

Full Length Research Article

Intercultural factors affecting consumer behavior

***Maria Papadopoulou**

T.E.I. West Macedonia- Panagiotis Serdaris

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ABSTRACT

The purpose of this research is to investigate the intercultural factors that are likely to affect the consumer behavior. In other words, this thesis focuses on the examination of whether several intercultural factors, namely primarily religion and nationality but also other demographic characteristics as well, are possible to define the consumption habits and the behavior of consumers. Regarding the research, quantitative data were gathered through questionnaires, and people of different cultures, nationalities and religions participated. In addition we used SPSS software package. According to the research's outcomes, significant differences were found in the consumption characteristics according to the nationality and the religion of the participants, as well as according to other demographic characteristics such as age and gender. In other words, based on this thesis' results, globalization has not yet reached a level at which people of all nationalities, cultures and religions share the same buying habits and consuming behaviors.

Key words: Globalization, Behavior of Consumer, Nationality and Religion.

INTRODUCTION

Globalization is an inevitable phenomenon that is leading the entire world towards becoming one market, a global village. With the world becoming a single market, globalization has had a major contribution in enabling the organizations worldwide to step out of the restricted domestic markets and to set up their operations across the globe with confidence. This has largely led to a decline in the importance in national borders and a greater emphasis on what the consumers actually demand. However, for some products and services "the tastes and preferences of consumers in different nations are beginning to converge on some global norm" (Holt 2002). From a consumer perspective, however, reactions to the prevalence of global brands seem to vary among the different customers. On the one hand, consumers seem to value and admire global brands and regard such brands as a status symbol. On the other hand, global brands are often criticized for threatening the local differences and imposing the western cultures on our society, leading to a loss of cultural identity. Moreover, it has been stated by several researchers that cultural characteristics, and religion in specific, may affect the overall consuming behavior and impose differences regarding the way that people form their buying habits and their consumption characteristics. The main scope of this thesis, is to investigate the intercultural factors that are likely to affect the consumer behavior. In other words, this thesis focuses on the examination of whether several intercultural factors, namely primarily religion and nationality but also other demographic characteristics as well, are possible to define the consumption habits and the behavior of consumers.

In that framework, the research questions that have to be answered by this thesis may be summarized as follows:

- what is the relationship of people of different cultures with other countries and with their family and religion?
- What is the relationship between religion and consumption habits?
- How are buying habits affected by the nationality and the religion of consumers?
- How are buying habits affected by the age and the gender of consumers?

Consumer behavior and the concept of culture

Consumer behavior can be defined as behavior that is demonstrated by consumers when looking for, assessing, purchasing, using and abandoning products and services for which it is expected that they will satisfy the consumer's wishes and needs in the process of change (Solomon et al., 2010)

**Corresponding author: Maria Papadopoulou*
T.E.I. West Macedonia- Panagiotis Serdaris

For the clothing industry young people capable of paying are interesting. Young people are to a larger extent independent and self - dependent when making purchase decisions for products which they need (Kroeber-Riel et al., 2009). Besides the specific structure of consumption, people may also have specific demands and opinions towards individual products and trademarks. The basic function of clothing is to protect the body and to have look aesthetic. But clothing is becoming more and more important for days youth, while on the other hand it is also dependable on culture, nationality and / or religion. Clothing also enables identification. In that framework, it is important to investigate the factors of purchase and information behavior when purchasing clothing and other goods and what is the opinion of the researched population towards fashion clothing and consuming in general. Culture is reflected as an important factor of purchase decision making. Intercultural differences in the purchase behavior of consumers on different continents were discovered in more research (Kwan, 2006).

Factors of purchase and information behavior

Studying factors of purchase and information behavior is important for the industry from the marketing point of view. Knowing the consumers' marketing needs and understanding their buyers is therefore significant for everybody involved in the production process (Shulz, 2008).

Information gained by researching consumers can be used in four areas:

- marketing mix,
- segmentation,
- positioning and differentiation as well as
- environment analysis and marketing research.

Clothes characteristics and opinions towards fashion clothes

Knowing the factors of purchase decision-making is important in the process of forming marketing strategies and the marketing mix for young people's clothes. Numerous authors worked on the factors of purchase decision-making. The consumer's perception of the meaning of different factors of purchase decision-making was measured by numerous researchers in the past (Cassill and Drake, 1987; Zhang et al., 2002), who found 20 characteristics important for the purchase decision-making (color, comfort, durability, care, label, fitting, style, gender accordance, breathable, trademark, country of origin, price, shop's image, the possibility of usage on different occasions, etc.). In their research study Forney and others (1999) studied thoroughly the meaning of assessment measures for the acceptance of the purchase decision. They found that 21 factors influence the purchase of clothing: color, design, trademark, price, comfort, fashionableness, durability, quality, cloth fitting, seller obligingness, maintenance simplicity, country of origin, etc. fitting, look, cut, price and color. Young people have different opinions towards fashionable clothes. Some believe that fashionable clothes are of bad quality, made from poor material, not functional and uncomfortable, even bad for health because of the cuts and the material. Successful marketers must be aware of the fact that for young consumers, quality is of essential meaning (Solomon et al., 2009). They also have different opinions towards the prices of fashionable clothes.

Information sources

In the decision making process information and consumer information behavior play an important role. . Only the informed has the opportunity of sensible de There are numerous factors which strongly influence young people as consumers.

The most important are family, school, peers, purchase experiences, clothing industry, mass media, etc. Consumers often use informal and social sources respectively when looking for information (Goldsmith and Clark, 2008). Consumers receive and look for information about a product at different sources: a salesman at the shop, word-of-mouth communication and from mass media (newspapers and magazines, test announcements, catalogues, etc.) and lately increasingly the Internet (Blyte, 2008 and Devetak, 2007).

Ethnic Diversity in the Marketplace

Demographic shifts may act as a catalyst for social and cultural changes in both the private and commercial spheres. From a business perspective, many companies are discovering that previously ignored ethnic groups are growing in market power and that meeting their needs is an opportunity for success. Demographic trends among the largest ethnic groups reveal that each will continue to increase in significance as a potential target market (Miller 1993). For instance, it is worth mentioning that the growth in the Asian-American market is small in absolute numbers but represents the highest rate of growth. Asian-Americans are expected to increase from 3% of the population in 1990 to 10% by the year 2050 (Associated Press 1993). Clearly, from demographic and economic perspectives, ethnic target marketing is an important issue. Examination of current business trends indicates that the growth of ethnic target marketing is paralleling the demographic shifts in the market as well. Examples abound of both successful and ill-fated ethnic targeting strategies. Some ethnic consumers may not be as receptive to targeting efforts as marketers would like, and not all ethnic targeting strategies have been successful. The marketing communications is not without controversy.

It is fairly safe to assume that most marketers do not intend to offend their target markets. In fact, the growth in ethnic advertising agencies is testimony to the fact that many companies are investing in ethnic targeting in the hope of avoiding the stereotypical pitfalls that sometimes accompany intercultural communications. However, preliminary interviews with ethnic consumers reveal that merely being the target of marketing communications, no matter how unoffensively executed, is enough to prompt a wide range of emotional responses and attributions about the motives of marketers (Holland and Ball 1995; Holland and Gentry 1996).

Previous Research on Marketing to Ethnic Consumers

Research on marketing to ethnic groups can be summarized broadly in three eras. Prior to the 1960s, ethnic groups were largely ignored. They were not considered viable market segments, and no effort was made to target them or conduct research on marketing to them (Kassarjian 1969). The second era began roughly in the mid-1960s and continued until about 1980. During that period, societal changes caused a reevaluation of the role of previously ignored consumer groups. As far as ethnic groups were concerned, marketers and researchers focused almost exclusively on African-Americans. Blacks began to appear more frequently and in higher status positions in advertisements (Kassarjian 1969). The third era began in the early 1980s and continues today. Research studies examine a variety of ethnic groups and attempt to look at differences in culture that may drive consumption patterns (Delener and Neelankavil 1990).

The importance of religion

Since cultural background is one of the most important determinants of consumer behavior. Indeed, research by Bristow and Asquith (1999) to name a few, all revealed that consumers from different cultural backgrounds express certain significant differences of their own, which may warrant differential marketing efforts. Yet due to diversity in Race, nationality, religious values, geography and customs, it has become increasingly difficult for marketers to use the same marketing mix strategies for all consumer groups (Cui 1997). Cultural diversity requires marketers to understand each group of consumers including their basic demographics, media usage, shopping behavior, store patronage and consumption patterns and to use sophisticated marketing techniques to reach them. From a marketing point of view, the stability of religion underlying consumer behavior implies the potential of religion as the basis for market targeting and strategies (Delener, 1990a). This is because much information about typical consumers is in a state of flux, that is, the relevancy of certain characteristics to an individual or a group might change depending upon time and situation. Indeed, marketers cannot rely heavily on the implications related to consumers' basic demographics such as discretionary income, education attainment, chronological age and employment status, as these characteristics change over time and from one generation to the next, thus hampering marketers in segmenting the market to its full potential (McDaniel and Burnett, 1990).

Religion defined

"A belief in God accompanied by a commitment to follow principles believed to be set forth by God". (McDaniel and Burnett, 1990, p. 110) "A socially shared set of beliefs, ideas and actions that relate to a reality that cannot be verified empirically yet is believed to affect the course of natural and human events". (Terpstra and David, 1991, p. 73) "A system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God's creatures, are supposed to behave on this earth". (Sheth and Mittal, 2004, p. 65) Religion can be viewed in two broad perspectives. Individual association with a particular religion and commitment an individual is having for the religion one is professing.

Religious Affiliation

Religious affiliation or adherence of individual to a particular religious group has been termed an ascribed status. This is because like race and nationality, its effect on individual life often predates birth, determines family size, level of education attained, the amount of wealth accumulated and the type of life decision taken. (Hirschman 1983)

Religiosity

According to Delener (1990b), religiosity (degree to which individuals are committed to a specific religious group) is one of the most cultural force and key influence in buying behavior. This is because purchase decision is categorized according how much consumers adhere to a particular faith. The extent to which religion affects one's beliefs and behavior depends on the individual's level of religiosity and the importance one places on the religion itself (Sood and Nasu, 1995).

It has been argued that religion is highly personal in nature and therefore its effects on consumer behavior depend on individuals' level of religious commitment or the importance placed on religion in their life.

Religious affiliation and shopping behavior

Within the consumer behavior paradigm, religious affiliation or the adherence of individuals to religious groups has been termed an ascribed status. This is because, like race and nationality, its effect on the individual's life often predates life, determines family size, the level of education attained, the amount of wealth accumulated and the type of life decision taken (Hirschman

1983). A series of studies on religious affiliation and its effects on consumer behavior was done by Hirschman in the early 1980's. Her studies mainly focused on the similarities and differences in consumption-related activities among consumers affiliated with Catholicism, Protestantism and Judaism religions. Her studies showed that: 1) Jewish consumers tend to be more innovative and less brand and store loyal than non-Jewish consumers (Hirschman, 1981), 2) Catholic consumers are more influenced by price, location, transportation, and mood in making entertainment related choices than are Protestant consumers (Hirschman, 1982), and 3) Jewish, Catholic, and Protestant consumers use different evaluation criteria in making entertainment, residential, transportation, and pet choices (Hirschman, 1983).

Religious affiliation also appears to affect people's media usage and preferences (Hirschman 1983). Evidence suggests that the influence of religious affiliation on consumer behavior is not restricted to consumer decision-making of purchasing durable goods but also on their choice and evaluation of service providers. In an examination of hospitals, it was found that religious affiliation of a hospital is important in influencing hospital selection and contributes to overall patient satisfaction (Nix and Gibson, 1989). This finding is later supported by Andaleeb (1993) who found that hospitals of a particular religious affiliation were more likely to be recalled, preferred and selected by. More recently, Fam, Waller and Erdogan (2004) conducted a large-scale study that analyze the influence of religion and intensity of religious belief on attitudes towards the advertising of four controversial product groups namely gender/sex related, social/political, healthcare and addictive products. Student samples from four main religious groups -- Buddhism, Islam, Christianity and non-religious believers (mainly Taoism and Confucianism) across six different countries were included in their study. They found that the followers of these four religious denominations have different attitudes towards the four controversial product groups. The followers of Islamic faith were more likely to find advertising of all four product groups most offensive relative to the other three groups.

Religiosity and shopping behavior

Individuals' level of religious commitment or the importance placed on religion in their life. In an empirical study of religiosity and consumer behavior among 602 mostly Protestant consumers, Wilkes et al. (1986) reached a significant conclusion that religiosity influences several aspects of consumer's lifestyle, which eventually may affect choices and/or choice behavior. When age, income and sex were controlled, the researchers found that people with a higher degree of religious commitment tend to be satisfied with their lives, have a more traditional sex-role orientation and are more likely to be opinion leaders. Sood and Nasu (1995) conducted a cross-cultural comparison of the effects of religiosity on general purchasing behavior for a sample of Japanese and American consumers. They suggested that there is no difference in consumer shopping behavior between devout and casually religious Japanese individuals and this could be attributed this to the fact that religion is not an important element in overall Japanese culture. On the other hand, devout Protestants in the U.S.A. were found to be more economic, buying product on sale, shopping in stores with lower prices, being open to buying foreign-made goods, believing that there was little relation between price and quality, tending to not believe advertising claims while preferring subtle and informative advertisements. A study by Delener (1990b) explored the effects of religiosity on perceived risks and uncertainty in durable good purchase decision. His study was on affluent Catholics and Jewish households in the Northeast of United States for the purchase of new cars and microwave ovens. The findings of the study suggested that Catholics were more likely to be sensitive to any potentially negative consequences of their purchase decisions. This sensitivity was more apparent among consumers with a high degree of religiosity. This attitude relates to the tendency of highly religious individuals to be less secure and low in self-confident as compared to less religious individuals.

Research tools

The research tool that was used for this thesis was the questionnaire. The questionnaire consisted of 59 questions in total. The first group of questions aimed to gather information regarding the demographic characteristics of the sample. Such characteristics include, among others, age, gender, education, as well as traveling habits. Moreover, there are some questions regarding the family status of the participants and their interaction level with other countries. The next set of questions is about the religion of the participants, how often they practice religion and the ways that religion affect their everyday life. Finally, the last set of questions focuses on their consuming habits and the way religion and the rest of their cultural characteristics may affect them. All questions are closed – form, either binary (allowing only two answers) or with multiple available answers. The questionnaire is available at the appendix.

