

The role of national culture and lifestyle in shaping consumer behavior

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Abstract: Contemporary marketing-oriented enterprises analyze the behavior of their target consumers by tracking the combined influence of various external and internal factors. The fundamental external determinant shaping consumer behavior is culture, while lifestyle stands out as one of the most significant internal determinants of consumption. Accordingly, the goal of the paper is to generate knowledge about national culture dimensions and consumer lifestyle influence on consumer behavior during the purchase decision-making process. For this purpose, 372 consumers were surveyed. The reliability analysis, confirmatory factor analysis, and Harman's one-factor test were conducted to assess model fit. The structural equation modeling was applied for hypothesis testing. The results of the conducted structural equation modeling confirm the national culture dimensions and lifestyle to be significant determinants of consumer behavior as they go through the purchase decision-making process. The paper's originality and contribution are related to the forming and empirical testing of an innovative, integrated research framework in the consumer behavior domain, as well as generating useful empirical knowledge that can serve managers and governments for formulating and implementing future business strategies.

Keywords: *national culture dimensions, lifestyle, consumer behavior, purchase decision-making process*

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1. INTRODUCTION

Consumer behavior is influenced by numerous external and internal factors. The literature suggests that culture is the primary external determinant of consumer behavior. Culture is a broad social phenomenon and many authors tried to define it, which provided many different definitions. Culture is defined as collective mental programming (Hofstede, 1980), or as the sum of learned beliefs, values, and customs that serve to direct consumer behavior (Schiffman & Kanuk, 2010). A significant number of cultural studies in the previous years focused on the description and study of culture from the angle of its dimensions, which represents the first attempt to measure and compare cultural values through statistical studies. Cultural dimension is an aspect of culture that groups together many phenomena in a society that occur in combination (Hofstede, Hofstede & Minkov, 2010). Culture, viewed through elements or dimensions, is strongly related to consumer behavior. Accordingly, Cleveland and Laroche (2007) state that culture is the key determinant of consumers' attitudes, behaviors, and lifestyles, and consequently the needs that consumers satisfy by using products and services.

Except for the external determinants, Kotler and Keller (2017) point out the importance of internal determinants that affect consumers during making purchasing decisions. Among internal determinants, lifestyle stands out as one of the most important. According to Dahana, Miwa and Morisada (2019, p. 320), lifestyle represents "a set of activities, values, needs, and beliefs that may activate customers' attention and drive behavioral intentions". Lifestyle research has become an interesting area because many products reflect the lifestyle of consumers who use them. In other words, consumers buy and use products and services that allow them to maintain a unique lifestyle. Before mentioned indicates the importance of examining the relationship between products and consumer lifestyle before defining marketing strategies to better access to targeted segments.

Starting from the above-mentioned, the paper aims to investigate the effects of Serbian national culture dimensions and lifestyle on consumer purchasing behavior. Precisely, the paper analyses the effects of uncertainty avoidance, collectivism, power distance, femininity, and lifestyle on consumers during the five-stage purchase decision-making process. Even though there is a certain number of studies examining the impact of cultural framework and lifestyle on consumer behavior, a research gap was observed in terms of joint analysis of these two determinants' effects on consumer behavior during the decision-making process. Also, there are a small number of studies that analyze the joint effects of the national culture dimension on consumer behavior. When it comes to national culture dimensions, the Hofstede's model (1980) was applied. Lifestyle was measured using the AIO technique (Wells & Tigert, 1971), while consumer purchasing behavior was analyzed using the EKB model of consumer behavior (Engel, Kollat & Blackwell, 1968). The paper starts from the methodology of the SOR model (Mehrabian & Russell, 1974) considering national culture dimensions as external stimulus (S), lifestyle as an organism (O), and consumer purchase behavior as a response (R). The paper starts with the literature review section related to national culture dimensions and lifestyle, followed by relations between observed variables and consumer behavior. The next part of the paper represents the methodology of the research. After the methodology section, research results and discussion are given. The last part of the paper represents conclusions, implications, and limitations of the research, and recommendations for future research.

