.97 +++	3.76 - - -	3.68

Appendix M: Demographic Characteristics of Each Cluster in Three Countries

China

Gender							
			Ward Method				Total
			1	2	3	4	
Gender	male	Count	21	11	22	2	56
		% within Ward Method	29.2%	24.4%	37.3%	66.7%	31.3%
	female	Count	51	34	37	1	123

		% within Ward Method	70.8%	75.6%	62.7%	33.3%	68.7%
Total		Count	72	45	59	3	179
		% within Ward Method	100.0%	100.0%	100.0%	100.0 %	100.0 %

Living area

			Ward Method				Total
			1	2	3	4	
Living area	Capital/main city	Count	19	20	25	3	67
		% within Ward Method	26.4%	45.5%	42.4%	100.0 %	37.6%
	Urban area	Count	38	20	18	0	76
		% within Ward Method	52.8%	45.5%	30.5%	0.0%	42.7%
	Rural area	Count	15	4	16	0	35
		% within Ward Method	20.8%	9.1%	27.1%	0.0%	19.7%
Total		Count	72	44	59	3	178
		% within Ward Method	100.0%	100.0%	100.0%	100.0 %	100.0%

Level of study

			Ward Method				Total
			1	2	3	4	
Level of study	Undergraduate	Count	56	36	53	2	147
		% within Ward Method	80.0%	81.8%	89.8%	66.7%	83.5%
	Graduate	Count	14	8	6	1	29
		% within Ward Method	20.0%	18.2%	10.2%	33.3%	16.5%
Total		Count	70	44	59	3	176
		% within Ward Method	100.0%	100.0%	100.0%	100.0 %	100.0%

Slovenia

Gender						
			Ward Method			Total
			1	2	3	
Gender	male	Count	14	16	18	48
		% within Ward Method	28.0%	19.0%	24.0%	23.0%
	female	Count	36	68	57	161
		% within Ward Method	72.0%	81.0%	76.0%	77.0%
Total		Count	50	84	75	209
		% within Ward Method	100.0%	100.0%	100.0%	100.0%

Living area						
			Ward Method			Total
			1	2	3	
Living area	Capital/main city	Count	20	37	28	85
		% within Ward Method	40.0%	44.6%	36.8%	40.7%
	Urban area	Count	12	27	20	59
		% within Ward Method	24.0%	32.5%	26.3%	28.2%
	Rural area	Count	18	19	28	65
		% within Ward Method	36.0%	22.9%	36.8%	31.1%
Total		Count	50	83	76	209
		% within Ward Method	100.0%	100.0%	100.0%	100.0%

Level of study						
			Ward Method			Total
			1	2	3	
Level of study	Undergraduate	Count	42	69	57	168
		% within Ward Method	84.0%	82.1%	75.0%	80.0%
	Graduate	Count	8	15	19	42
		% within Ward Method	16.0%	17.9%	25.0%	20.0%

Total	Count	50	84	76	210
	% within Ward Method	100.0%	100.0%	100.0%	100.0%

Croatia

Gender						
			Ward Method			Total
			1	2	3	
Gender	Male	Count	3	16	28	47
		% within Ward Method	16.7%	16.8%	25.9%	21.3%
	Female	Count	15	79	80	174
		% within Ward Method	83.3%	83.2%	74.1%	78.7%
Total		Count	18	95	108	221
		% within Ward Method	100.0%	100.0%	100.0%	100.0%
Living area						
			Ward Method			Total
			1	2	3	
Living area	Capital/main city	Count	10	48	56	114
		% within Ward Method	55.6%	50.5%	51.9%	51.6%
	Urban area	Count	6	28	30	64
		% within Ward Method	33.3%	29.5%	27.8%	29.0%
	Rural area	Count	2	19	22	43
		% within Ward Method	11.1%	20.0%	20.4%	19.5%
Total		Count	18	95	108	221
		% within Ward Method	100.0%	100.0%	100.0%	100.0%
Level of study						
			Ward Method			Total
			1	2	3	
Level of study	Undergraduate	Count	16	66	74	156
		% within Ward Method	88.9%	69.5%	68.5%	70.6%
	Graduate	Count	2	29	34	65
		% within Ward Method	11.1%	30.5%	31.5%	29.4%
Total		Count	18	95	108	221
		% within Ward Method	100.0%	100.0%	100.0%	100.0%

Appendix N: Survey of Decision-making Factors of Young-Adult Consumers

1) Decision-making factors related to brand consciousness:

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

Highly advertised brands are usually very good.	1-Completely disagree	2	3	4	5	6	7-Completely agree
A brand recommended in a consumer magazine is an excellent choice for me.	1-Completely disagree	2	3	4	5	6	7-Completely agree
The most well-known national brands are the best for me.	1-Completely disagree	2	3	4	5	6	7-Completely agree
The more recognizable the brand, the better the quality of the product.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I usually compare advertisements when buying fashionable products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
Expensive brands are usually the best.	1-Completely disagree	2	3	4	5	6	7-Completely agree
All brands are the same in overall quality.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I usually choose the most expensive brands.	1-Completely disagree	2	3	4	5	6	7-Completely agree

