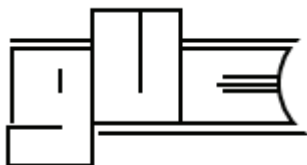


**Tomáš Chlopčík (ed.)**

**Opportunities and Threats  
to Current Business  
Management in Cross-border  
Comparison 2019**



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# COMPARISON OF CONSUMER BEHAVIOUR OF CZECH AND FINNISH STUDENTS IN RETAIL: INFORMATION SEARCH, USE OF TECHNOLOGY, INFLUENCE OF ADVERTISING

Adéla Kdýřova, Jan Tlučoř

## Abstract

Consumer behavior is a widely researched phenomenon. Cultural differences or the specifics of various consumer segments are often in the focus of researchers. This paper compares consumer behavior in retail of students from one Finnish and one Czech university. Based on data gained in computer-assisted web interviewing, the search for information, use of technology, influence of advertising and other aspects of consumer behavior were statistically analyzed. Common and differing characteristics of the selected consumer groups were studied. In the majority of examined factors, the consumer behavior seems to be similar. Differing factors include, for example, the amount of funds available, the use of mobile apps and the payment method, both in retail stores and in e-shops.

**Key words:** consumer behaviour, Czech Republic, e-shop, Finland, students, retail.

**JEL Classification:** D12, M39

## 1 INTRODUCTION

Consumer and purchasing behavior is widely researched. There exist differences between customers on various markets and in different countries. Retailers should consider those distinctions when designing sales concepts. Among others, Hervé and Mullet (2009) were investigating the changing purchasing preferences in relationship to the age of consumers and their life cycle. Purchasing motives investigated Khan (2006). Lachance and Choquette-Bernier (2004) were investigating consumer competence of college students. Zilberman and Poole (2009) investigated the consumer behavior of college students aimed at spending for products with negative impact on health. Cowart and Goldsmith (2007) were researching consumer decision-making style by online shopping for apparel at college students. Smith and Carsky (1996) considered grocery shopping behavior and factors, which influence it, e.g. advertising. Wei-Na and Koog-Hyang (1992) researched cross-cultural differences between Americans and Korean Immigrants, showing that there are some differences in consumer behavior based on the cultural background of the consumer.

Kotler and Keller (2012) are defining marketing and other stimuli, which influence purchasing behavior, together with consumer black box (cultural, social, personal and psychological characteristics of consumer). For our survey, we selected just few parts of purchasing behavior concepts to compare considering findings of Čechurová et al. (2014).

The research objective in this article is a comparison of consumer behavior between Czech and Finnish students. Special focus was placed on the influence of promotion, use of information technology and the search for information about products. We set three assumptions: (1) there is no dependency between nationality and the influence of promotion on the consumer; (2) there is no dependency between nationality and the use of information technology during the shopping process; (3) there is no dependency between nationality and the search for information about products. Individual hypotheses were derived based on those assumptions.

## 2 METHODOLOGY

This study is based on primary research conducted in one Finnish and one Czech university town. Firstly, the objectives and hypothesis were set based on desk research analysis of secondary resources. Secondly, an online questionnaire survey (CAWI) in each town (Plzeň – Czech Republic - 2016, Kokkola – Finland – 2017) comparing the consumer behavior of students (19-25) was conducted. The respondents were picked intentionally as the questionnaire was distributed through social media and personal contacts.

The questionnaire was divided into four domains which can influence consumer behavior: basic factors influencing the influence of promotion on a consumer, use of information technology, information gathering. Selected parts of the questionnaire were used for this paper. These results were described and evaluated with the help of frequency and contingency analysis. The comparison between Czech and Finnish respondents was pursued using various statistical methods such as chi-squared tests.

Table 1: Distribution of respondents – sex, nationality.

Sex	Number of respondents	
	Finland	Czechia
Male	28	26
Female	36	35
<b>Total</b>	<b>64</b>	<b>61</b>

Source: Own processing, 2019.

The total number of respondents was 125, 61 in the Czech Republic and 64 in Finland. Table 1 shows the distribution of respondents based on nationality and sex.

## 3 RESULTS

The main results of the survey, which was conducted in 2016 and 2017, are presented in this chapter. Some of the results are presented in detail; others are included in a synthesis table at the end of the chapter.

To understand the economic background of respondents a comparison of disposable income was conducted. Table 2 shows the distribution of disposable income among Finnish and Czech respondents. The higher income level in Finland, resulting in higher disposable income, was one of the considered factors of possible differentiation in consumer behavior.

Table 2: Comparison of disposable monthly income of respondents.