2. NATIONAL CULTURE AND CONSUMER BEHAVIOR

Culture defines the patterns of an individual's behavior related to every aspect of life, including consumption among others. Cultural values explain differences in consumer motives and behavior, product usage, success of a product or brand in the market, and appeals in advertising (de Mooij, 2017). Besides, product categories, attributes, and benefits are also related to cultural values. Individuals who live in different cultures show differences in defining consumer goals and acceptable ways to achieve the same since they have different values, symbols, or rituals that determine consumer behavior (Luna & Gupta, 2001). In other words, culture defines acceptable ways to meet

the needs and desires of consumers that must follow generally accepted cultural standards and norms. A significant role of the culture is that the same helps people meet their basic life needs through an appropriate system of consumption. Culture and consumer behavior during making purchase decisions are related in different ways. In this regard, Blackwell, Miniard and Engel (2006) point to the effects that culture manifests in each stage of the purchase process, first on defining acceptable needs (for example, Muslims are forbidden to consume pork), then on the way of information gathering (recommendations of family, friends or information gathering through the media) and the importance of attributes in product evaluation. It also affects the way of purchasing and consuming products and handling the product in the post-purchase stage (for example, how to dispose of products).

As mentioned in the introduction part of the paper, cultural studies in the previous years were focused on the description of culture based on its dimensions. As a result, various cultural models were developed. Among these models, the one given by Hofstede is most frequently used in cultural and consumer behavior studies. Geert Hofstede is one of the most famous authors of multicultural studies. During the 1970s, Hofstede conducted research in multinational company IBM including around 117.000 employees from more than 70 countries. Based on the research results, the author concluded that differences in value systems between employees originate from the cultures they belong. As a result, Hofstede developed a model of national culture containing four dimensions labeled individualism/collectivism, uncertainty avoidance, power distance, and masculinity/femininity (Hofstede, 1980). Through further analysis of cultural differences, the author noticed two more dimensions named long-term/short-term orientation and indulgence/restraint (Hofstede, 2011). Starting from the importance of the mentioned model, the same was applied in the paper for national culture analysis, with focusing on the first four dimensions.

Individualism/collectivism shows the extent to which people see themselves as autonomous personalities or as members of tightly-knit communities (Beugelsdijk & Welzel, 2018). This dimension explains differences in communication behavior (direct or indirect, high/low context, media or word of mouth), Internet buying and usage, the importance of pleasure for spending leisure time, demonstrating uniqueness versus obtaining conform, etc. (de Mooij, 2019). When it comes to empirical evidence, previous

studies confirmed the influence of the observed dimension of culture on consumer behavior generally, as well as during the purchase decision-making process (Lim, Leung, Sia & Lee, 2004; Khare, 2013; Han, 2017; Yu, Liu & Lee, 2019; Kim, 2019; Kanakarathne, Bray & Robson, 2020). *Uncertainty avoidance* reflects “how comfortable people feel towards uncertain or unknown situations” (Jensen & Wagner, 2018, p. 322). Previous studies showed that the level of uncertainty avoidance determines different aspects of consumer behavior such as product evaluation (Lee, Garbarino & Lerman, 2007), information search (Quintal, Lee & Soutar, 2010; Jordan, Norman & Vogt, 2013), Internet shopping (Lim et al., 2004), loyalty (Khare, 2013), etc. *Power distance* is explained as the extent to which the less powerful members of a society expect and accept that power is distributed unequally (Hofstede et al., 2010). Several authors point to the importance of power distance in consumer decision-making (Kim & Zhang, 2014; Wang & Lalwani, 2019; Lee, Lalwani & Wang, 2020; Aw, Chuah, Sabri & Basha, 2021). *The masculinity/femininity* dimension shows how emotional roles between men and women are distributed in society (Hofstede, 2011). This dimension of culture was usually related by authors to reliance on online reviews (Kim, 2019), purchasing environmentally friendly or ethical products (Pinna, 2019; Felix, González, Castaño, Carrete & Gretz, 2021), etc.

3. LIFESTYLE AND CONSUMER BEHAVIOR

Lifestyle refers to the pattern of an individual's life composed of all important life aspects. According to Solomon, Marshall and Stuart (2018), lifestyle is a pattern of life that determines how an individual spends his time, money, and energy, and reflects his values, preferences, and tastes. In other words, lifestyle is one of the most commonly used concepts in marketing for analyzing consumer behavior, especially for market segmentation purposes. Plummer (1974, p. 33) states that “the basic premise of lifestyle research is that the more you know and understand about your customers the more effectively you can communicate and market to them”. Also, Plummer (1977) implies that lifestyle provides to determine the way how products and services fit in consumer everyday life pattern. Consumers buy and use products and services that allow them to maintain certain lifestyles they lead. Lifestyle that an individual leads may activate consumers' attention and behavioral intentions. This can help marketers un-

derstand why consumer engages in certain behaviors and develop better-targeted marketing programs (Dahana et al., 2019). Nowadays, lifestyle is fast-changing and influenced by online sources of information. Still, consumers highly value the information they get from their friends and family, compared to online sources, such as influencers (Vranješ & Tomašević, 2024).