Participants

The research was carried out based on four different sample groups, and consisting of a total of 324 participants. More specifically, these participants were either people living in Greece (100 participants), people living in Bulgaria (80 participants), people living in U.A.E. or in Saudi Arabia (100 participants in total) or people that live in U.A.E. or in Saudi Arabia but are foreigners (44 participants).

Coding and Analysis

The coding of the data was carried out by transforming all answers to numbers, using the SPSS software package. The analysis includes both descriptive statistics, bases on the presentation of percentages, frequencies, mean values and standard deviations, as well as the necessary statistical tests in order to verify the correlations and the statistically important mean value differences.

Analysis - Results

Basic demographic characteristics

In this section, the basic demographic characteristics of the sample are presented. All tables and figures present results for the 4 different groups of the sample, that is:

- People living in Greece (100 participants)
- People living in Bulgaria (80 participants)
- People living in U.A.E. or in Saudi Arabia (100 participants in total)
- People that live in U.A.E. or in Saudi Arabia but are foreigners (44 participants)

In that framework, for each demographic variable a table as well as a figure are presented. Table 1 and Figure 1 summarize the categorization of the sample with respect to their gender, while Table 2 and Figure 2 show how the sample is categorized with respect to the age.

Table 1. Sample categorized by gender

Sex * Sample group Cross - tabulation					
Sex	Sample group				Total
	Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Male	40,0% (40)	57,5% (46)	96,0% (96)	59,1% (26)	64,2% (208)
Female	60,0% (60)	42,5% (34)	4,0% (4)	40,9% (18)	35,8% (116)
Total	100,0%	100,0%	100,0%	100,0%	100,0%

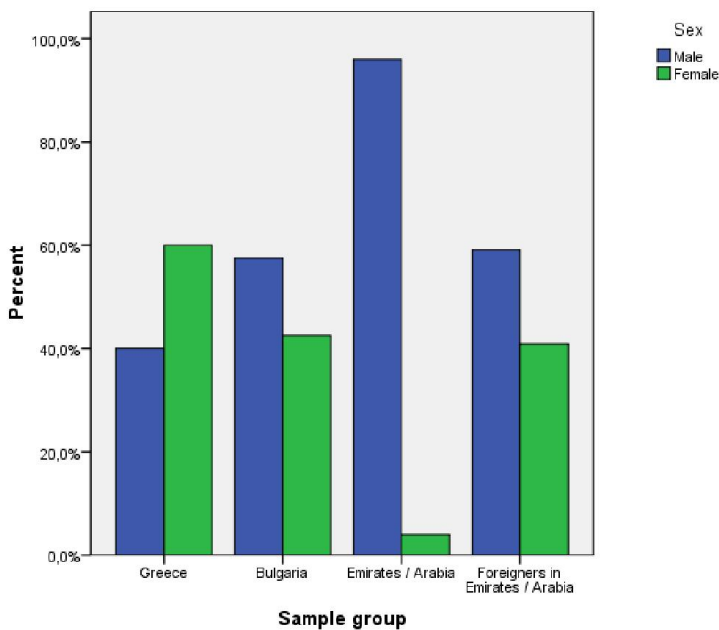


Fig.1. Sample categorized by gender

Table 2. Sample categorized by age

Age * Sample group Cross - tabulation					
Age	Sample group				Total
	Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
18 - 25	4,0%	2,5%	17,0%	13,6%	9,0%
26 - 33	48,0%	11,2%	29,0%	36,4%	31,5%
34 - 41	21,0%	22,5%	18,0%	34,1%	22,2%
42 - 48	14,0%	7,5%	24,0%	6,8%	14,5%
49 - 55	6,0%	33,8%	6,0%	9,1%	13,3%
56 and over	7,0%	22,5%	6,0%		9,6%
Total	100,0%	100,0%	100,0%	100,0%	100,0%

In Table 3 we may see the educational background of the four different samples, which is also depicted in Figure 3. Moreover, the job status of the participants is described in Table 4 and shown in Figure 4.

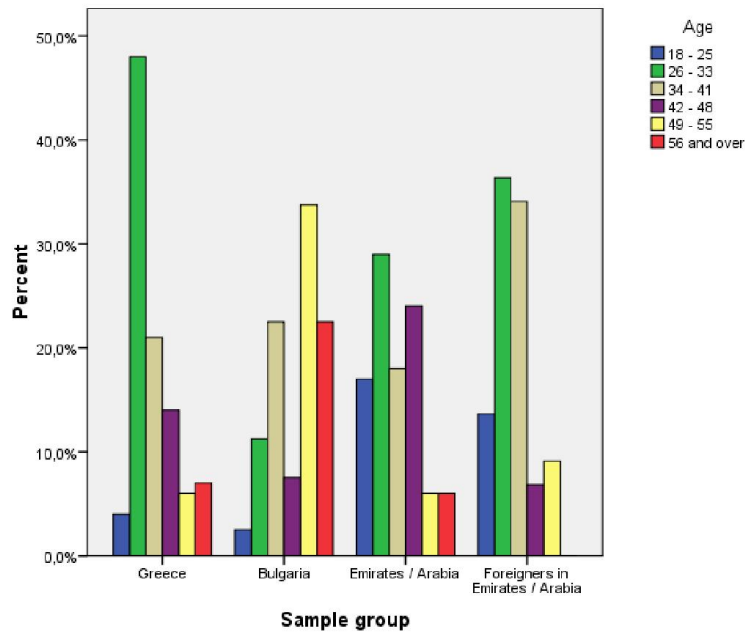


Fig.2. Sample categorized by age

Table 3. Sample categorized by education

Educational Background * Sample group Cross - tabulation						
		Sample group				Total
Educational Background		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Uneducated		1,0%	3,8%			1,2%
High school graduate		7,0%	68,8%	4,0%	13,6%	22,2%
Bachelor holder		34,0%	23,8%	52,0%	56,8%	40,1%
MSc holder		48,0%	3,8%	36,0%	13,6%	28,7%
MBA holder		3,0%			13,6%	2,8%
PhD holder		7,0%		8,0%	2,3%	4,9%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

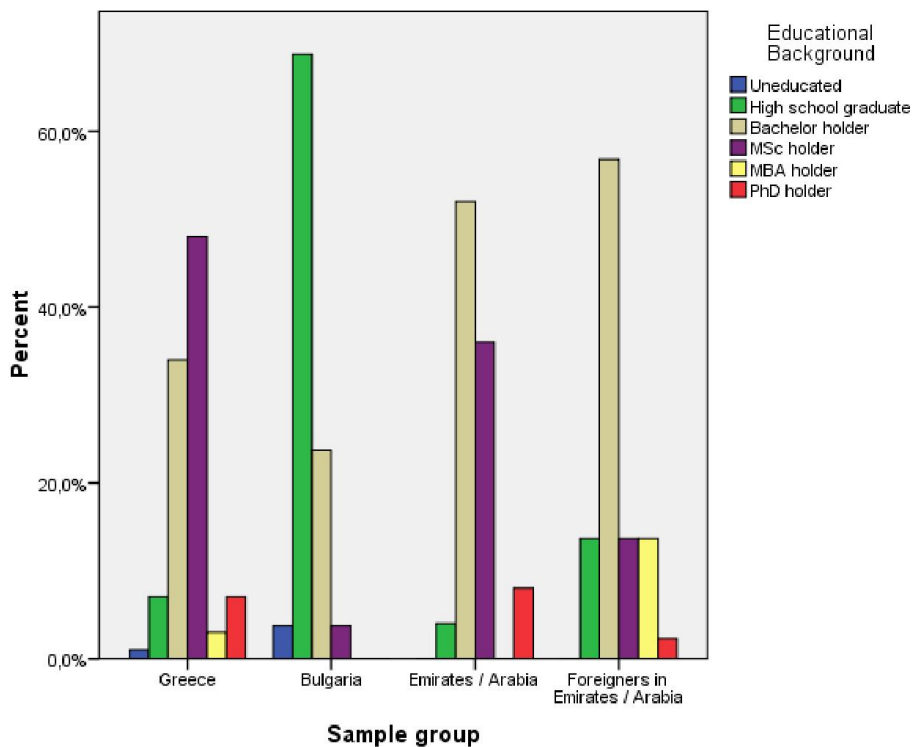


Fig.3. Sample categorized by education

Table 4. Sample categorized by job status

Job status * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Job status	Public sector employee	8,0%	31,2%	20,0%	6,8%	17,3%
	Private sector employee	29,0%	50,0%	29,0%	63,6%	38,9%
	Entrepreneur	32,0%		39,0%	13,6%	23,8%
	Scientist	8,0%		8,0%	2,3%	5,2%
	Retired	8,0%	7,5%		2,3%	4,6%
	Unemployed	15,0%	11,2%	4,0%	11,4%	10,2%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

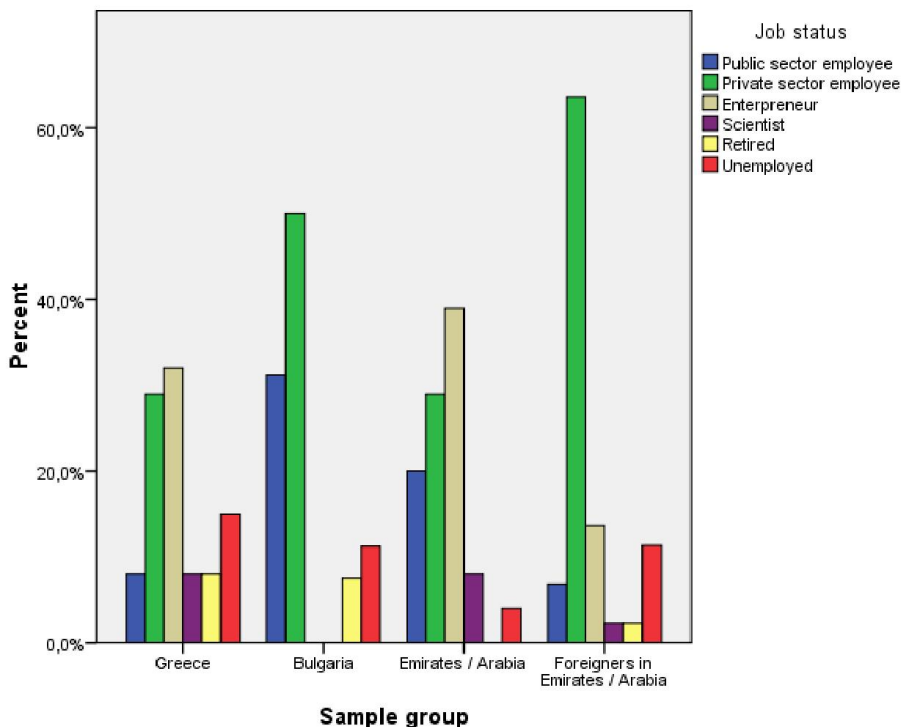


Fig. 1. Sample categorized by job status

As shown in Table 5 and Figure 5, in Asia and Bulgaria more people are married, while in Greece most of the participants are single.

Table 5. Sample categorized by family status

Family status * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Family status	Married	40,0%	62,5%	69,0%	45,5%	55,2%
	Bachelor	53,0%	35,0%	31,0%	54,5%	42,0%
	Widowed	7,0%	2,5%			2,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 6 and Figure 6 summarize the results regarding the number of children of the participants, while Table 7 presents the information regarding their country of origin and Table 8 the country where they live now.

Table 6. Sample categorized by number of children

Number of children * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Number of children	None	67,0%	22,5%	39,0%	61,4%	46,6%
	One	16,0%	25,0%	11,0%	18,2%	17,0%
	Two	14,0%	31,2%	13,0%	15,9%	18,2%
	Three	3,0%	21,2%	25,0%	2,3%	14,2%
	More than three			12,0%	2,3%	4,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

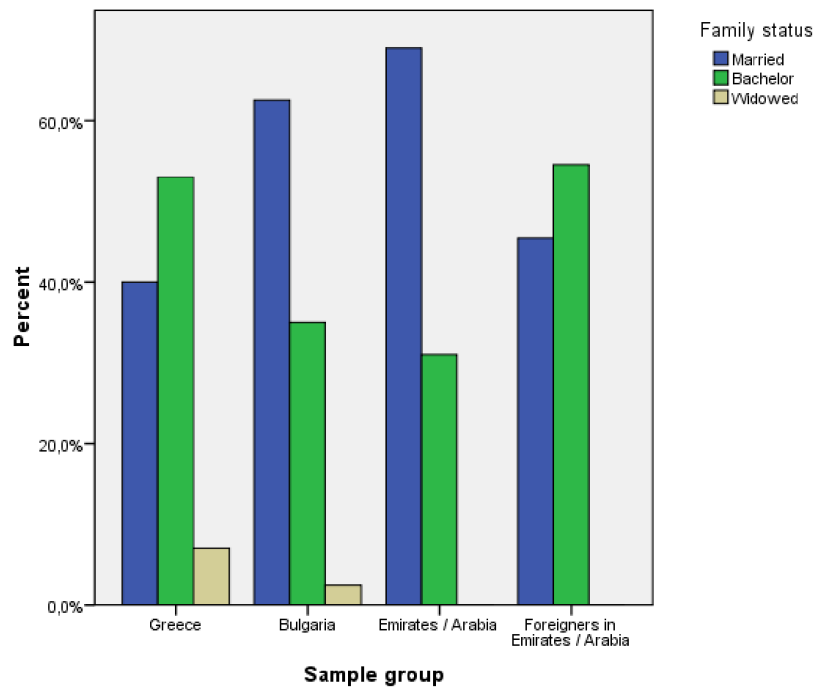


Fig.5. Sample categorized by family status

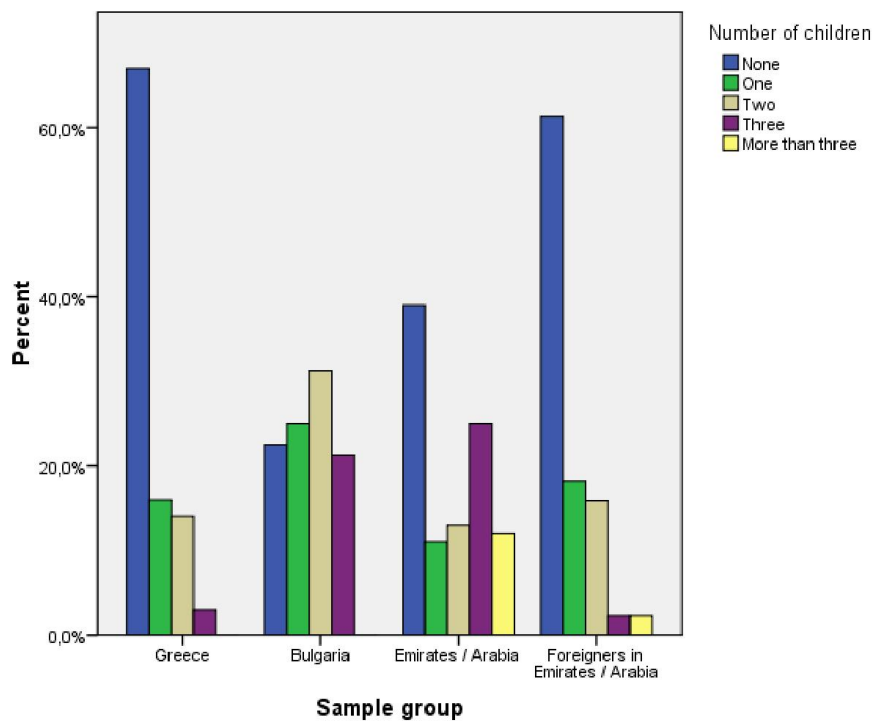


Fig.6. Sample categorized by number of children

Table 7. Sample categorized by country of origin

From which country are you from * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
From which country are you from	United Arab Emirates			56,0%		17,3%
	Saudi Arabia			44,0%		13,6%
	Greece	100,0%			36,4%	35,8%
	Bulgaria		95,0%		15,9%	25,6%
	Other		5,0%		47,7%	7,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 8. Sample categorized by country of living

In which country are you living at the moment * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
In which country are you living at the moment	United Arab Emirates			56,0%	72,7%	27,2%
	Saudi Arabia			44,0%	27,3%	17,3%
	Greece	100,0%				30,9%
	Bulgaria		100,0%			24,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Finally, the size of the city the participants grew up is shown for all categories in the following table and figure.