Amount	Number	
	Finland	Czech Republic
<200 €	11	40
201-400 €	23	19
401-800 €	14	2
>800 €	16	0
<b>Total</b>	<b>64</b>	<b>61</b>

Source: Own processing, 2019.

The average disposable monthly income in Finland was 553.25 €, whereas in the Czech Republic it only amounted to 170.74 €. This difference might influence the distribution of spending in various product categories as shown in Table 3.

Table 3: Share of spending in different product categories.

Product category	Spending (in %)	
	Finland	Czech Republic
Food	6.10 %	8.85 %
Drugstore	5.41 %	6.33 %
Electronics	17.56 %	9.22 %
Clothing/Sports equipment	9.96 %	14.80 %
Furniture, household equipment	19.88 %	8.60 %
other	41.09 %	52.20 %

Source: Own processing, 2019.

Czech respondents spent more on clothing and sports equipment whereas Finnish students spent more on furniture and household equipment and electronics. One possible explanation (not examined further) could be the difference in living habits. Finnish students tend to live in rented flats/housing units. Therefore, they need to invest money into furnishings. On the other hand, Czech students tend to live in dormitories or at their parents, therefore, the need for spending on furniture is not given.

Table 4: Comparison of factors influencing purchasing.

Factors influencing purchasing	Number	
	Finland	Czech Republic
Price	59	38
Availability	24	15
Quality	47	50
Promotion	6	0
Ecological and ethical values	5	4
<b>Total</b>	<b>141</b>	<b>107</b>

Source: Own processing, 2019.

Considering factors influencing purchase price and quality seems to be most important for both nationalities, whereas price was indicated less often in the Czech Republic. Czech respondents stated more frequently just one factor (quality was named most often as the only factor, n=21), by contrast Finnish respondents seemed to have more sophisticated decision-making, usually considering more factors jointly. When using only one factor for decision-making it is price (n=12). The most frequently stated combination of factors was price and quality (n=18 in both countries).

#### *Influence of promotion*

We asked about types of advertising which influenced the respondents most. The authors used direct question, so the respondents did state their opinion. Table 5 compares the answers.

Table 5: Comparison - influence of type of advertising.

Type of advertising	Number	
	Finland	Czech Republic
TV advertising	20	13
Radio advertising	2	0
Social media promotions	23	19
Banners, other internet advertising	4	10
Flyers, printed advertising	13	19
Outdoor advertising	2	0

Source: Own processing, 2019.

TV advertising, social media promotions and flyer/print advertising seem to have the greatest influence on students. We tested the hypothesis on independency of nationality and type of advertising with a chi-squared test of independency ( $\chi^2 = 5.55$ ) with p-value 0.14, with the result being the tested variables are independent ( $\alpha = 0.05$ ), despite the fact that flyer /printed advertising was preferred in the Czech Republic. Within the survey other aspects of promotion were examined. Interesting results about Point of Sale devices can be seen in Table 6.

Table 6: Comparison – most attractive POS devices.

Most attractive POS devices	Share	
	Finland	Czech Republic
Distinct product stands	45.31 %	27.87 %
Distinct price tags marking discounted products	34.38 %	50.82 %
Product banners	18.75 %	11.48 %
TV screens	1.56 %	4.92 %
Floor graphics	0.00 %	4.92 %

Source: Own processing, 2019.

Distinct product stands and price tags marking discounted product are the two most attractive POS devices for the researched group. Price tags marking discounted products are most attractive for more than half the respondents from the Czech Republic. In Finland highlighted products (on stands, with banners) are in general most attractive. Without further examination, we advise handling the information in Table 4 with care, especially for the Czech consumers. In Table 4 Czech consumers stated that quality is the most important factor for purchasing decisions, but distinct price tags showing discounts are the most attractive POS devices. This could indicate the greater influence of price on Czech students than directly stated.

#### *Use of technology in retail*

Use of information technology during shopping was another surveyed field of interest. Table 7 presents the use of mobile phone during shopping in brick-and-mortar stores.

Table 7: Use of mobile phone in brick-and-mortar stores.

Use of mobile phone	Number	
	Finland	Czech Republic
Not used	25	18
Product reviews	13	15
Detailed information about product	10	12
Price comparison	9	16
Search for coupons, discounts	4	3

Source: Own processing, 2019.

In general, quite a large number of respondents doesn't use their mobile phone when shopping in retail. Product reviews together with search for detailed information about product are the main motives for use of mobile phone in retail stores. Searching for information about price and discounts is important as well, a little bit more in the Czech Republic. Nevertheless, the chi-squared test of independency ( $\chi^2 = 3.5$ ) with p-value 0.48 showed no difference ( $\alpha = 0.05$ ) between nationality and use of mobile phone when shopping in retail.