Lifestyle can be measured by using psychographic techniques. One of the widely used techniques in literature is the AIO (Wells & Tigert, 1971) technique which is often equalized with psychographics. Accordingly, this technique was applied in the paper for measuring lifestyle. AIO technique refers to the analysis of lifestyle based on activities, interests, and opinions of individuals, with respecting their demographic characteristics. This approach enables more precise market segmentation. The AIO technique is based on three dimensions labeled as activities, interests, and opinions. Activities relate to the way an individual spends his time and money, interests include all aspects of the environment that the individual considers more or less important, while opinions relate to the way how an individual thinks about himself and the world around him (Wells & Tigert, 1971; Plummer, 1974, 1977). Besides, the AIO technique consists of personal characteristics or demographic parameters of consumers related to age, education, income, family size, stage in life cycle, etc.

Starting from the fact that lifestyle refers to activities, interests, and opinions of individuals, the analysis of the same can identify what, how, where, and when consumers buy. Also, consumer preferences or interests in products and brands can determine purchasing needs or the way they evaluate alternatives. Starting from the mentioned, many authors empirically proved that lifestyle is closely related to consumer decision-making. For example, He, Zou and Jin (2010) proved that lifestyle influences consumption patterns viewed through brand preferences, luxury consumption, impulse purchases, etc. Orth, McDaniel, Shellhammer and Lopetcharat (2004) concluded that consumers who lead different lifestyles have different brand preferences. Lifestyle is usually related to organic food purchasing (Lobo & Chen, 2012; Soroka & Wojciechowska-Solis, 2019), Internet shopping (Swinyard & Smith, 2003; Park, Lee & Chung, 2013; Huseynov & Yildirim, 2019), pro-environmental buying behavior (Pícha & Navratil, 2019), word-of-mouth behavior (He et al., 2010), etc. Also, many authors focused on analyzing lifestyle in the domain of food choice (Kavak & Gumusluoglu, 2007), alcohol consumption (Bruwer, Li & Reid, 2002; Yabin &

Li, 2020), purchase of clothing (Hsu & Chang, 2008; Sung & Woo, 2019; Chi & Chen, 2020), etc.

4. THE LINK BETWEEN NATIONAL CULTURE, LIFESTYLE AND CONSUMER BEHAVIOR

The ability of marketers to understand consumer behavior is the basis for the successful implementation of marketing strategies. The best way to predict and understand consumer behavior is to follow and analyze external and internal determinants, i.e. the joint effect of the same on consumers. Accordingly, the first author who pointed to the relationship between culture, lifestyle, and consumer behavior was William Lazer in 1963. Lazer proposed the lifestyle hierarchy according to which culture influences developing group and individual values that further translate into lifestyle patterns, which consequently influence consumer reactions (Lawson & Todd, 2002). Following the work of Lazer, Mehrabian and Russell (1974) proposed a model called the SOR model by the components it contains such as Stimulus (external determinants from the environment) that affects the Organism (consumer or its characteristics), resulting in a Reaction such as accepting or rejecting a stimulus. A model shows that how consumers will react to external stimulus depends on internal characteristics of the same. Besides the mentioned models, authors Hawkins, Best and Coney (2004) proposed a model of consumer behavior according to which consumer personality and lifestyle are derived from the joint influence of external and internal factors. Further, personality and lifestyle transform into consumers' desires and needs that they satisfy through the purchase decision-making process. Similarly, Hawkins, Mothersbaugh and Best (2007) indicate that lifestyle is a function of individual consumer characteristics that are shaped through social interaction under the effect of different stimuli (culture, subculture, social class, experience, family life cycle, demography, emotions, values) and manifest in process of purchase and consumption. One more model that points to the relationship between culture, lifestyle, and consumer behavior is a model developed by Kotler and Keller (2017) according to which culture as an external stimulus in combination with marketing stimuli determines psychological processes and consumer characteristics, which finally results in certain consumer behavior during the purchase decision-making process and appropriate purchasing decisions regarding the choice of brand, store,

time of purchase, method of payment, etc. Relying on the previous models, mainly the SOR model, the research is based on the integrative model where culture represents external and lifestyle internal determinants of consumer behavior during purchase decision-making, i.e. the consumer response.