Table 9. Sample categorized by the size of the city

What is the size of the city you grew up * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
What is the size of the city you grew up	Up to 50,000 citizens	14,0%	60,0%		13,6%	21,0%
	From 50,001 to 250,000 citizens	8,0%	30,0%	6,0%	2,3%	12,0%
	From 250,001 to 500,000 citizens	4,0%	7,5%	6,0%	25,0%	8,3%
	From 500,001 to 1,000,000 citizens	8,0%	2,5%	23,0%	22,7%	13,3%
	From 1,000,001 to 5,000,000 citizens	59,0%		65,0%	25,0%	41,7%
	From 5,000,000 citizens and above	7,0%			11,4%	3,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

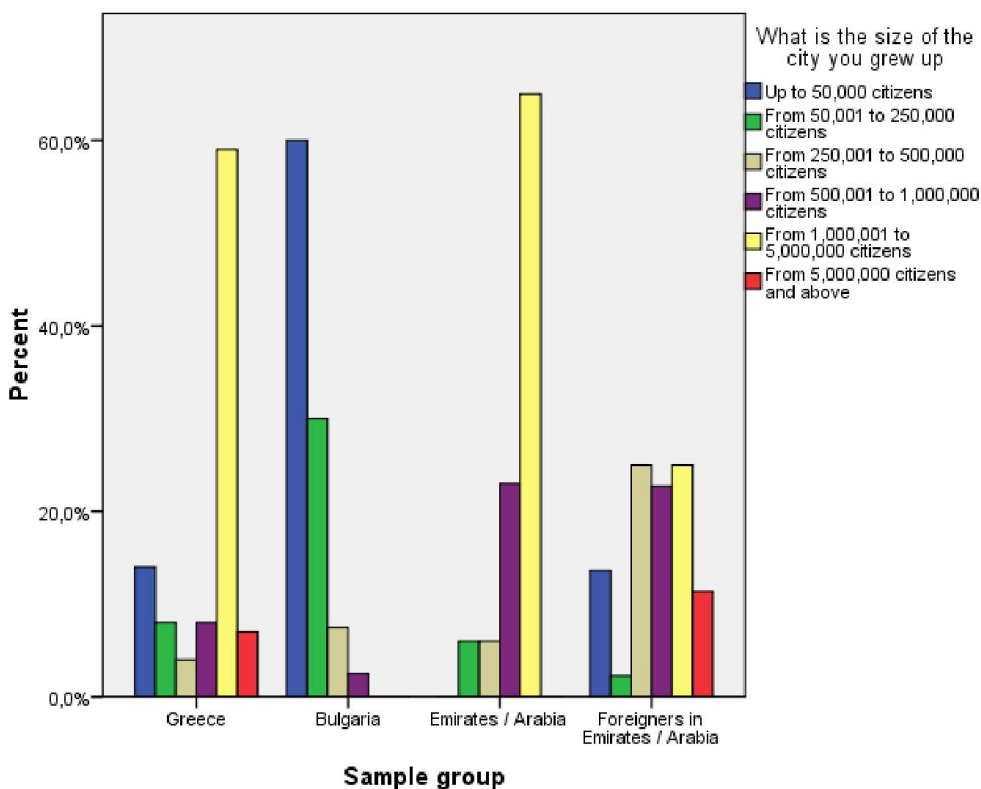


Fig.7. Sample categorized by the size of the city

Relationship with other countries

This section includes the results regarding the relationship of the participants with other countries. As show in Table 10, the most frequent travelers are people from Greece and from U.A.E. or Saudi Arabia, while participants from Bulgaria travel less.

Table 10. Travelling to other countries

Have you ever travelled in another country * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Have you ever travelled in another country	Never	1,0%	5,0%			1,5%
	One time	3,0%	17,5%	4,0%	4,5%	7,1%
	Two times	5,0%	12,5%	8,0%		7,1%
	Three times	11,0%	20,0%	8,0%	4,5%	11,4%
	More than three times	80,0%	45,0%	80,0%	90,9%	72,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

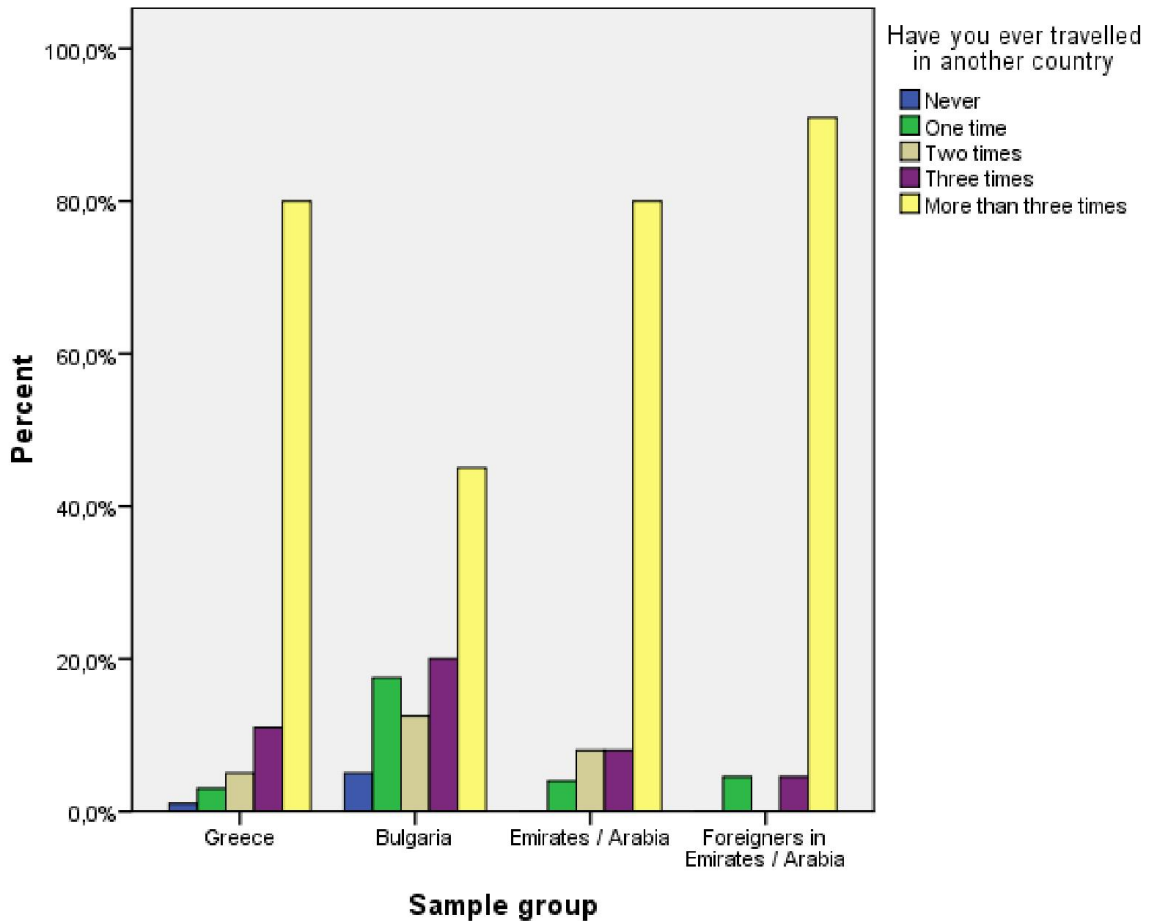


Fig.8. Travelling to other countries

With respect to travelling to other continents, the results are similar, as the most frequent travelers are people from Greece and from U.A.E. or Saudi Arabia, while participants from Bulgaria travel less to other continents, as shown in Table 11 and in Figure 9.

Table 11. Travelling to other continents

Have you ever travelled in another continent * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Have you ever travelled in another continent	Never	24,7%	80,0%	10,0%	15,9%	32,7%
	One time	19,6%	12,5%	17,0%	22,7%	17,4%
	Two times	13,4%	3,8%	12,0%	18,2%	11,2%
	Three times	8,2%	4,0%	4,0%	4,0%	3,7%
	More than three times	34,0%	3,8%	57,0%	43,2%	34,9%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

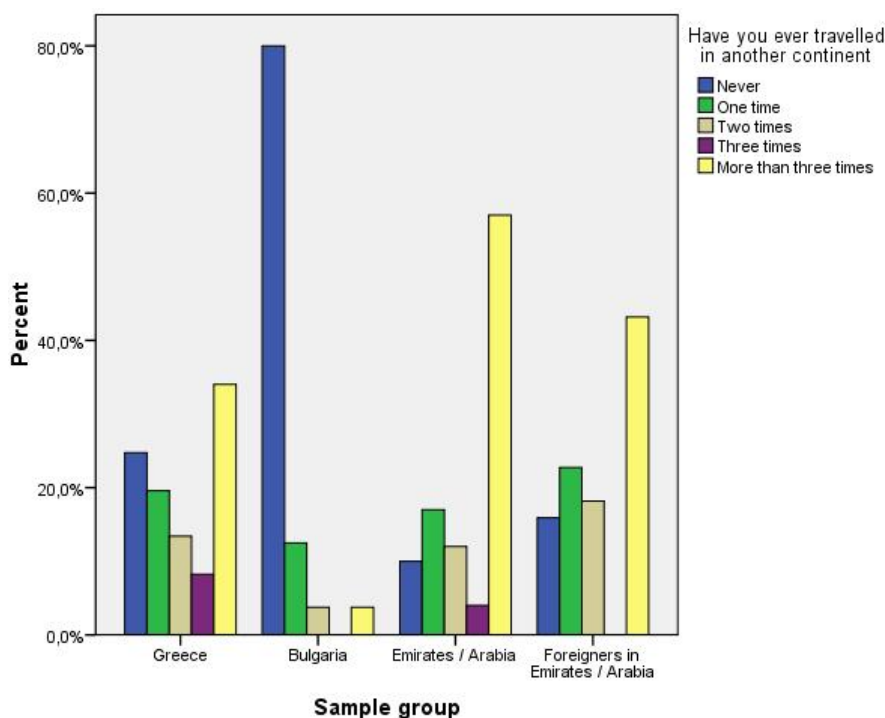


Fig.9. Travelling to other continents

On the other hand, it seems that people from Bulgaria stay abroad more than people from other countries. The only exception are the people that live as foreigners in U.A.E. or in Saudi Arabia, as 75.6% of them live abroad for more than three years.

Table 12. Years of staying abroad

		How many years did you stay abroad * Sample group Cross - tabulation				
		Sample group				
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	Total
How many years did you stay abroad	Never	48,0%	52,5%	52,0%	12,2%	45,8%
	One year	12,0%	6,2%	23,0%	7,3%	13,4%
	Two years	8,0%	7,5%	4,0%	4,9%	6,2%
	Three years	8,0%				2,5%
	More than three years	24,0%	33,8%	21,0%	75,6%	32,1%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

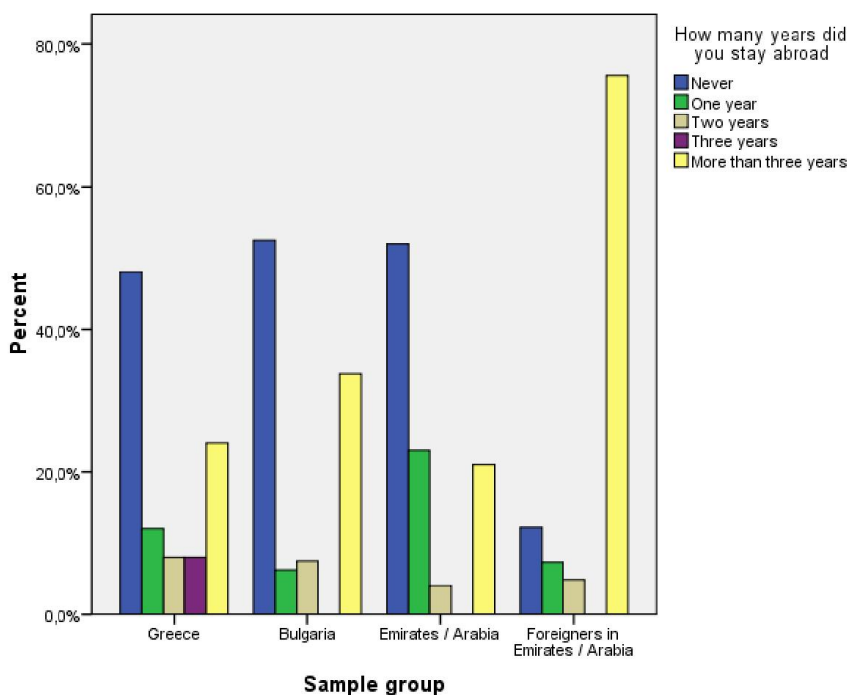


Fig.10. Years of staying abroad

Table 13 and Figure 11 depict the first time that the participants interacted with a person from another country. In Saudi Arabia and in U.A.E. the participants have all interacted with a person of another country before the age of 18. Quite high is that percentage for the foreigners that live in these countries as well. As shown, the participants that have their first interaction with foreign people after the most time, are the ones from Bulgaria.