2) Decision-making factors related to time consciousness

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

I take the time to shop carefully for best buys.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I enjoy shopping just for the fun of it.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I keep my wardrobe up-to-date with the changing fashions.	1-Completely disagree	2	3	4	5	6	7-Completely agree
Shopping in stores is a waste of my time.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I cannot choose products by myself (I need help).	1-Completely disagree	2	3	4	5	6	7-Completely agree

I make my shopping trips fast.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I am impulsive when making purchases.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I stay on top of trends and fashion.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I do most of my shopping on-line since it saves me time and money.	1-Completely disagree	2	3	4	5	6	7-Completely agree

3) Decision-making factors related to quality consciousness

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

My standards and expectations for products I buy are very high.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I make a special effort to choose high quality products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I usually buy well-known, national, or designer brands.	1-Completely disagree	2	3	4	5	6	7-Completely agree
When it comes to purchasing products, I try to get the very best or perfect choice.	1-Completely disagree	2	3	4	5	6	7-Completely agree
It is fun to buy something new and exciting.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I should plan my shopping more carefully than I do.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I buy high quality products, since they last longer.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I accept that top quality products are much more expensive than regular quality products.	1-Completely disagree	2	3	4	5	6	7-Completely agree

4) Decision-making factors related to price consciousness

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

I carefully watch how much money I spend.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I consider price first, when making purchases.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I usually chose lower price products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I usually compare at least three brands before choosing.	1-Completely disagree	2	3	4	5	6	7-Completely agree

The most expensive brands are usually my preferred choice.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I always make my purchases by comparing the price to the quality of the product.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I am prone to buying items on sale or in special deals.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I take part in loyalty programmes to get discounts and special deals.	1-Completely disagree	2	3	4	5	6	7-Completely agree

5) Decision-making factors related to information utilization

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

All the information I get on different products confuses me.	1-Completely disagree	2	3	4	5	6	7-Completely agree
There are too many brands to choose from so I often feel confused.	1-Completely disagree	2	3	4	5	6	7-Completely agree
Sometimes it's hard to choose at which stores to shop.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I often make careless purchases that I later regret.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I like to gather as much information about a new /unfamiliar product before buying it.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I get most of the information about products online.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I like to consult with friends and family before purchasing a product.	1-Completely disagree	2	3	4	5	6	7-Completely agree

6) Consumer innovativeness

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

If I like a brand, I rarely switch from it just to try something new.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I would rater stick with a brand I usually buy than try something I am not very sure of.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I think of myself as a brand-loyal consumer.	1-Completely disagree	2	3	4	5	6	7-Completely agree
I am very cautious in trying new and different products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.	1-Completely disagree	2	3	4	5	6	7-Completely agree

I rarely buy brands about which I am uncertain how they will perform.	1-Completely disagree	2	3	4	5	6	7-Completely agree
When I see a new brand on the shelf, I am not afraid of giving it a try.	1-Completely disagree	2	3	4	5	6	7-Completely agree

7) Consumer ethnocentrism

For each of the provided statements, please evaluate the extent to which you agree with the statement on a 7-point scale; meaning: 1-completely disagree, 4-neither disagree/nor agree, 7-completely agree.

Only those products unavailable in CHN/SLO/CRO should be imported.	1-Completely disagree	2	3	4	5	6	7-Completely agree
CHN/SLO/CRO products: first, last, and foremost!	1-Completely disagree	2	3	4	5	6	7-Completely agree
Purchasing foreign-made products is anti-CHN/SLO/CRO.	1-Completely disagree	2	3	4	5	6	7-Completely agree
It is not right to purchase foreign-made products, because it puts CHN/SLO/CRO people out of jobs.	1-Completely disagree	2	3	4	5	6	7-Completely agree
A real CHN/SLO/CRO should always buy Chinese products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
We should purchase products manufactured in CHN/SLO/CRO instead of letting other countries get rich from us.	1-Completely disagree	2	3	4	5	6	7-Completely agree
CHN/SLO/CRO should not buy foreign products, because this hurts CHN/SLO/CRO business and causes unemployment.	1-Completely disagree	2	3	4	5	6	7-Completely agree
It may cost me in the long run, but I prefer to buy CHN/SLO/CRO -made products.	1-Completely disagree	2	3	4	5	6	7-Completely agree
CHN/SLO/CRO consumers who purchase products made in other countries are responsible for putting their fellow CHN/SLO/CRO people out of work.	1-Completely disagree	2	3	4	5	6	7-Completely agree
We should buy from foreign countries only those products which we cannot obtain within our own country.	1-Completely disagree	2	3	4	5	6	7-Completely agree

8) What is your gender: 1-Male 2-Female

9) What is the year of your birth: 19____________

10) Where do you come from: 1-Capital/main city 2-Urban area 3-Rural area

11) Which level of study are you? 1-Undergraduate 2-Graduate

12) What is your study major (you can choose multiple majors)?

a) Economics

b) Management (marketing, tourism, accounting & finance, informatics etc.)

c) Language & literature

d) Administration

e) International relations

f) Other social sciences

g) Other (please list): ____

13) Which year of study are you (e.g. 2nd etc.)? Year of study: _____________________

14) Which are the sources of your income?

(The combined share of different sources of your income should always total 100 %. If you only have one source of income, that source should be assigned 100 %.)

Parents/family	____ %
Spouse/partner	____ %
Scholarship	____ %
Occasional student work	____ %
Regular work	____ %
Other (please list):___________________________	____ %
TOTAL	100%

Thank you for your time and participation in our research!