5. METHODOLOGY

Research was conducted based on primary data collected from 372 consumers with different demographic and socio-economic characteristics. The sample represents a combination of quota and snowball samples. The data was initially collected by surveying 453 consumers using the snowball sampling technique. Precisely, the questionnaire was given to consumers who were in retail stores and shopping malls at the surveying moment, as well as students on faculties, who further forwarded questionnaires to their friends and families. The final sample was formed by excluding 81 consumers to adjust it to defined quotas. The quotas were determined based on the characteristics of the population in Serbia. The demographic and socio-economic criteria used for sample structuring are primary age, gender, and place of living, according to Lindridge, Vijaygopal and Dibb (2014) who emphasize the importance of mentioned criteria in cultural studies. Besides the observed criteria, the sample is also structured based on educational level, working status, and monthly income. All consumers voluntarily participated in the survey and the answers they gave were exclusively used for research purposes.

According to the results, the majority of the sample is women, i.e. 222 or 59.7%, while 40.3% of the sample is men (150). The largest segment of the sample are consumers aged from 26 to 35 (27.7% or 103). The youngest consumers aged from 18 to 25 represent 26.6% of the sample (99). The next segment is consumers aged from 36 to 45 (21.8% or 81). The respondents aged from 46 to 55 represent 16.9% of the sample (63), while the oldest consumers aged 56 and older take the least percent of the sample (7% or 26). The majority of the sample is consumers with higher education (162 or 43.5%). High school education has 32% of the sample (119), a master's degree 21.5% (80), while only 11 consumers are PhD (3%). Based on the working status, the majority of the sample are employed consumers (69.9% or 260), followed by students (21.5% or 80), then unemployed (7.3% or 27), and pensioners (1.3% or 5). When it comes to monthly income, most of the consumers have between 41

000 and 80 000 RSD (48.1% or 179), 134 consumers have up to 40 000 RSD (36%), 39 consumers have between 81 000 and 120 000 RSD (10.5%), while only 20 consumers have 121 000 RSD or more (5.4%). Most of the consumers live in the city (264 or 71%), in the village live 69 consumers (78.5%), while in the sub-city area live 39 consumers (10.5%).

The questionnaire used for data collection includes statements measured on a five-point Likert scale where respondents expressed their agreement with the statements (1 – completely disagree; 5 – completely agree). The first four statements are related to collectivism (adjusted from: Chen & West, 2008; Hofstede et al., 2010; Yoo, Donthu & Lenartowicz, 2011), next three statements measure uncertainty avoidance (adjusted from: Hofstede et al., 2010; Yoo et al., 2011), two statements measure power distance (adjusted from: Hofstede et al., 2010; Yoo et al., 2011) and five femininity (adjusted from: Hofstede et al., 2010; Yoo et al., 2011; Guseva, 2013). It is important to mention that national culture dimensions were measured at the individual level, i.e. at one national culture level, according to the work of authors such as Sharma (2010), Yoo et al. (2011), Bathaee (2014), etc. Also, it is important to point out that statements used for measuring cultural dimensions are observed in the context of consumer purchasing behavior. Lifestyle was measured using AIO technique and as a variable in the research model represents an unweighted arithmetic mean of 7 statements that are related to activities, interests, and opinions as lifestyle dimensions (adjusted from: Wells & Tigert, 1971; Roberts & Wortzel, 1979; Tai & Tam, 1997; Kwan, Yeung & Au, 2008; Horng, Su & So, 2013). Finally, the consumer purchasing behavior was analyzed based on EKB's five-stage decision-making process. This variable also represents an unweighted arithmetic mean of 5 statements that represent stages of the decision-making process (adjusted from: Bruner, 1987; Cleveland, Babin, Laroche, Ward & Bergeron, 2006; Nagaraja & Girish, 2016).