Table 13. First interaction with people of other countries

When was the first time you interacted with a person from another country * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
When was the first time you interacted with a person from another country	Before the age of 18	69,0%	37,5%	100,0%	84,1%	72,8%
	Between the age of 19 - 25	15,0%	25,0%		11,4%	12,3%
	Between the age of 26 - 32	7,0%	15,0%		4,5%	6,5%
	Between the age of 33 and above	4,0%	17,5%			5,6%
	Never	5,0%	5,0%			2,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

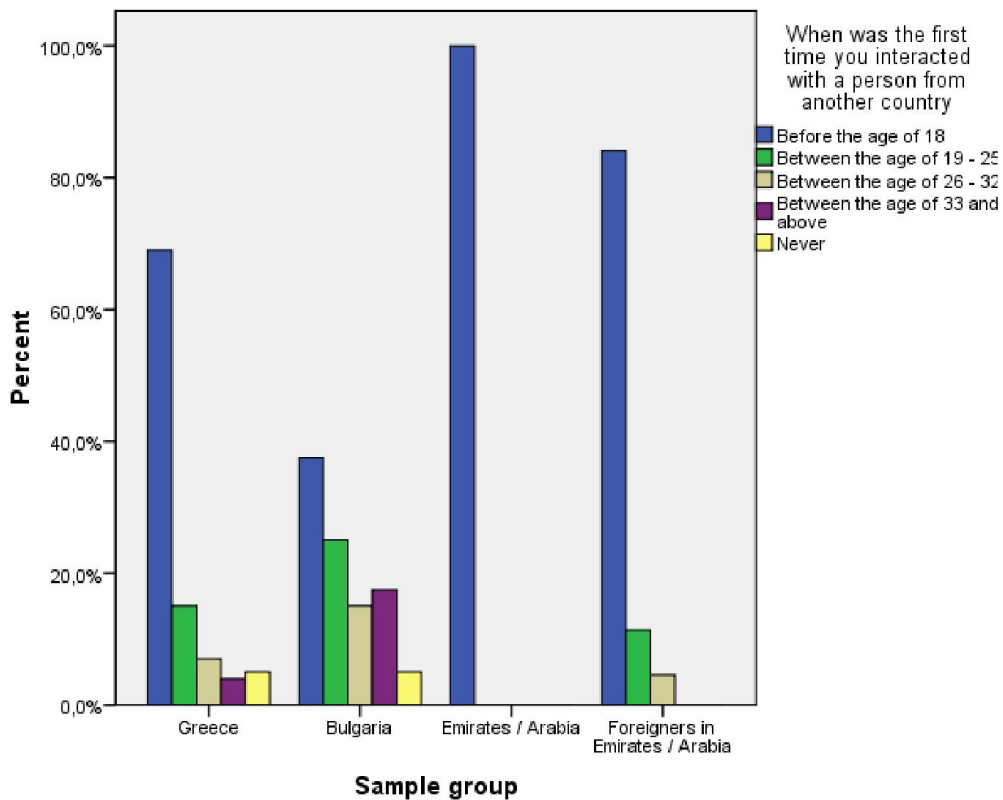


Fig.11. First interaction with people of other countries

According to table 14, the foreigners that live in U.A.E. or in Saudi Arabia speak more languages (three in average) than all the other sample groups.

Table 14. Number of spoken languages

How many languages do you speak * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How many languages do you speak	Native only	3,0%	28,8%			8,0%
	Two	46,0%	53,8%	63,0%	31,8%	51,2%
	Three	28,0%	17,5%	26,0%	56,8%	28,7%
	Four	15,0%		11,0%	11,4%	9,6%
	More than four	8,0%				2,5%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

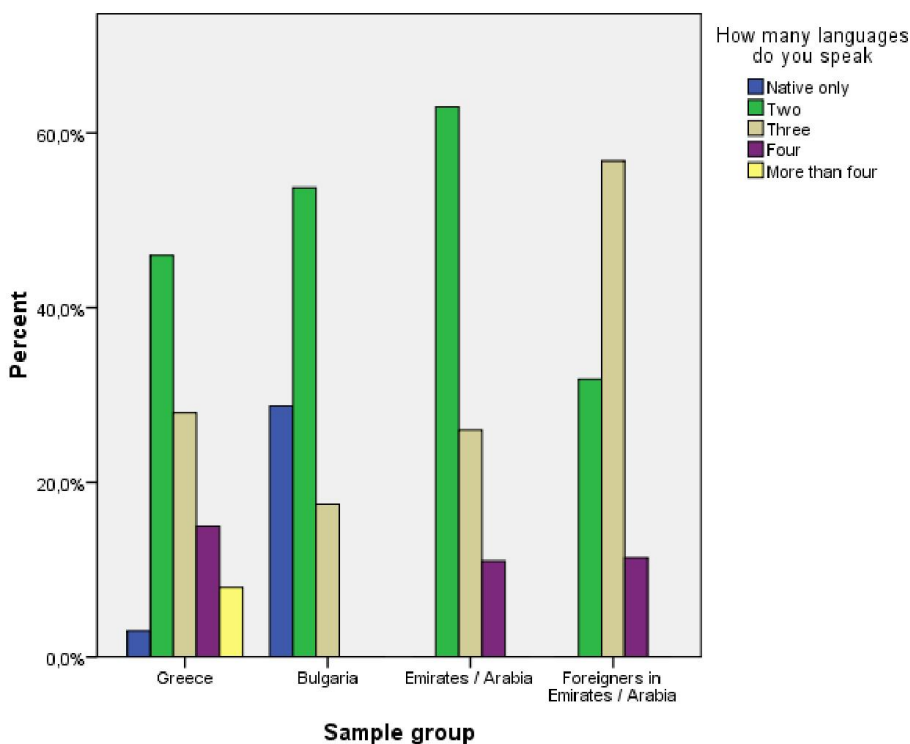


Fig.12. Number of spoken languages

According to table 15 and Figure 13, people that live in U.A.E. or in Saudi Arabia (either foreigners or not) have the most close friends from other countries. On the other hand, 58.4% of the participants living in Bulgaria do not have any friend from other countries.

Table 15. Number of foreign friends

How many people from other countries are considered close friends of yours * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How many people from other countries are considered close friends of yours	None	38,0%	58,4%	17,0%	13,6%	33,0%
	One	23,0%	10,4%	33,0%		19,9%
	Two	4,0%	3,9%	9,0%	6,8%	5,9%
	Three	8,0%	5,2%			3,7%
	More than three	27,0%	22,1%	41,0%	79,5%	37,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

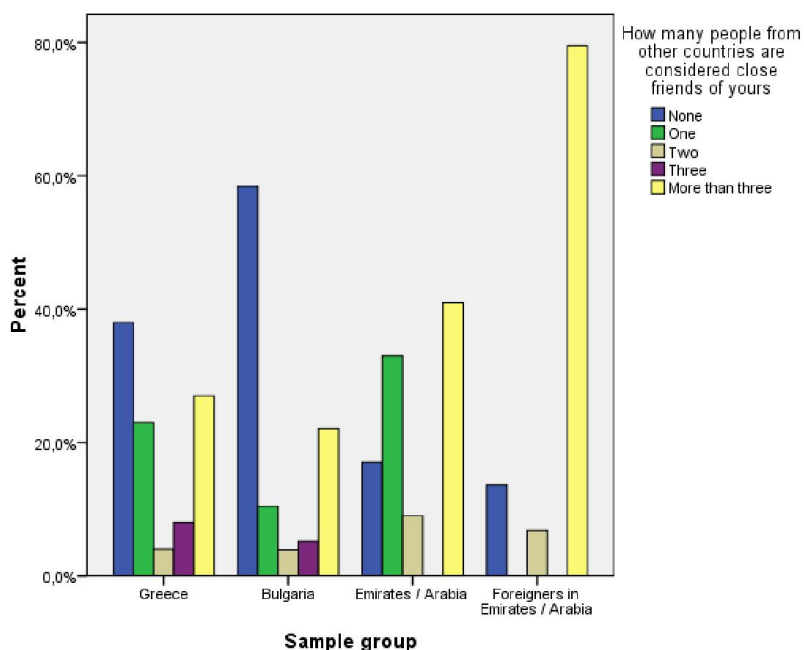


Fig.13. Number of foreign friends

Relationship with family and religion

This section summarizes the relationship of the participants with their family as well as with religion. As shown in Table 16 and depicted in Figure 14, in general the participants stay with their parents up to the age of 18 (47.8%) or up to the age of 25 (37.3%). In Greece there is a significant percentage of people staying with their parents up to the age of 32 (14%), while regarding the foreigners living in U.A.E. or in Saudi Arabia, most of them leave their parents by the age of 18 (68.2%).

Table 16. Age of leaving parents

		Up to what age did you live with your parents * Sample group Cross - tabulation				
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Up to what age did you live with your parents	Up to the age of 18	47,0%	33,8%	51,0%	68,2%	47,8%
	Between age 19 - 25	36,0%	42,5%	39,0%	27,3%	37,3%
	Between age 26 - 32	14,0%	3,8%	10,0%		8,3%
	Between age 33 - 39	3,0%	5,0%		4,5%	2,8%
	Age of 39 and above		15,0%			3,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

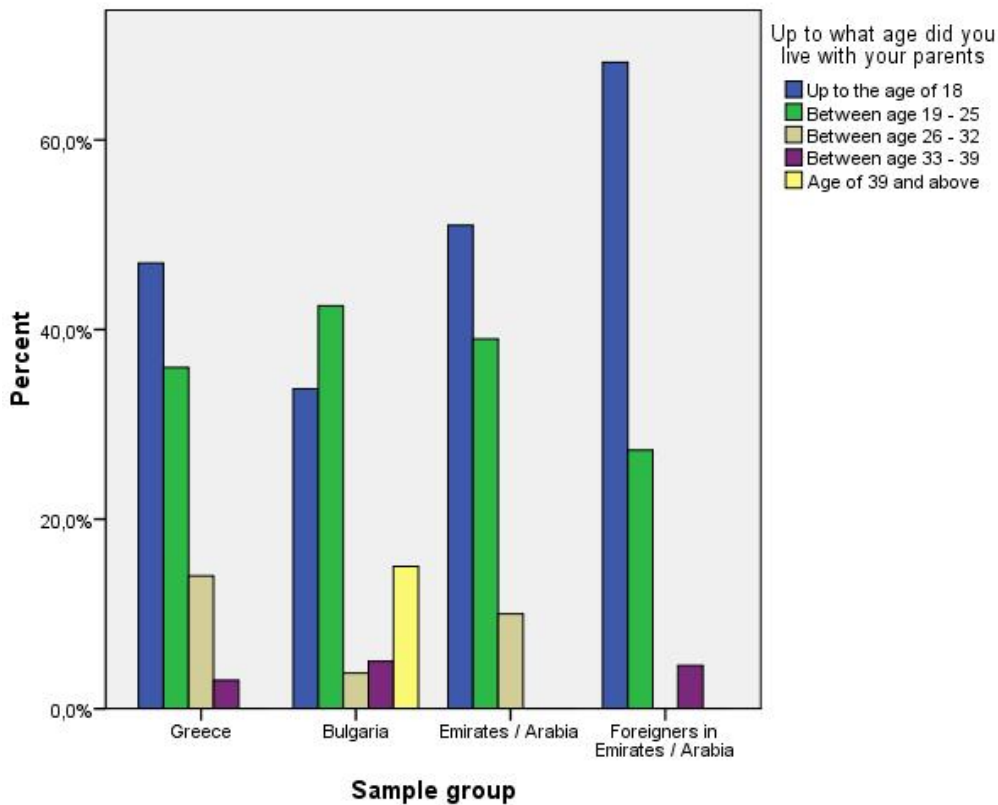


Fig.14. Age of leaving parents

With respect to family gatherings during childhood, it seems that people from Saudi Arabia and U.A.E. have experienced them the most, followed by people that come from Greece, as shown in Table 17.

Table 17. Family gatherings

		During your childhood how often did you experience family gatherings * Sample group Cross - tabulation				
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
During your childhood how often did you experience family gatherings	Every day	49,0%	38,8%	92,0%	31,8%	57,4%
	Once per week	22,0%	51,2%	8,0%	45,5%	28,1%
	Once per month	25,0%	5,0%			9,0%
	Once per year	4,0%	5,0%		13,6%	4,3%
	Never				9,1%	1,2%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

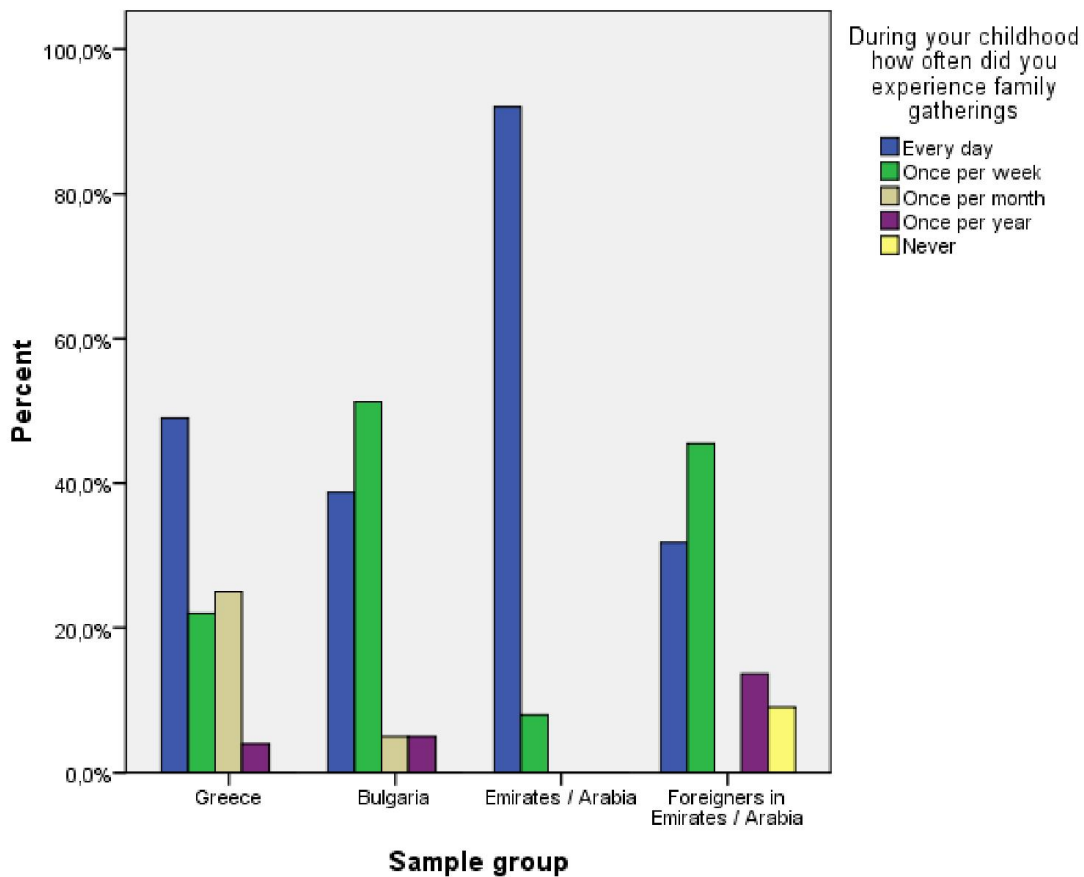


Fig.15. Family gatherings

According to Table 18 and Figure 16 the final decision maker in families of people from Saudi Arabia and U.A.E is the father, as expected, while in Europe mother has to make the final decision in many cases.