Further investigations were made into other services connected with information technology used in retail centers. Table 8 shows a summary of the achieved results.

Table 8: Independency testing of use of IT in retail – summary.

Services in retail centers	$\chi^2$	p-value	Hypothesis about independency of nationality and use of technology ( $\alpha = 0.05$ )
Use of interactive maps and kiosks	1.12	0.57	Confirmed
Use of touch screens	4.23	0.12	Confirmed
Use of Wi-Fi connection	13.92	0.0009	NOT confirmed
Use of QR codes with product information	0.61	0.74	Confirmed
Use of self-service checkout	43.55	$3.49 \cdot 10^{-10}$	NOT confirmed

Source: Own processing, 2019.

In general, the services presented in Table 8 are used less often (with the exception of Wi-Fi connection), many respondents stating that they don't use them at all (e.g., QR codes are not used by 41 Czech and 38 Finnish respondents). In Finland a higher share of respondents stated that such service is not disposable. The size of the university town influences these partial results. Despite this difference in the service supply, it was confirmed that Czech and Finnish respondents differ in their use of a Wi-Fi connection and self-service checkout. In both cases a detailed look at the data shows that the Czech respondents use these services more often – the higher price of mobile phone data connections and higher penetration of self-service checkout options could explain these differences, but it couldn't be examined in more detail.

#### *Use of technology in e-shops*

The authors also investigated some aspects of purchasing behavior when using e-shops. To the interesting results of the survey counts the comparison of used payment methods online, shown in Table 9.

Table 9: Comparison of payment methods online.

	Most frequent payment method in e-shops			
	Cash on delivery	Debit/credit card	Bank transfer	Total
<b>Finland</b>	6	16	42	64
<b>Czech Republic</b>	17	28	16	61
<b>Total</b>	23	42	60	125

Source: Own processing, 2019.

In Finland, the most used method in the target groups seems to be bank transfer, whereas Czech students pay most often with a debit/credit card. The chi-squared test of independency verified this difference at  $\alpha = 0.05$  ( $\chi^2 = 22.93$ , p-value  $1.04 \cdot 10^{-05}$ ). The preferred method of payment online differs between the countries.

Further, the importance of selected attributes of an e-shop was surveyed. Statistical testing did not show any difference between the Czech and Finnish respondents. Hence, we show the joint results in Table 10.



Table 10: Comparison of importance of selected e-shop attributes.

Factor	Weight of factor (%)		Ranking by importance	
	Weighting by ranking	Weighting by pairwise comparison	Weighting by ranking	Weighting by pairwise comparison
High quality search for information	19.57 %	19.86 %	1.	1.
Useful newsletter	2.17 %	7.44 %	9.	9.
Mobile app	4.35 %	8.33 %	8.	8.
Online helper	10.87 %	9.30 %	5.	5.
Design	17.39 %	13.79 %	2.	2.
Cross-selling (e.g., offer of related product)	8.70 %	9.30 %	6.	5.
Up-selling (offer of more valuable version of product)	13.04 %	10.60 %	4.	4.
Social media appearance	8.70 %	9.30 %	6.	5.
Responsive webpage	15.22 %	12.09 %	3.	3.

Source: Own processing, 2019.

With the use of the **multiple-criteria decision analysis approach – weighting by ranking, weighting by pairwise comparison** – we were able to compute ranks and weights for selected factors of an e-shop. Both used methods stressed the importance of high quality search, design and responsive webpage.

#### *Information search*

The majority of respondents gain information about products on the internet. Fewer than 10 in each country get information directly in retail. Print, social media and friends/relatives are not an important information resource. The length of information averages out to 35.5 minutes in Finland and 38 minutes in the Czech Republic. Many respondents use the possibility to compare the information about the product online and in retail. Table 11 shows this phenomenon.

Table 11: Comparison of product information online and in brick-and-mortar store.

Comparison of product information online and in brick-and-mortar store	Share	
	Finland	Czech Republic
Yes	57.63 %	54.90 %
No	10.17 %	31.37 %
Depends on product category	32.20 %	13.73 %

Source: Own processing, 2019.

About 31 % of Czech respondents do not use this opportunity, so they just shop either straight in an e-shop or in a brick-and-mortar store, not using the possibility to get additional information. In Finland, about 32 % compare information only in selected categories (expensive products). The Chi-square test of independency showed a significant difference between Czech and Finnish respondents in this case ( $\chi^2 = 10.14$ , p-value 0.006,  $\alpha = 0.05$ ).