Data analysis was conducted in SPSS 20 and AMOS 20 statistical software. First, descriptive statistics was performed to determine sample structure (precisely frequency analysis), and values of arithmetic means and standard deviations for observed variables. In the next step, the reliability and validity of the research model were tested by calculating Cronbach's α coefficient value and performing confirmatory factor analysis. Cronbach's α coefficient indicates the variable's reliability by evaluating the internal consistency of the statements used to measure the variables. On the other side, confirmatory factor analysis indicates the fit

of the measurement model by calculating χ^2/df ratio, GFI (goodness of fit index), AGFI (adjusted goodness of fit index), NFI (normed fit index), CFI (comparative fit index), TLI (Tucker-Lewis index), IFI (incremental fit index) and RMSEA (root mean square error of approximation) indexes. Also, the convergent and discriminant validity and the composite reliability were examined by measuring AVE and CR values. The validity of the model was also tested by examining the presence of the common method variance problem (CMV) in research. The analysis was conducted by using Harman's one-factor test as one of the most common statistical approaches used for testing CMV (Jordan & Troth, 2020). According to Mutebi, Muhwezi, Ntayi and Munene (2020), common method variance is not a problem in the research if one factor describes less than 50% of the total variance. Finally, to test research hypotheses, the structural equation modeling (SEM) analysis was applied, precisely covariance-based SEM (CB-SEM).

6. RESEARCH RESULTS AND DISCUSSIONS

In the first step of the analysis, descriptive statistics were conducted. The obtained results are the basis for hypothesis testing. Precisely, it is important to determine whether the observed dimensions of Serbian national culture are confirmed based on arithmetic mean values for cultural dimensions. Related to previously mentioned, by observing the five-point Likert scale values from 3.1 to 5 indicate a tendency towards collectivism, high uncertainty avoidance, the dominance of power distance and femininity, while values from 1 to 3 indicate opposite cultural characteristics. The results are given in Table 1.

Table 1: Descriptive statistics

Variable	Mean	Standard deviation
Collectivism	3.92	0.84
Uncertainty avoidance	3.56	0.95
Power distance	3.21	0.99
Femininity	3.89	0.66
Lifestyle	3.85	0.58
Purchase decision-making process	3.71	0.69

Source: Authors

According to the descriptive statistics results, the presence of the observed cultural dimensions for Ser-

bian national culture is confirmed since the values of the arithmetic mean for each dimension are above 3.1. Also, it can be concluded that Serbian national culture is mainly collectivistic, with a strong tendency towards femininity followed by uncertainty avoidance, and with presence of high power distance. Values of arithmetic mean for lifestyle and purchase decision-making process indicate that consumers mostly have favorable attitudes towards the observed variables. In other words, consumers prefer to watch advertisements for announcements of sales, to monitor changes in prices, to save money whenever they can while shopping, buy branded products, to rely on personal judgment on selecting the products, etc. When it comes to decision-making, consumers mostly compare product prices, prefer to buy in stores with additional services, recommend the stores after purchase, etc. Related to attitudes homogeneity, consumers mostly agree when it comes to lifestyle, but their attitudes differ the most related to the presence of high power distance.

Before hypothesis testing, it is important to evaluate the research model's reliability and validity. The first analysis in this step is the reliability analysis presented in Table 2.

Table 2: Research model reliability

Variable	Cronbach's alpha
Collectivism	0.822
Uncertainty avoidance	0.746
Power distance	0.658
Femininity	0.603
Lifestyle	0.619
Purchase decision-making process	0.637

Source: Authors

The results of the reliability analysis indicate that Cronbach's α coefficient values for each variable are above the 0.6 thresholds (Hair, Black, Babin & Anderson, 2014). In other words, all variables satisfy the necessary level of reliability, i.e. they have an adequate level of internal statement consistency. The most reliable is variable collectivism, while femininity has the lowest internal statement consistency.

Table 4: Harman's one-factor test

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
Research model (26 statements)	5.142	19.776	19.776

Source: Authors

Next analysis refers to testing the model validity through confirmatory factor analysis. Results are given in Table 3.

Table 3: Confirmatory factor analysis

Index	Obtained value	Proposed value
χ^2/df	125,721/67=1,88	<3
GFI	0.955	>0,9
AGFI	0.930	>0,9
NFI	0.910	>0,9
CFI	0.955	>0,9
TLI	0.939	>0,9
IFI	0.956	>0,9
RMSEA	0.049	<0,1

Source: Authors

Confirmatory factor analysis results show that all values that indicate model validity are within the recommended thresholds. Precisely, the χ^2/df ratio is less than 3 (Hair et al., 2014), the RMSEA index value is below the threshold value of 0.1 (Steiger, 1990), GFI, AGFI, NFI, CFI, TLI, and IFI indices are above the threshold value of 0.9 (Hair et al., 2014). The convergent validity is supported because for each construct CR values are higher than AVE values. The proposed model has adequate convergent validity since AVE values for each variable are less than CR values. Also, AVE values for collectivism, uncertainty avoidance, and power distance are greater than threshold 0.5 (0.550, 0.529, and 0.766, respectively) (Fornell & Larcker, 1981). Related to the composite reliability of the model, the same was confirmed since CR values for collectivism, uncertainty avoidance, power distance, and femininity constructs are above 0.6 (0.829, 0.766, 0.843, and 0.600, respectively) (Bagozzi & Yi, 1988). Finally, the discriminant validity is confirmed since the AVE value of every latent variable is higher than the squared correlation between the given and other variables (Hair et al., 2014).