Table 18. Family decision maker

Who was the final decision maker in your family * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Who was the final decision maker in your family	Father	51,0%	43,8%	92,0%	52,3%	62,0%
	Mother	42,0%	36,2%		31,8%	26,2%
	Brother or sister	6,0%	6,2%		9,1%	4,6%
	Other	1,0%	10,0%	8,0%	6,8%	6,2%
	5		3,8%			,9%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

The religion of the participants is presented in Table 19. As the four sample groups were formed basically according to religion, we see in the following table that all Greeks and Bulgarians are Christians, while all people from Saudi Arabia or U.A.E. are Muslims. On the other hand, the people living in Saudi Arabia or U.A.E. but are foreigners, are either Christians (68.2%) or Muslims (31.8%).

Table 19. Religion

What is your religion * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
What is your religion	Muslim			100,0%	31,8%	35,2%
	Christian	100,0%	100,0%		68,2%	64,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

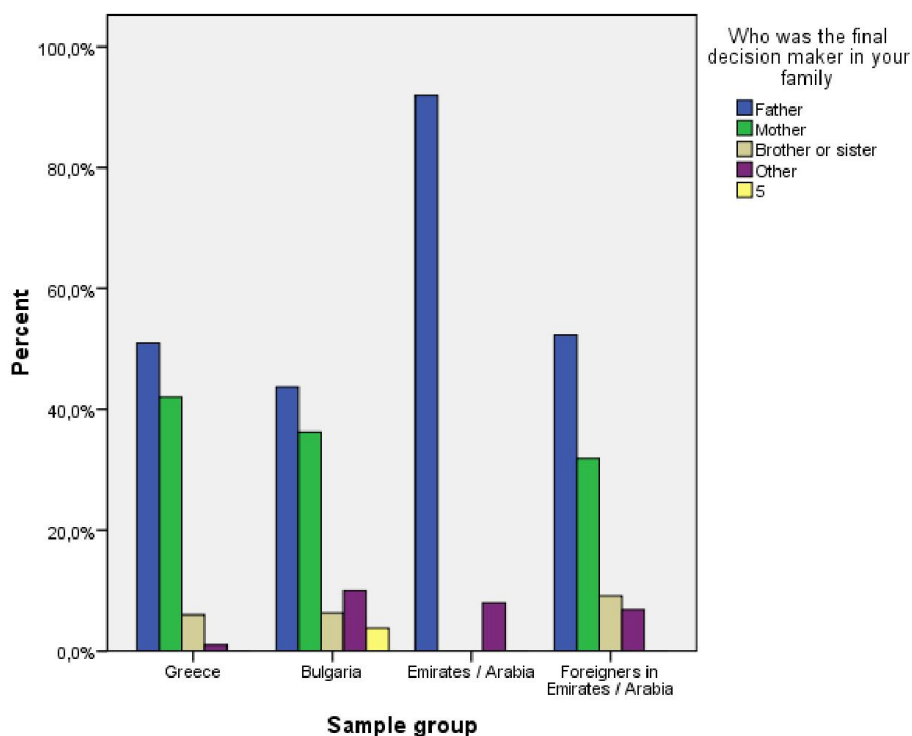


Fig.16. Family decision maker

According to Table 20 and Figure 17, Muslims (that is, people that either are from people from Saudi Arabia or U.A.E., or just live there but come from other countries) practice religion every day in most cases. On the other hand, Christians seem to practice religion less often.

Table 20. Practicing religion

How often do you practice religion * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How often do you practice religion	Every day	3,0%	10,0%	85,0%	31,8%	34,0%
	Once per week	7,0%	18,8%	15,0%	11,4%	13,0%
	Once per month	36,0%	40,0%		18,2%	23,5%
	Once per year	32,0%	20,0%		38,6%	20,1%
	Never	22,0%	11,2%			9,6%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

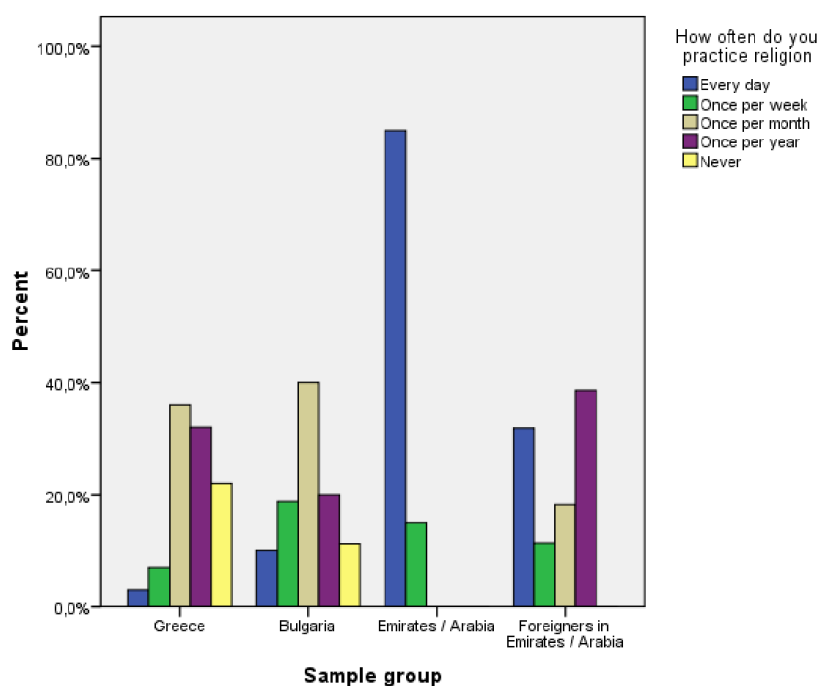


Fig.17. Practicing religion

It is quite interesting that people from the same country may disagree regarding the number of religions that exist in their countries. More specifically, as shown in Table 21 and Figure 18, most Greeks believe that there are more than three religions in Greece (44%), but there are many that also believe that there is only one religion in the country (27%). The same applies, in a lower extent, in Bulgaria, while it is also interesting that in Saudi Arabia or U.A.E. people are sure that there is only one religion in their country.

Table 21. Number of religions in country

		How many religions exist in your country * Sample group Cross - tabulation				
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How many religions exist in your country	One	27,0%		100,0%	40,9%	44,8%
	Two	15,0%	12,5%		11,4%	9,3%
	Three	14,0%	16,2%		9,1%	9,6%
	More than three	44,0%	71,2%		38,6%	36,4%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	

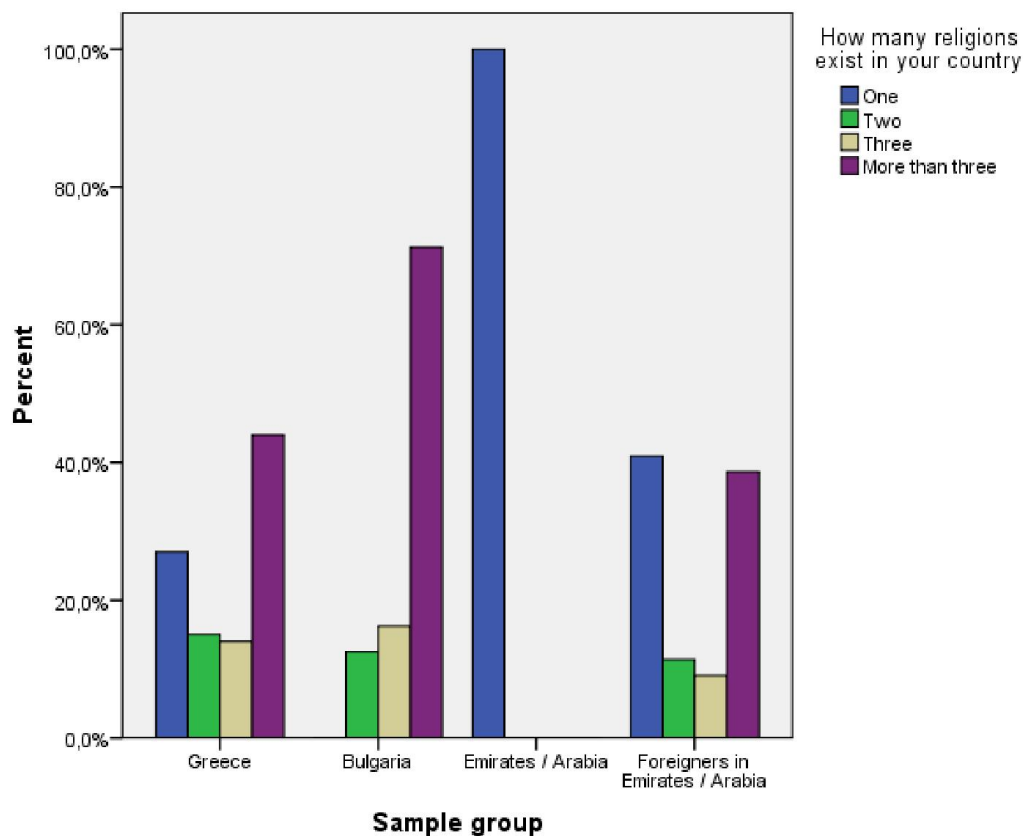


Fig.18. Number of religions in country

According to Table 22, the presence of God is strong or very strong for the people from Saudi Arabia or U.A.E., while in Greece there are several people that believe that the sense of God presence is not strong at all (22.4%).

Table 22. Sense of God presence

		How strong sense of God presence do you have * Sample group Cross - tabulation				
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How strong sense of God presence do you have	Very strong	7,1%	13,8%	49,0%	27,3%	24,5%
	Strong	39,8%	21,2%	43,0%	29,5%	34,8%
	Average	14,3%	61,2%	8,0%	22,7%	25,2%
	Limited	16,3%	3,8%		13,6%	7,8%
	Not at all	22,4%			6,8%	7,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

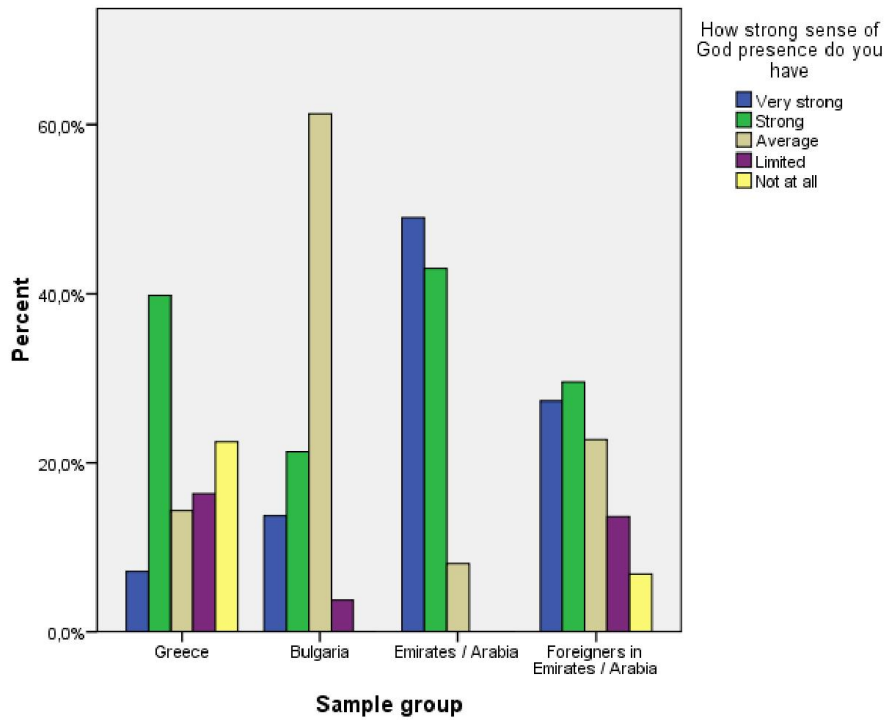


Fig.19. Sense of God presence

This difference is also evident regarding the level at which people try to live according religious beliefs. As shown in Table 23 and Figure 20, people try to do so a lot or too much in Saudi Arabia or U.A.E. (44% and 23% respectively), while in Bulgaria most people do it averagely (72.5%) and in Greece many do not do that at all (35%).

Table 23. Trying to live according religious beliefs

How much do you try to live your life according to your religious beliefs * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How much do you try to live your life according to your religious beliefs	Too much	1,0%	8,8%	23,0%	18,2%	12,0%
	A lot	29,0%	16,2%	44,0%	11,4%	28,1%
	Average	28,0%	72,5%	33,0%	27,3%	40,4%
	Limited	7,0%	2,5%		31,8%	7,1%
	Not at all	35,0%			11,4%	12,3%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

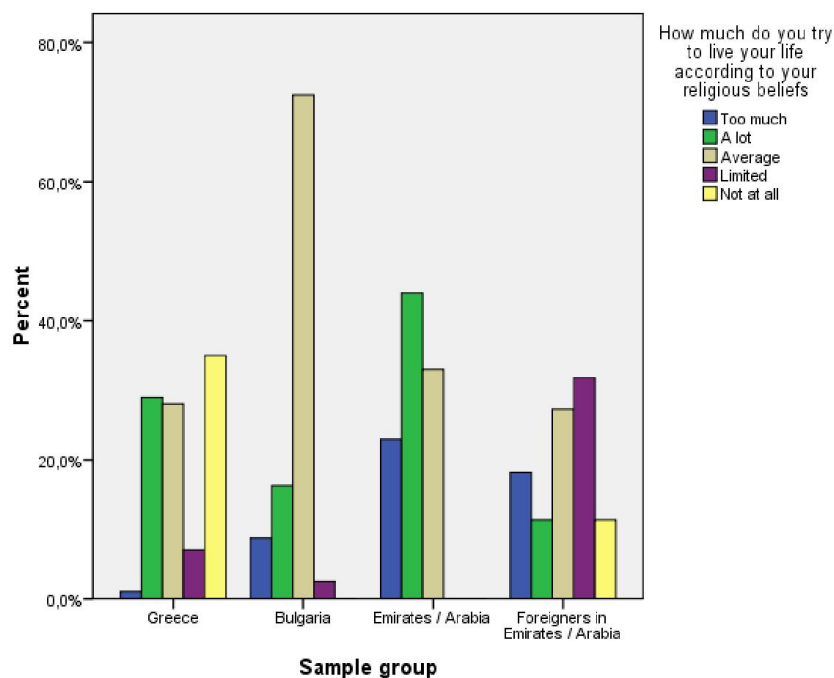


Fig.20. Trying to live according religious beliefs

Finally, regarding the existence of special periods of the year in the participants' country that their religion instructs specific diet, it seems that this phenomenon is evident once per year according to most participants (67.2% in total) without important variations with respect to the sample group.