#### *Synthesis of results*

Finally, in the following Tables 12 and 13 we present most of the achieved results. We found out that there are only slight differences in the behavior of Czech and Finnish consumers. Some

of the differences result from the basic economic situation; others might be dependent on the use of technology by retailers.

Table 12: Common factors in consumer behavior.

<b>Common factors in consumer behavior</b>	
Selection of store is mostly influenced by...	combination of factors (price, distance, recommendation)
Consumers mostly shop...	alone
Advertising with the most influence is in...	social media
In a retail store most important is..	engaging visual environment
Most used device of sales support...	loyalty programmes ( <i>CZ also discounts</i> )
Use of mobile phone in a retail store (in connection to shopping)...	Consumers rather don't use ( <i>slightly higher in Finland</i> )
Mobile App of retailer...	Consumers rather don't use
Customers in retail centers DON'T use...	Interactive maps and kiosks, QR codes, interactive screens
Most important attribute of an e-shop...	Information search in high quality
Customers use most for product information search...	Web browser
Length of search for product information...	30-60 minutes
Most used social network...	Facebook

Source: Own processing, 2019.

Table 13: Differing factors in consumer behavior.

<b>Factors - differing</b>	<b>Finland</b>	<b>Czech Republic</b>
<b>Average monthly disposable financial means...</b>	556.25 €	170.74 €
<b>Combination of factors mostly influencing the purchasing behavior...</b>	Price, quality	Quality ( <i>price, quality</i> )*
<b>Most spending on...</b>	Furniture, household equipment	Clothing, sports equipment
<b>Most accepted point of sale materials..</b>	Racks/Stands with products	Price tags showing discounts
<b>Reason for using mobile phone in retail store (connected with shopping) ...</b>	Product reviews	Price comparison
<b>Mobile apps most used for shopping purposes...</b>	Price comparing apps	Don't use
<b>Most used payment method in retail stores...</b>	Contact card	Contactless card
<b>Most used payment method in e-shops...</b>	Bank transfer	Online payment with card

\* Some results indicate a possibly higher influence of price than stated.

Source: Own processing, 2019.

Tables 12 and 13 also indicate possible use of this information by retailers and e-shops.

## **4 DISCUSSION AND RESEARCH LIMITATIONS**

Students, as our respondents, partially represented other consumers from each nation. Therefore, some information gained might be useful as general information about consumers in each country. We found that IT equipment and affinity/literacy does not necessarily increase its use when shopping in retail.

Looking back at our assumptions, we found that there is no dependency between nationality and influence of promotion. Some data indicated more frequent use of flyers/printed advertising in the Czech Republic. However, it was not statistically significant in our research. Only a few differences were found when looking at the use of information technology within consumer/purchasing behavior. A statistically significant difference was found in the use of Wi-Fi connection in retail centers and the use of self-service checkouts. The offer of such services by retailers and the size of the university towns must be considered. We found that in the Czech Republic we have a more impulsive group of buyers among students, i.e., those who don't cross check information about products online and in retail. Other aspects of gathering information about products is not dependent on nationality.

On the other hand, one of the research limitations is the intentional selection of respondents, the limited number of respondents in only two towns and the special target group. That limits the possibilities for generalization of the results. The limited number of respondents might also be the reason we did not see greater differences (according to the results of statistic testing) between both nationalities, even though the data indicate some possible distinctions.

Some answers might have been influenced by the level of use of technology at retailers and/or banks (e.g., Wi-Fi connection, self-service checkouts, and contactless cards), therefore, a relatively simple explanation for the difference in the results could be derived. However, it was not part of the research to analyze and compare the supply side of retail. Future research could try to find the influence of the use of technology at retailers and consumer behavior.

## **5 CONCLUSION**

Each consumer market is unique, especially through its historical development. The continuous development of cultures, technology and consumer preferences has an impact on the consumer market. Actual technological progress and minimal information barriers have brought changes to purchasing behavior. The objective of the paper was to compare, with the use of appropriate instruments, the consumer markets in the Czech Republic and Finland in the example of students.

In general, just a few differences between the consumer behavior of Czech and Finnish students were revealed. Different is the use of Wi-Fi in retail and self-service checkouts and the preferred method of payment in e-shops, while there is a slight difference in comparing information about products. Some newer sales support devices like mobile apps are not widely used within the selected target group. Despite the many limitations to the research, some of the information gained might be useful to retail companies in both countries.

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