One more analysis conducted to test research model validity was Harman's one-factor test through principal component analysis as an extraction method (PCA) (Table 4).

The results of Harman's one-factor test indicate that common method variance is not a problem in

Table 5: Structural equation modeling: testing of the research hypotheses

Relations	β	p	R ²
Collectivism → lifestyle	-0.008	0.906	0.279
Uncertainty avoidance → lifestyle	0.320	0.000***	
Power distance → lifestyle	0.108	0.067*	
Femininity → lifestyle	0.176	0.019**	
Lifestyle → purchase decision-making process	0.528	0.000***	

*** Statistically significant influence with a 99% probability

** Statistically significant influence with a 95% probability

* Statistically significant influence with a 90% probability

Without * - the influence is insignificant

Source: Authors

the observed research model which contains 26 statements related to the national culture dimensions, lifestyle, and consumer behavior during purchase decision-making. Precisely, the results show that the research model as one principal factor explains 19.776% of the total variance.

The last analysis, i.e. structural equation modeling, was performed to test research hypotheses (Table 5).

According to the obtained results of the structural equation modeling, it can be concluded that all variables, except collectivism, have a statistically significant influence on consumer behavior during the purchase decision-making process. Before mentioned is confirmed by p value above 0.1 for collectivism. The VIF value is below 5 in all pairs of variables, which indicates that multicollinearity is not present in the research model (Field, 2000). Related to the effects, consumer behavior during the purchase decision-making process is mostly influenced by the lifestyle they lead ($\beta=0,528$, $p<0.001$), followed by uncertainty avoidance ($\beta=0,320$, $p<0.001$) and then femininity ($\beta=0,176$, $p<0.05$). On the other side, power distance has the lowest influence on consumer purchase decision-making ($\beta=0,108$, $p<0.1$). Also, the results show that 27.9% of dependent variable variability is covered by the research model.

7. CONCLUSIONS

Decisions that consumers make through the decision-making process reflect the extent to which the marketing strategy of the companies is aligned with market demand (Gašević, Jovičić, Zdravković & Čakajac, 2024). Under the combining effects of the external and internal determinants consumer reactions will be reflected in the buying process as an acceptance and purchase or rejection of products and ser-

vices. Accordingly, empirical research was conducted to examine the effect of the national culture dimensions and consumer lifestyle on consumer behavior during the purchase decision-making process. First, results confirmed that Serbian national culture is mainly collectivistic, with a strong tendency towards femininity and uncertainty avoidance, and with the presence of high power distance, which corresponds to the results obtained by Hofstede (Hofstede, 1980; Hofstede Insights, 2022). However, it is important to mention that results deviate from the ones obtained by Hofstede when it comes to the order of dimensions dominance since Hofstede concluded that the Serbian cultural framework is mostly characterized by uncertainty avoidance, weaker by power distance, than collectivism, and the weakest by femininity. Starting from the methodology of the SOR model (Mehrabian & Russell, 1974), the paper analyzes the joint influence of national culture dimensions as external stimulus and lifestyle as an organism on consumer decision-making, i.e. response. Accordingly, results showed that only collectivism is not a statistically significant external determinant of consumer lifestyle, and consequently of consumer decision-making. On the other hand, the strongest direct effects on consumer lifestyle and indirect on decision-making were manifested by uncertainty avoidance and then femininity, while power distance is the weakest determinant. Finally, results proved that lifestyle is a strong determinant of consumer decision-making. The obtained results confirm the propositions of the theoretical models used as a starting point for the research, mainly the SOR model (Mehrabian & Russell, 1974), but also models developed by Hawkins et al. (2004) or Kotler and Keller (2017). Furthermore, results for national culture dimensions are in line with previous empirical studies (Lee et al., 2007; Quintal et al., 2010; Jordan et al., 2013; Khare, 2013; Kim & Zhang, 2014;

Kim, 2019; Wang & Lalwani, 2019; Lee et al., 2020; Aw et al., 2021), except in case of collectivism where deviations from previous research exist (Lim et al., 2004; Han, 2017; Yu et al., 2019; Kanakaratne et al., 2020). The observed deviation can be explained as the consequence of different methodological approaches because previous research was mostly conducted in a multicultural context or observed specific aspects of the consumer decision-making process. Related to lifestyle effects, the obtained results correspond to the previous ones (He et al., 2010; Huseynov & Yildirim, 2019; Chi & Chen, 2020).