Table 24. Specific diets instructed by religion

Are there special periods of the year in your country that your religion instructs specific diet * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are there special periods of the year in your country that your religion instructs specific diet	Every day	6,2%		18,0%		7,5%
	Once per week	22,9%			11,4%	8,4%
	Once per month	10,4%	1,2%	4,0%		4,7%
	Once per year	59,4%	55,0%	78,0%	81,8%	67,2%
	Never		43,8%			11,9%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Religion and Consuming

One first attempt to identify the relationship between religion and consumption behavior is carried out in this section. According to Table 25 and Figure 21, people in Saudi Arabia or U.A.E. experience advertising of products in their country with religious content every day (38%) or once per week (34%), while in Greece and Bulgaria in most cases the answer is never (67% and 92.5% respectively).

Table 25. Advertisements with religious content

How often do you experience advertising of products in your country with religious content * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
How often do you experience advertising of products in your country with religious content	Every day		5,0%	38,0%	6,8%	13,9%
	Once per week	3,0%		34,0%	4,5%	12,0%
	Once per month	10,0%		18,0%	20,5%	11,4%
	Once per year	20,0%	2,5%	4,0%	22,7%	11,1%
	Never	67,0%	92,5%	6,0%	45,5%	51,5%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

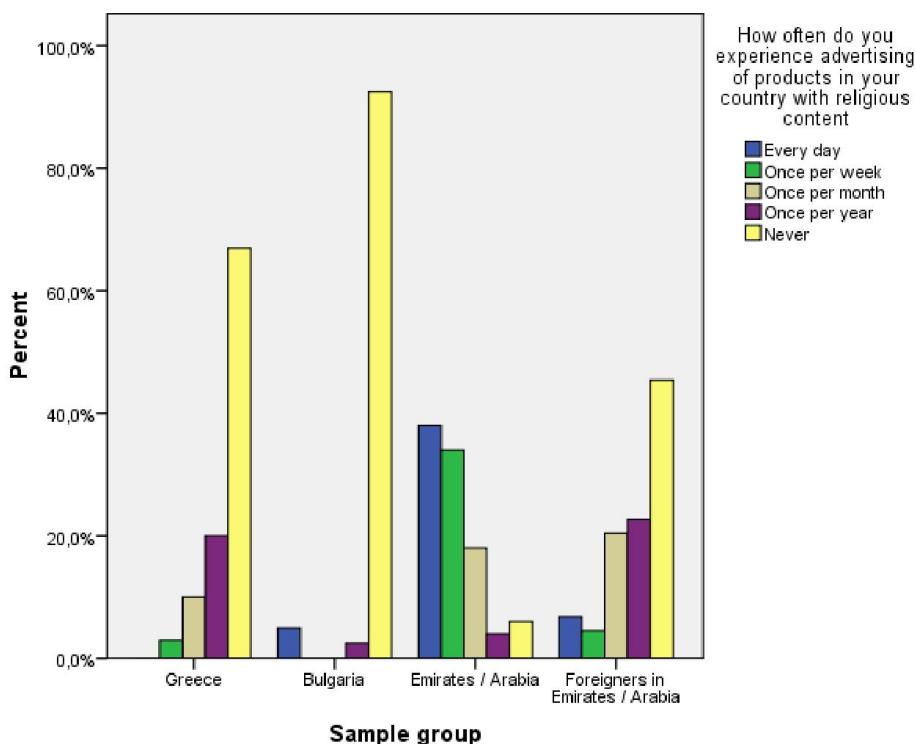


Fig.21. Advertisements with religious content

In Greece people seem to never be motivated by religion to purchase specific products (71%), while in people in Saudi Arabia or U.A.E. people (either foreigners or not) seem to have such an experience sometimes (36.4% and 49% respectively) as shown in Table 26 and depicted in Figure 22.

Table 26. Motivation by religion to purchase products

Does your religion motivate you to purchase some specific products * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Does your religion motivate you to purchase some specific products	A lot	1,0%	1,2%	8,0%		3,1%
	Often	7,0%	26,2%	26,0%		16,7%
	Sometimes	6,0%	30,0%	49,0%	36,4%	29,3%
	Few times	15,0%	7,5%	17,0%	29,5%	15,7%
	Never	71,0%	35,0%		34,1%	35,2%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

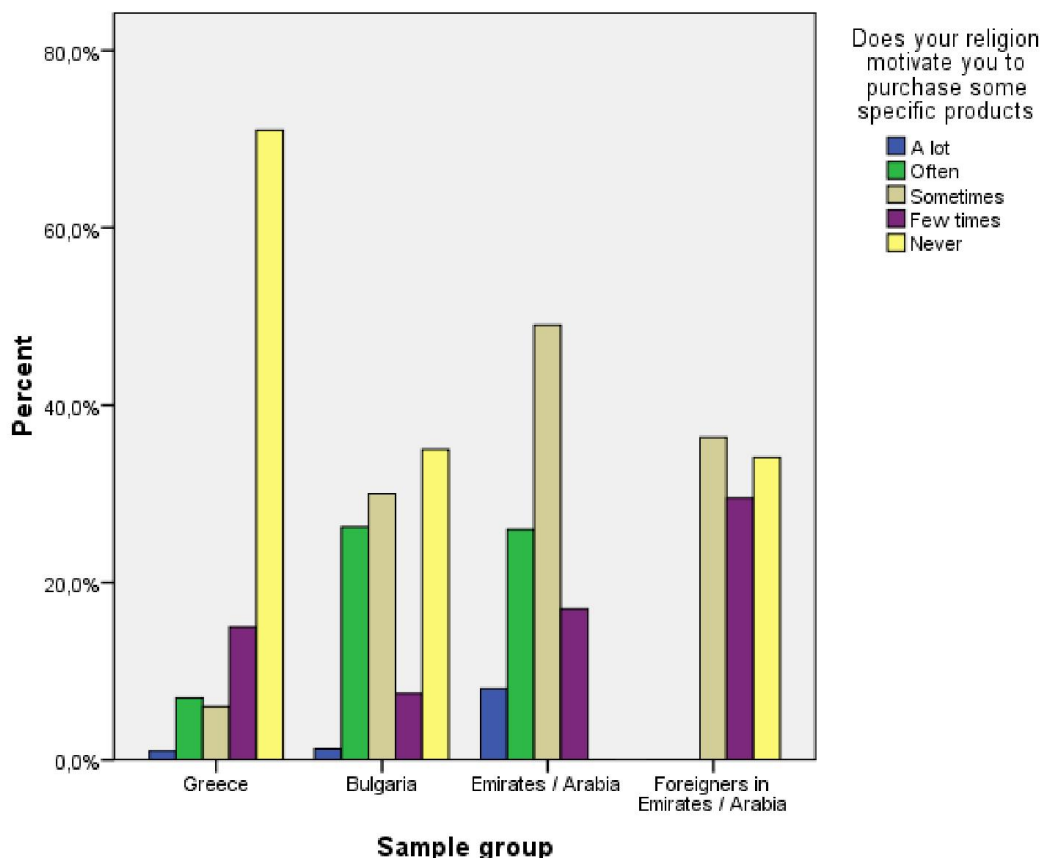


Fig. 22. Motivation by religion to purchase products

People in Saudi Arabia or U.A.E. believe that religion plays an active role in the daily life in their country (every day for 50% of the participants and often for 42% of the participants) while in Greece and Bulgaria most people believe that this happens sometimes (32% and 30% respectively), as shown in Table 27 and Figure 23.

Table 27.Active role of religion in daily life

Does your religion plays an active role in the daily life in your country * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Does your religion plays an active role in the daily life in your country	Every day	20,0%	27,5%	50,0%	27,3%	32,1%
	Often	23,0%	15,0%	42,0%	13,6%	25,6%
	Sometimes	32,0%	30,0%	8,0%	25,0%	23,1%
	Few times	22,0%	23,8%		22,7%	15,7%
	Never	3,0%	3,8%		11,4%	3,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

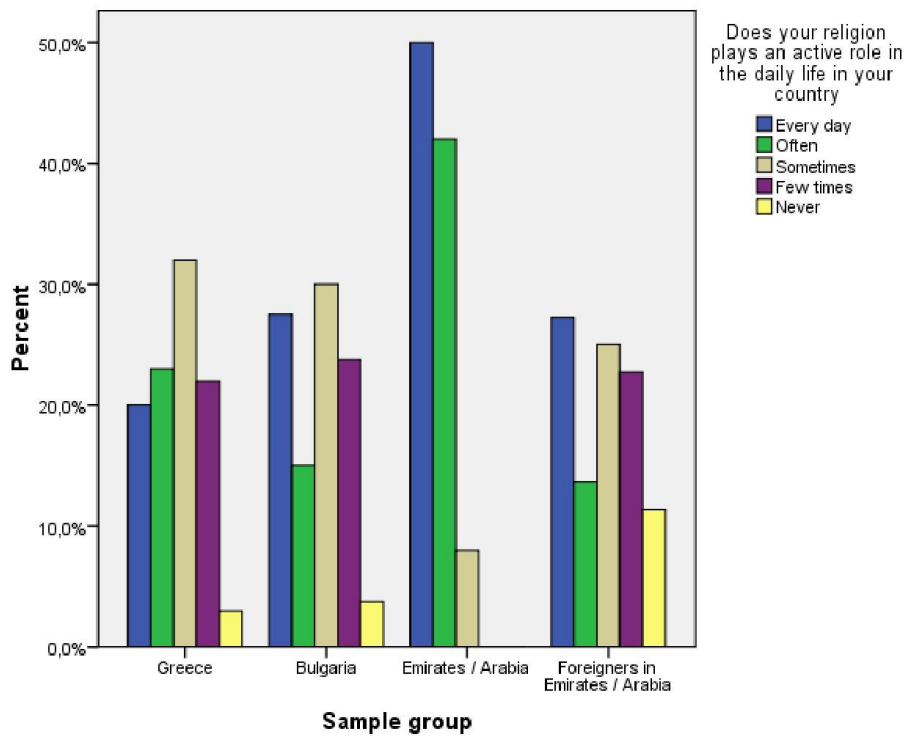


Fig.23. Active role of religion in daily life

As shown in Table 28, people in Greece prefer fish (40%) while in Bulgaria they prefer pork (46.1%) and in Saudi Arabia or U.A.E. lamb.

Table 2. Favorite dish

Which of the following is your favorite dish * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Which of the following is your favourite dish	Prok	16,0%	46,1%		16,3%	18,2%
	Lamb	15,0%	11,8%	69,0%	25,6%	32,6%
	Chicken	16,0%	18,4%	17,0%	7,0%	15,7%
	Fish	40,0%	14,5%	10,0%	25,6%	22,6%
	Vegetables	13,0%	9,2%	4,0%	25,6%	11,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Considering shopping habits, people seem to prefer the company of their husband / wife in Saudi Arabia or U.A.E. (46%), while in Bulgaria people seem to prefer to go shopping alone (48.8%).

Table 29. Company for shopping

Who do you prefer to accompany you for your shopping * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Who do you prefer to accompany you for your shopping	Nobody	29,0%	48,8%		13,6%	22,8%
	Wife / Husband	39,0%	22,5%	46,0%	45,5%	38,0%
	Sister / brother	13,0%	2,5%	7,0%	13,6%	8,6%
	Parents	4,0%	1,2%			1,5%
	Friend	15,0%	25,0%	47,0%	27,3%	29,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

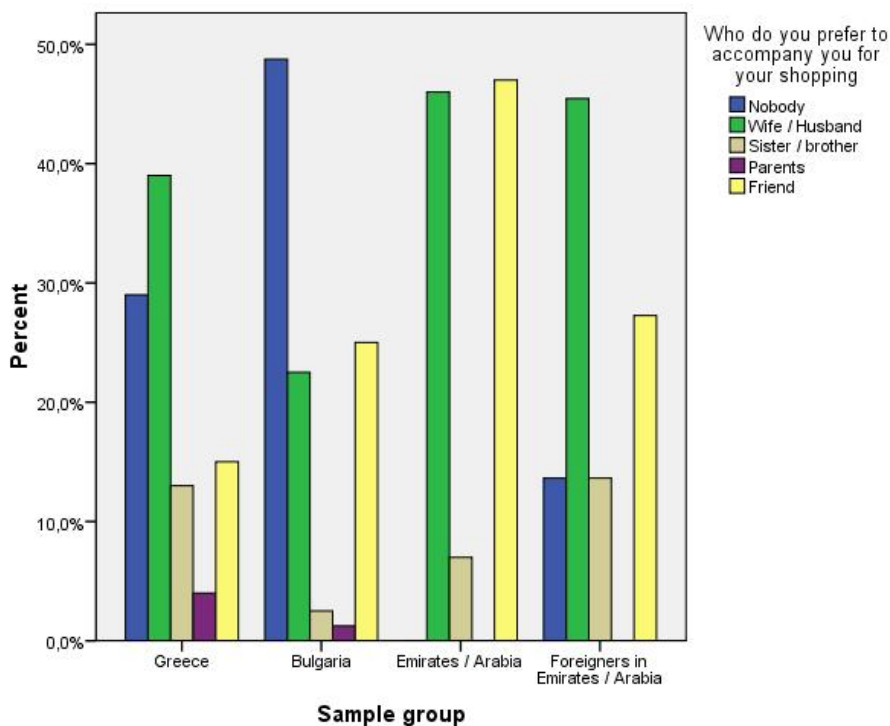


Fig.24. Company for shopping

Moreover, with respect to more shopping habits, people in Saudi Arabia or U.A.E. seem to prefer big shopping malls (78.1%), while in Bulgaria people seem to have no specific preference (Table 30).