The theoretical contribution of the conducted empirical research refers to a more complex analysis and understanding of the national culture dimensions and lifestyle effects on consumer behavior during the decision-making process. Research expands theoretical knowledge in the field of intercultural marketing and consumer relationship management. Also, research transcends the observed gap related to the joint analysis of national culture dimensions and lifestyle effects on consumer decision-making, as well as to the analysis of joint national culture dimension effects on consumer behavior. The most significant contribution of the paper relates to the development of an innovative, integrative research framework starting from the methodology of the SOR model. The research framework observes national culture dimensions as external stimulus, lifestyle as an organism, and consumer decision-making as a response. The observed components of the research framework were singled out by observing relevant literature. Accordingly, components were analyzed by using some of the most relevant frameworks such as Hofstede's model of national culture (Hofstede, 1980), the AIO technique for measuring lifestyle (Wells & Tigert, 1971), and the EKB model of consumer behavior (Engel et al., 1968). The proposed research framework represents an innovative approach to analyzing the effects of national culture dimensions and lifestyle on consumer decision-making, and thus a significant step forward in the current research approach. Also, it is important to emphasize that the framework is empirically tested and confirmed in terms of its adequacy for application in future research. In other words, research provides an innovative theoretical model of consumer behavior that has been empirically tested. As such, the research framework can be adapted to the needs of different studies, i.e. it can be applied for studies in different cultural environments (in terms of cultural dimensions), depending on different activities, interests, and opinions of consumers, for different types of products or services, etc.

Related to the practical implications of the paper, research provides results applicable to real business. By analysis of the relationship between national culture and consumer lifestyle, but also their effects on consumer behavior, the research emphasizes the importance of formulating and implementing marketing strategies that respect cultural framework and characteristics of consumer lifestyle in the markets where companies operate. This approach can provide companies with better access to targeted market segments. When observing the effects of national culture dimensions on consumer decision-making, and how uncertainty avoidance is the strongest determinant of the same, the recommendation to the marketers is to enable the purchase process to be as transparent as possible. This can be achieved through propaganda messages in stores or media that indicate the characteristics of products and services, purchase and payment procedures, proper product handling, the possibility of product replacement in case of damage, etc. Additionally, it is necessary to improve the technical knowledge of sales staff (through adequate training and seminars), so they can give more precise answers to all consumer questions regarding the products and services. The previously given recommendations can significantly contribute to the reduction of the perceived consumer risk and gaining confidence in the purchasing process, especially when it comes to expensive and luxury products and durable consumer goods. Further, when observing the effect of femininity, it is possible to recommend that emphasis in promotional strategies should be placed on product values such as less environmental pollution, safe use of products, and positive effects of products on the health of loved ones, especially related to the products for children. Related to the lifestyle effects, marketers can provide consumers with regular notifications by email or phone about changes in the prices of the brands they most often buy, current discounts, and special benefits that can be achieved based on their loyalty, etc. This can be especially valued by consumers who prefer to watch the advertisements for announcements of sales, to monitor changes in prices, or to save money whenever they can while shopping. Further, manufacturers of the unbranded products can use aggressive propaganda in media or through consumers who use those products and are willing to pass their experience and satisfaction on to other consumers (in person or through online reviews) in exchange for a certain gift, additional point on loyalty card, discount for the next purchase, etc.

Recommendations can be singled out for the governments as well. First, future strategies for economic development should be based on the cultural framework of the country. For example, “Buy local!” campaigns in countries with high collectivism, power distance, and femininity can emphasize joint purchases of all family members, especially including older ones as parents or grandparents, pointing to the benefits of domestic products such as security of the product use, protection of the environment, etc. Another recommendation is related to the formulation of the consumer protection strategy in countries with high uncertainty avoidance. Accordingly, governments should respect all regulations defined both by strategy and the relevant legal framework related to the protection of consumer interests and rights. Also, consumers should be regularly informed through appropriate propaganda campaigns about their rights and government support. Finally, related to the lifestyle effects, governments should emphasize the significance of psychographic analysis for modern market development. Also, governments can provide support for companies interested in psychographic analysis by organizing certain seminars or trainings for marketers, led by famous and relevant marketing experts. This can help companies gain the necessary skills for

conducting psychographic analysis on their own and thus obtain significant savings.