Table 30. Preferable shops

In what type of shops do you prefer to do your shopping * Sample group Cross - tabulation		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
In what type of shops do you prefer to do your shopping	Big shopping malls	37,0%	11,2%	78,1%	38,6%	43,1%
	Small street shops	35,0%	7,5%		15,9%	15,0%
	Super Market	6,0%	36,2%	4,2%	11,4%	13,8%
	Online	2,0%	2,5%	13,5%	6,8%	6,2%
	No preference	20,0%	42,5%	4,2%	27,3%	21,9%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

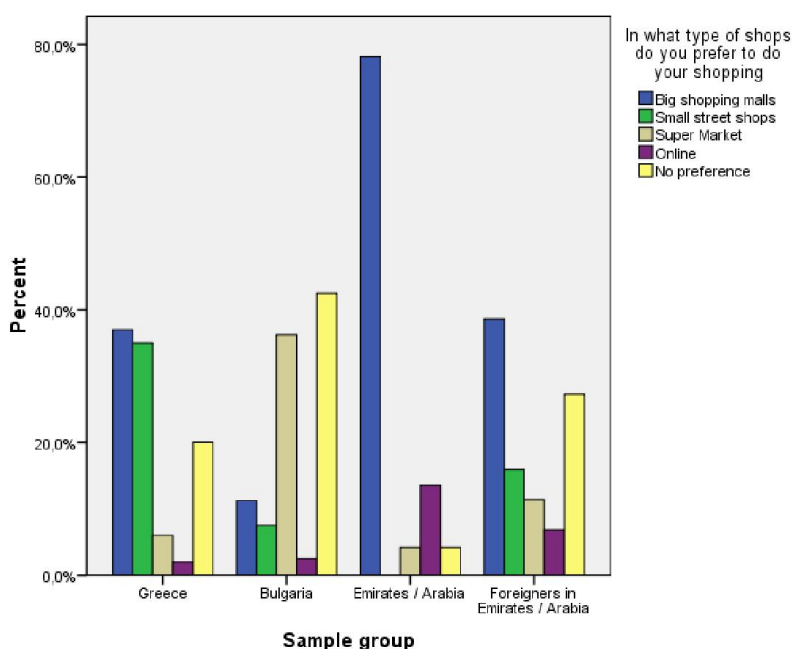


Fig.25. Preferable shops

Statistically important differences – One way Anova test

This section summarizes the results of the one – way Anova tests carried out in order to verify the statistical importance of the differences of the mean values of the most important variables already presented, with respect to the sample group examined. The results are summarized in Table 31. As shown, there is statistically important difference in all cases ($p < 0.05$), which clearly shows that the origin of people (and as a result, their religion as well) significantly affects their answers regarding their religion, their relationship with their family and their consumption habits.

Table 31. One – way Anova test

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
How often do you practice religion	Between Groups	331,621	3	110,540	124,935	,000
	Within Groups	283,129	320	,885		
	Total	614,750	323			
How many religions exist in your country	Between Groups	321,015	3	107,005	121,836	,000
	Within Groups	281,047	320	,878		
	Total	602,062	323			
How strong sense of God presence do you have	Between Groups	111,624	3	37,208	36,600	,000
	Within Groups	323,285	318	1,017		
	Total	434,910	321			
How much do you try to live your life according to your religious beliefs	Between Groups	96,733	3	32,244	32,262	,000
	Within Groups	319,823	320	,999		
	Total	416,556	323			
How often do you experience advertising of products in your country with religious content	Between Groups	429,249	3	143,083	145,590	,000
	Within Groups	314,489	320	,983		
	Total	743,738	323			
Are there special periods of the year in your country that your religion instructs specific diet	Between Groups	52,247	3	17,416	5,314	,001
	Within Groups	1035,703	316	3,278		
	Total	1087,950	319			
Does your religion motivate you to purchase some specific products	Between Groups	156,618	3	52,206	53,090	,000
	Within Groups	314,675	320	,983		
	Total	471,293	323			
Does your religion plays an active role in the daily life in your country	Between Groups	81,496	3	27,165	23,763	,000
	Within Groups	365,825	320	1,143		
	Total	447,321	323			
Who do you prefer to accompany you for your shopping	Between Groups	83,219	3	27,740	12,717	,000
	Within Groups	698,003	320	2,181		
	Total	781,222	323			
In what type of shops do you prefer to do your shopping	Between Groups	165,088	3	55,029	26,717	,000
	Within Groups	650,862	316	2,060		
	Total	815,950	319			

Religion and consumption habits

The second part of the questionnaire includes 29 questions that can be answered with a Yes or a No, and the results are presented in this section. As we may clearly see from Table 32, people like shopping in Bulgaria more than in Greece or in Emirates and Saudi Arabia, while in Table 33 we may see that while in Europe (Greece and Bulgaria) there are no products forbidden from the religion, in Saudi Arabia or U.A.E. all participants agree that there are such products.

Table 32. Like shopping

Do you generally like shopping * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you generally like shopping	Yes	69,0%	91,2%	77,0%	81,8%	78,7%
	No	31,0%	8,8%	23,0%	18,2%	21,3%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 33. Forbidden products by religion

Are there any products in your country which are forbidden from your religion * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are there any products in your country which are forbidden from your religion	Yes	8,7%		100,0%	38,6%	39,6%
	No	91,3%	100,0%		61,4%	60,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

According to Table 34, in Greece and in Saudi Arabia or U.A.E. people attend classes about religion in school, while this is not the case in Bulgaria, and for foreigners living in Saudi Arabia or U.A.E. the responses are somewhere between. Moreover, regarding attending religion classes out of school, only in Saudi Arabia or U.A.E. this takes place for 48% of the participants, while in all other cases most participants answer no.

Table 34. Class about religion in school

Do you attend class about religion in school * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you attend class about religion in school	Yes	84,0%		100,0%	45,5%	63,0%
	No	16,0%	100,0%		54,5%	37,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 35. Class about religion out of school

Are you attending religion classes out of school * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are you attending religion classes out of school	Yes	12,0%	5,0%	48,0%	18,2%	22,2%
	No	88,0%	95,0%	52,0%	81,8%	77,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

All people in Saudi Arabia or U.A.E. pray to God when they face an issue, while this takes place only for the 62% of the participants in Greece, according to Table 36. In all cases though people seem to hang out with people of other religions, as shown in Table 37.

Table 36. Praying to God

Are you praying to God when you are facing an issue * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are you praying to God when you are facing an issue	Yes	62,0%	85,7%	100,0%	75,0%	81,3%
	No	38,0%	14,3%		25,0%	18,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 37. Hanging around with people that believe in another religion

Are you hanging around with people who believe in another religion * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are you hanging around with people who believe in another religion	Yes	91,0%	90,0%	89,0%	70,5%	87,3%
	No	9,0%	10,0%	11,0%	29,5%	12,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

All people in Saudi Arabia or U.A.E. believe that their religion instructs them about what is good and what is bad, while in Greece such answer is given by 76.1% of the participants. Regarding shopping, in Saudi Arabia or U.A.E people seem to do their shopping following what your religion advise (54%) while in Europe (Bulgaria and Greece) this is not the case (92% and 95% respectively) as shown in Table 39.

Table 38. Religion instructing about good and bad

Does your religion instructs you about what is good and what is bad * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Does your religion instructs you about what is good and what is bad	Yes	76,1%	93,8%	100,0%	70,5%	87,3%
	No	23,9%	6,2%		29,5%	12,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 39. Shopping according to religion's advice

Are you doing your shopping following what your religion advise * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are you doing your shopping following what your religion advise	Yes	8,0%	5,0%	54,0%	31,8%	24,7%
	No	92,0%	95,0%	46,0%	68,2%	75,3%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Similarly, all people in Saudi Arabia or U.A.E., as well as in Bulgaria, and most people in the other two groups, experience religious holidays in their country, as shown in table 40. According to Table 41 on the other hand, people in Saudi Arabia or

U.A.E. would not marry a person from another religion (96%) while people in Bulgaria do not seem to have such a problem (62.5%) and the opinions in Greece as well as by foreigners in Saudi Arabia or U.A.E are separated.

Table 40. Religion holidays

Do you experience religious holidays in your country * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you experience religious holidays in your country	Yes	91,4%	100,0%	100,0%	95,5%	96,8%
	No	8,6%			4,5%	3,2%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 41. Marrying a person from another religion

Would you ever marry a person from another religion than yours * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Would you ever marry a person from another religion than yours	Yes	49,0%	62,5%	4,0%	54,5%	39,2%
	No	51,0%	37,5%	96,0%	45,5%	60,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Most people in Saudi Arabia or U.A.E. denote that there is specific clothing permitted from their religion (92%), while in Greece and in Bulgaria people do not believe so (78% and 91.2% respectively). On the other hand, regarding going for shopping all together with their families when in childhood, people seemed to do so very much in Saudi Arabia or U.A.E (84%) and quite less in Greece (72%) and in Bulgaria (55%) as shown in Table 43.

Table 42. Clothing permitted by religion

Are there specific clothing permitted from your religion * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Are there specific clothing permitted from your religion	Yes	22,0%	8,8%	92,0%	34,1%	42,0%
	No	78,0%	91,2%	8,0%	65,9%	58,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 43. Shopping together with family

While your childhood did you go all the family together for shopping * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
While your childhood did you go all the family together for shopping	Yes	72,0%	55,0%	84,0%	68,2%	71,0%
	No	28,0%	45,0%	16,0%	31,8%	29,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Most people in Saudi Arabia or U.A.E. show the same preference in brands that their parents used to choose (70%) while in Greece and Bulgaria this is not the case (31% and 31.2% respectively), but in these countries people seem to prefer buying products which are made in their own country in a greater extent than in Saudi Arabia or U.A.E. (56% and 62.5% with respect to 47% in the latter one).

Table 44. Prefer the same brands as parents

While as an adult do you show the same preference in brands that your parents used to choose * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
While as an adult do you show the same preference in brands that your parents used to choose	Yes	31,0%	31,2%	70,0%	29,5%	42,9%
	No	69,0%	68,8%	30,0%	70,5%	57,1%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 45. Prefer brands of the same country

Do you prefer buying products which are made in your country * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you prefer buying products which are made in your country	Yes	56,0%	62,5%	47,0%	36,4%	52,2%
	No	44,0%	37,5%	53,0%	63,6%	47,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

In Europe mother cooks all home dishes, as shown in Table 46, while in Saudi Arabia or U.A.E. in some cases people answer no, either foreigners or natives (22.7% and 18% respectively). In Greece, as well as in Saudi Arabia or U.A.E., people may buy a

product which was never used before from your family; while in Bulgaria 28.8% of the participants denote that they would not do so, as shown in Table 47.

Table 36. Class Mother cooking home dishes

Is your mother cooking the home dishes * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is your mother cooking the home dishes	Yes	100,0%	100,0%	82,0%	77,3%	91,4%
	No			18,0%	22,7%	8,6%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 47. Ever bought product that was never used before from family

Did you ever buy a product which was never used before from your family * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Did you ever buy a product which was never used before from your family	Yes	100,0%	71,2%	100,0%	100,0%	92,9%
	No		28,8%			7,1%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

In Europe people seem to think that it is less important for them if their friends will approve what they buy (85% of them in Greece and 75% of them in Bulgaria answered negatively) than people in in Saudi Arabia or U.A.E. (69% of them answered positively) as shown in Table 48. In Greece, as well as in Bulgaria, the sales personnel friendliness is not an evaluating criteria to purchase a product, at least not that much as in Saudi Arabia or U.A.E. (63% and 52.5% in the first two countries and 81% in the latter one), as depicted in Table 49.

Table 48. Importance of friends approving what I buy

Is it important for you if your friends will approve what you buy * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is it important for you if your friends will approve what you buy	Yes	15,0%	25,0%	69,0%	45,5%	38,3%
	No	85,0%	75,0%	31,0%	54,5%	61,7%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 49. Importance of sales personnel friendliness

Is the sales personnel's friendliness an evaluating criteria to purchase a product * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is the sales personnel friendliness an evaluating criteria to purchase a product	Yes	63,0%	52,5%	81,0%	75,0%	67,6%
	No	37,0%	47,5%	19,0%	25,0%	32,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

For 25% of the people in Saudi Arabia or U.A.E. the suitability to their religion and culture is the most important factor on the goods and services they will take, while this percentage is much less in Europe or in the foreigners of these countries (Table 50). In Greece on the other hand, people seem to keep their wardrobe up to date with the changing fashions much more (62%) than in Bulgaria (7.5%) or in Saudi Arabia or U.A.E. (31% for the natives and 29.5% for the foreigners).

Table 50. Importance of suitability to religion and culture for the goods and services to be bought

Is the suitability to your religion and culture the most important factor on the goods and services you will take * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is the suitability to your religion and culture the most important factor on the goods and services you will take	Yes	16,0%	7,5%	25,0%	11,4%	14,2%
	No	84,0%	100,0%	75,0%	88,6%	85,8%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 51. Up – to – date wardrobe

Do you keep your wardrobe up to date with the changing fashions * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you keep your wardrobe up to date with the changing fashions	Yes	62,0%	7,5%	31,0%	29,5%	34,6%
	No	38,0%	92,5%	69,0%	70,5%	65,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

According to Table 52, in Greece and for the natives in Saudi Arabia or U.A.E. the fashionable styling is important more important (75% and 67% respectively) with respect to Bulgaria (60%) and to the foreigners of Saudi Arabia or U.A.E. (45.5%). Moreover, the very good quality in what they buy is important to all participants regardless their country of origin, as depicted in Table 53.

Table 52. Importance of fashionable styling

Is the fashionable styling important to you * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is the fashionable styling important to you	Yes	75,0%	60,0%	67,0%	45,5%	64,8%
	No	25,0%	40,0%	33,0%	54,5%	35,2%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 53. Importance of very good quality

Is the very good quality in what you buy important to you * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is the very good quality in what you buy important to you	Yes	86,0%	78,8%	79,2%	75,0%	80,6%
	No	14,0%	21,2%	20,8%	25,0%	19,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Shopping a pleasant activity to people from Bulgaria and from Saudi Arabia or U.A.E. in a greater extent than for people from Greece (81.2% and 81% for the first two cases and 74% for the latter one) according to table 54.

In addition to that, foreigners that live to Saudi Arabia or U.A.E prefer buying the best - selling brands (61.4%) in a slightly greater extent than natives of the same countries (53%) and in a significantly greater extent than in Greece (48%) and in Bulgaria (30%), as shown in Table 55.