The paper has several limitations. The first limitation relates to the research framework since the same does not cover the last two national culture dimensions. The research is conducted in only one culture. Also, the results relate to general shopping activities, regardless of different products and services. Accordingly, we provide several recommendations for future research. First, significant results can be obtained if the research is conducted in a cross-cultural context, especially in countries with opposite cultural characteristics. The recommendation can also be related to framework expansion with long term/short term orientation and indulgence/restraint. Also, the framework can be adjusted to different areas such as tourism, insurance, banking, or to certain product categories (cars, luxury products, apparel). In line with the SOR methodology, other variables can be analyzed. When it comes to external stimulus, besides cultural dimensions future research can focus on cultural elements such as values, habits, religion, etc. Also, other techniques, such as VALS 2, can be used for measuring lifestyle. Related to this, future papers can also provide psychographic segmentation results to gain better insight into consumer internal characteristics.

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APPENDIX A

Collectivism

1. When I make a purchase decision, I care about how it affects my family.
2. When I make a purchase decision, I take into account the needs of my family.
3. When shopping, I subordinate personal interests to the interests of the family.
4. When shopping, family well-being is more important to me than personal well-being.

Uncertainty avoidance

1. Detailed instructions when buying products and services are important to me.
2. It is important for me to follow the instructions and procedures when using products and services.
3. When shopping, I avoid unknown situations.

Power distance

1. Older family members (parents) should not give up significant purchases by younger members (children).
2. Parents should take the initiative when shopping.

Femininity

1. Both men and women should make purchases of consumables (e.g. food) as well as durable products (e.g. cars).
2. Both men and women should be modest when shopping.
3. Conflicts in purchases (complaints, reclamations, etc.) should be resolved by compromise and negotiation.
4. I find less attractive products that stand out with their financial value (price).
5. I believe that stereotypical advertisements (e.g. kitchen appliances advertised by women, cars advertised by men) are no longer attractive.

Lifestyle

1. I usually watch the advertisements for announcements of sales.
2. I notice when products I buy regularly change in price.
3. In shopping I try to save money whenever I can.
4. I usually go to the same stores to buy stuff.
5. I prefer to buy branded products.
6. On any major purchase, the husband and wife should decide together what to buy.
7. I am confident in my judgment on selecting the products.

Purchasing decision-making process

1. I do not buy a new product when the old one is in good condition.
2. I compare product prices very carefully.
3. I compare products/stores by their characteristics/offers before I decide to buy.
4. I prefer to buy in stores where I can get an additional service (e.g. free home delivery).
5. I recommend the store to others, only when I evaluate it after buying in it.

Apstrakt

Uloga nacionalne kulture i stila života u oblikovanju ponašanja potrošača

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Savremena marketinški orijentisana preduzeća analiziraju ponašanje svojih ciljnih potrošača prateći kombinovani uticaj različitih eksternih i internih faktora. Osnovna eksterna determinanta koja oblikuje ponašanje potrošača je kultura, dok se stil života ističe kao jedna od najznačajnijih internih determinanti potrošnje. Shodno tome, cilj rada je generisanje znanja o uticaju dimenzija nacionalne kulture i stila života potrošača na ponašanje potrošača tokom procesa donošenja odluke o kupovini. U tu svrhu anketirano je 372 potrošača. Analiza pouzdanosti, konfirmativna faktor-ska analiza i Harmanov test jednog faktora su sprovedeni za procenu skladnosti modela. Za testiranje hipoteza primenjen je model strukturalnih jednačina. Rezultati spro-

vedenog modela strukturalnih jednačina potvrđuju da su dimenzije nacionalne kulture i stil života značajne determinante ponašanja potrošača u procesu donošenja odluke o kupovini. Originalnost i doprinos rada odnose se na formiranje i empirijsko testiranje inovativnog, integrisanog istraživačkog okvira u domenu ponašanja potrošača, kao i na generisanje korisnih empirijskih znanja koja mogu poslužiti menadžerima i vladama za formulisanje i implementaciju budućih poslovnih strategija.

Ključne reči: *dimenzije nacionalne kulture, stil života, ponašanje potrošača, proces odlučivanja o kupovini*

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