Table 54. Is shopping pleasant

Is shopping a pleasant activity to you * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Is shopping a pleasant activity to you	Yes	74,0%	81,2%	81,0%	81,8%	79,0%
	No	26,0%	18,8%	19,0%	18,2%	21,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 55. Prefer to buy best – selling brands

Do you prefer buying the best - selling brands * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you prefer buying the best - selling brands	Yes	48,0%	30,0%	53,0%	61,4%	46,9%
	No	52,0%	70,0%	47,0%	38,6%	53,1%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

People that live in Saudi Arabia or U.A.E but come from other countries tend to go to the same stores each time to shop (79.5%) a lot more than natives of the same countries (41%) and more than in Greece (51%) and Bulgaria (26.2%) as shown in Table 56. Moreover, lower the price is usually the participants' choice in Bulgaria (76.2%) in a much greater extent than in Greece (39%), or in Saudi Arabia or U.A.E (34.1% for the foreigners and only 16% for the natives).

Table 56. Visiting the same stores each time

You go to the same stores each time to shop * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
You go to the same stores each time to shop	Yes	51,0%	26,2%	41,0%	79,5%	45,7%
	No	49,0%	73,8%	59,0%	20,5%	54,3%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 57. Choosing the lowest price

The lower the price is usually your choice * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
The lower the price is usually your choice	Yes	39,0%	76,2%	16,0%	34,1%	40,4%
	No	61,0%	23,8%	84,0%	65,9%	59,6%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Finally, people prefer to do their shopping trips fast in Greece (73%) but not in the other countries (33.8% in Bulgaria, 38.6% for the foreigners in Saudi Arabia or U.A.E and 19% for the natives in the same countries) while the ones that live in Saudi Arabia or U.A.E prefer to dine along with their family in a greater extent, and before an important purchase they tend to ask the opinion of their parents more often, according to table 60.

Table 4. Fast shopping trips

You prefer to do your shopping trips fast * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
You prefer to do your shopping trips fast	Yes	73,0%	33,8%	19,0%	38,6%	42,0%
	No	27,0%	66,2%	81,0%	61,4%	58,0%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 59. Dining along with family

Do you prefer to dine along with your family * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Do you prefer to dine along with your family	Yes	70,0%	86,2%	100,0%	72,7%	83,6%
	No	30,0%	13,8%		27,3%	16,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Table 60. Asking for parents' opinion before important purchases

Before an important purchase do you ask the opinion of your parents * Sample group Cross - tabulation						
		Sample group				Total
		Greece	Bulgaria	Emirates / Arabia	Foreigners in Emirates / Arabia	
Before an important purchase do you ask the opinion of your parents	Yes	34,0%	15,0%	55,0%	25,0%	34,6%
	No	66,0%	85,0%	45,0%	75,0%	65,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

Statistically important differences – Chi - square tests

This section summarizes the results of the chi - square tests carried out in order to verify the statistical importance of the differences of the mean values of the most important variables already presented, with respect to the sample group examined. The results are summarized in the tables that may be found in the appendix. As one may see, there is statistically important difference in all cases ($p < 0.05$), which clearly shows that the origin of people (and as a result, their religion as well) significantly affects their answers regarding their consumption behaviors and their opinions about the way they may be affected by their religion.

Statistically important differences with respect to the participants' gender

This section summarizes the results of the t - tests carried out in order to verify the statistical importance of the differences of the mean values of the most important variables already presented, with respect to the participants' gender.

According to the following Table, there are statistically important differences in several cases ($p < 0.05$). More specifically, men answer positively more than women in the following cases:

- Are there any products in your country which are forbidden from your religion
- Are you attending religion classes out of school
- Are you praying to God when you are facing an issue
- Does your religion instructs you about what is good and what is bad
- Are you doing your shopping following what your religion advise
- Are there specific clothing permitted from your religion
- While your childhood did you go all the family together for shopping

- Is it important for you if your friends will approve what you buy

On the other hand, women answer positively more than men in the following cases:

- Are you hanging around with people who believe in another religion
- Do you experience religious holidays in your country
- Would you ever marry a person from another religion than yours
- Is your mother cooking the home dishes
- Do you keep your wardrobe up to date with the changing fashions
- You go to the same stores each time to shop
- The lower the price is usually your choice
- Do you prefer to dine along with your family

Table 61. T - test with respect to participants' gender

	t-test for Equality of Means				
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Are there any products in your country which are forbidden from your religion	-6,062	314	,000	-,334	,055
Do you attend class about religion in school	-1,691	322	,092	-,094	,056
Are you attending religion classes out of school	-2,462	322	,014	-,118	,048
Are you praying to God when you are facing an issue	-4,706	319	,000	-,207	,044
Are you hanging around with people who believe in another religion	3,059	322	,002	,117	,038
Does your religion instructs you about what is good and what is bad	-4,524	314	,000	-,173	,038
Are you doing your shopping following what your religion advise	-2,061	322	,040	-,103	,050
Do you experience religious holidays in your country	2,457	315	,015	,050	,020
Would you ever marry a person from another religion than yours	2,516	322	,012	,141	,056
Are there specific clothing permitted from your religion	-4,769	322	,000	-,264	,055
While your childhood did you go all the family together for shopping	-2,926	322	,004	-,152	,052
While as an adult do you show the same preference in brands that your parents used to choose	,522	322	,602	,030	,058
Do you prefer buying products which are made in your country	-1,277	322	,203	-,074	,058
Is your mother cooking the home dishes	2,080	322	,038	,067	,032
Did you ever buy a product which was never used before from your family	,106	322	,916	,003	,030
Is it important for you if your friends will approve what you buy	-2,008	322	,046	-,113	,056
Is the sales personnel friendliness an evaluating criteria to purchase a product	-1,338	322	,182	-,073	,054
Is the suitability to your religion and culture the most important factor on the goods and services you will take	-1,819	322	,070	-,073	,040
Do you keep your wardrobe up to date with the changing fashions	4,217	322	,000	,227	,054
Is the fashionable styling important to you	,924	322	,356	,051	,055
Is the very good quality in what you buy important to you	-,089	318	,929	-,004	,046
Is shopping a pleasant activity to you	-,186	322	,853	-,009	,047
Do you prefer buying the best - selling brands	1,295	322	,196	,075	,058
You go to the same stores each time to shop	3,549	322	,000	,202	,057
The lower the price is usually your choice	3,377	322	,001	,189	,056
You prefer to do your shopping trips fast	-,396	322	,692	-,023	,057
Do you prefer to dine along with your family	2,195	322	,029	,094	,043
Before an important purchase do you ask the opinion of your parents	-,024	322	,981	-,001	,055

Statistically important differences with respect to the participants' age group

This section summarizes the results of the one way - Anova tests carried out in order to verify the statistical importance of the differences of the mean values of the most important variables already presented, with respect to the participants' age group.

According to the following Table, there are statistically important differences in several cases ($p < 0.05$).

According to the mean value comparisons available in the Appendix, people of younger age seem to pay less attention to the religion and to have less strong relationship with their parents, while the do seem to care more about fashion and consumption in general.

Selection – Conclusions

As already presented in the previous chapters, globalization is an inevitable phenomenon that is leading the entire world towards becoming one market, a global village. Not only has the process of globalization aided immensely in the exchange of goods and services, information and knowledge through the reductions in international barriers, but it has also led the world into becoming

a real single universal community comprising of people from different cultures, thus resulting in the shrinkage of the world. As a result, it is expected to have affected the consumer behavior as well, minimizing the differences imposed by cultural differences, nationalities and religion.

On the other hand, it has been stated that different cultures, nationalities and religions may still play an important role regarding the consumers' behavior characteristics, forming specific structures and guidelines according to the traditions regarding clothing, technology using etc. Having in mind the above, the main scope of this thesis was to investigate the intercultural factors that are likely to affect the consumer behavior. In other words, this thesis focused on the examination of whether several intercultural factors, namely primary religion and nationality but also other demographic characteristics as well, are possible to define the consumption habits and the behavior of consumers.

Table 62. One – way Anova test with respect to age

	Sum of Squares	df	Mean Square	F	Sig.
Do you generally like shopping	2,422	5	,484	2,969	,012
Are there any products in your country which are forbidden from your religion	7,657	5	1,531	6,992	,000
Do you attend class about religion in school	11,337	5	2,267	11,228	,000
Are you attending religion classes out of school	4,207	5	,841	5,166	,000
Are you praying to God when you are facing an issue	4,399	5	,880	6,243	,000
Are you hanging around with people who believe in another religion	2,839	5	,568	5,477	,000
Does your religion instructs you about what is good and what is bad	3,459	5	,692	6,813	,000
Are you doing your shopping following what your religion advise	1,183	5	,237	1,273	,275
Do you experience religious holidays in your country	,844	5	,169	5,938	,000
Would you ever marry a person from another religion than yours	9,366	5	1,873	8,779	,000
Are there specific clothing permitted from your religion	5,341	5	1,068	4,617	,000
While your childhood did you go all the family together for shopping	5,219	5	1,044	5,397	,000
While as an adult do you show the same preference in brands that your parents used to choose	1,256	5	,251	1,023	,404
Do you prefer buying products which are made in your country	7,017	5	1,403	6,045	,000
Is your mother cooking the home dishes	1,791	5	,358	4,788	,000
Did you ever buy a product which was never used before from your family	2,682	5	,536	9,128	,000
Is it important for you if your friends will approve what you buy	11,295	5	2,259	11,010	,000
Is the sales personnel friendliness an evaluating criteria to purchase a product	6,136	5	1,227	6,019	,000
Is the suitability to your religion and culture the most important factor on the goods and services you will take	1,290	5	,258	2,149	,059
Do you keep your wardrobe up to date with the changing fashions	10,328	5	2,066	10,433	,000
Is the fashionable styling important to you	5,013	5	1,003	4,629	,000
Is the very good quality in what you buy important to you	2,089	5	,418	2,738	,019
Is shopping a pleasant activity to you	,960	5	,192	1,157	,330
Do you prefer buying the best - selling brands	6,369	5	1,274	5,450	,000
You go to the same stores each time to shop	2,314	5	,463	1,885	,097
The lower the price is usually your choice	6,575	5	1,315	5,852	,000
You prefer to do your shopping trips fast	4,318	5	,864	3,681	,003
Do you prefer to dine along with your family	5,330	5	1,066	8,691	,000
Before an important purchase do you ask the opinion of your parents	8,375	5	1,675	8,206	,000

In order to achieve that, first a literature review regarding this topic was carried out. The most important factors of purchase and information behavior are described, the ethnic diversity in the marketplace is discussed, and some previous research efforts on marketing to ethnic consumers are presented. The importance of religion in consumer behavior is then being analyzed, providing information regarding religious affiliation, religiosity, and their relationship with shopping behavior. Regarding the research, quantitative data were gathered through questionnaires, and people of different cultures, nationalities and religions participated. According to the research's outcomes, significant differences were found in the consumption characteristics according to the nationality and the religion of the participants, as well as according to other demographic characteristics such as age and gender. In other words, based on this thesis' results, globalization has not yet reached a level at which people of all nationalities, cultures and religions share the same buying habits and consuming behaviors.

More specifically, the researched showed that people like shopping in Bulgaria more than in Greece or in Emirates and Saudi Arabia, and while in Europe (Greece and Bulgaria) there are no products forbidden from the religion, in Saudi Arabia or U.A.E. there are such products. Moreover, in Greece and in Saudi Arabia or U.A.E. people attend classes about religion in school, while this is not the case in Bulgaria. Attending religion classes out of school takes place only in Saudi Arabia or U.A.E., and all people in Saudi Arabia or U.A.E. pray to God when they face an issue, and they believe that their religion instructs them about what is good and what is bad while this is not the case in Europe. Focusing on shopping, the research showed that in Saudi Arabia or U.A.E people seem to do their shopping following what your religion advise while in Europe this is not the case. Similarly, people in Saudi Arabia or U.A.E. would not marry a person from another religion while people in Bulgaria do not seem to have such a problem.

Most people in Saudi Arabia or U.A.E. denote that there is specific clothing permitted from their religion while in Greece and in Bulgaria people do not believe so, and regarding going for shopping all together with their families when in childhood, people

seemed to do so very much in Saudi Arabia or U.A.E and quite less in Greece and in Bulgaria. Regarding consumers loyalty, most people in Saudi Arabia or U.A.E. show the same preference in brands that their parents used to choose while in Greece and Bulgaria this is not the case, but in these countries people seem to prefer buying products which are made in their own country in a greater extent than in Saudi Arabia or U.A.E. Moreover, in Greece, as well as in Saudi Arabia or U.A.E., people may buy a product which was never used before from your family; while in Bulgaria not. In Europe people seem to think that it is less important for them if their friends will approve what they buy, and the sales personnel friendliness is not an evaluating criteria to purchase a product, compared to what happens in Saudi Arabia or U.A.E.

For the people in Saudi Arabia or U.A.E. the suitability to their religion and culture is the most important factor on the goods and services they will take, while this happens much less in Europe or in the foreigners of these countries. In Greece on the other hand, people seem to keep their wardrobe up to date with the changing fashions much more than in Bulgaria or in Saudi Arabia or U.A.E. In the same framework, in Greece and for the natives in Saudi Arabia or U.A.E. the fashionable styling is important more important with respect to Bulgaria and to the foreigners of Saudi Arabia or U.A.E. Finally, shopping is a pleasant activity to people from Bulgaria and from Saudi Arabia or U.A.E. in a greater extent than for people from Greece, and foreigners that live to Saudi Arabia or U.A.E prefer buying the best - selling brands in a slightly greater extent than natives of the same countries and in a significantly greater extent than in Greece and in Bulgaria. Lower the price is usually the participants' choice in Bulgaria in a much greater extent than in Greece or in Saudi Arabia or U.A.E., and people prefer to do their shopping trips fast in Greece but not in the other countries.

As a result, it is obvious that different cultures, nationalities and religions impose significant differences regarding the consumer behaviors. In addition to the above, important differences were also found regarding the participants' gender as well as their age, as people of younger age seem to pay less attention to the religion and to have less strong relationship with their parents, while the do seem to care more about fashion and consumption in general. There are seven billion people in the world from myriad different cultures, but we live in village where events taking place ten thousand miles away seem as close as events happening in the next street. Globalization affects not only business and their managers but employees at all levels, as well as customers and indeed everyone in the general population. Once we have researched the culture of a country in which we may be going to work or with which to do business, and after we have developed a cultural profile, it is useful then to apply that information to develop an understanding of the expected management styles and ways of doing business that predominate in that region, or with that type of business setting.

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