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Consumer ethnocentrism and consumer behaviours of Polish seniors

Summary

This article is a research exercise examining consumer ethnocentrism among people aged 65+ in Poland. Its primary aim is to identify the influence of consumer ethnocentrism on the decision-making process of Polish seniors. The first part explains the concept and essence of ethnocentrism and the consumer ethnocentrism trend. The following section focuses on the research conceptualisation and a description of the sample and its characteristics. Based on the conducted research, the last part attempts to define consumer ethnocentrism within the consumer decision-making process among people aged 65+.

Key words: seniors, consumer ethnocentrism, consumer behaviour.

JEL codes: D12, M31

Introduction

Along with technical progress and ongoing changes in the economic sphere, standard of living and social awareness of individuals as well as achievements in today's medicine, visible developments are taking place in the population age structure at the different stages of demographic transition. These processes lead to shifts in proportions of the various population age groups, resulting in population ageing. Besides globalisation, internationalisation, innovation stimulation and dynamic development of the knowledge-based economy, they are perceived as an important socio-economic trend. Population ageing and intensified depopulation processes have a significant impact on the lifestyle, family model and a re-definition of life priorities and, consequently, on consumption and consumer behaviour of today's consumers, including the elderly (Zalega 2016, p. 9). This has a direct bearing on the purchasing behaviour of seniors who follow many new trends, including consumer ethnocentrism. Accordingly, the primary aim of the discussion in this article is to identify the influence of consumer ethnocentrism on the decision-making process of people aged 65+ in Poland.

This article is a research exercise. Its structure is as follows. The first part very synthetically explains the concept and essence of ethnocentrism and the consumer ethnocentrism trend. The next section focuses on the research conceptualisation and a description of the research sample and its characteristics. Based on the conducted research, the last part attempts to define consumer ethnocentrism within the consumer decision-making process among Polish seniors. Finally, major conclusions end this study.

The concept and essence of ethnocentrism and consumer ethnocentrism – theoretical background

Ethnocentrism was first defined in 1906 by William Graham Sumner, an American ethnologist and sociologist, in his famous book *Folkways*. That author understood ethnocentrism as the “view of things in which one’s own group is the center of everything, and all others are scaled and rated with reference to it” (Sumner 1906). Sumner introduced the concepts of we-group and others-group, arguing that the members of a particular group live together in peaceful relations, whereas relations with other (outside) groups are usually those of war (Bizumic 2014, pp. 3-4). Groups feed on their pride, praise their superiority and look at others with disregard. Ethnocentrism makes people change what differentiates them from others. This contributes to the strengthening of the group (folkways). People, their behaviours, and things are evaluated and judged from the perspective of one’s own environment. This means that one’s own culture is praised, with an others-group’s culture being depreciated (Khan, Rizvi 2008, pp. 32–36).

A great contribution to the development of research into ethnocentric attitudes was made by Theodor W. Adorno (actually Theodor Ludwig Wiesengrund), a German philosopher, sociologist and music theorist. He defined ethnocentrism as an orientation towards nationality, a connection with those elements of culture that are considered as absolutely the most important ones, and a negative attitude towards everything that is strange (Adorno, Frenkel-Brunswik, Levinson, Sanford 1950, pp. 150–151). The characteristics of ethnocentric attitudes include: hostile treatment of other groups, judging them as morally threatening, weak and of little value, identification with one’s own group only rather than with the humanity as such, conviction that human nature is evil, belief that the struggle for power is inevitable and relationships within the group should be hierarchical (Adorno, Frenkel-Brunswik, Levinson, Sanford 1950, p. 40; Siamagka, Balabanis 2015, p. 68).

Sumner and Adorno understood ethnocentrism as a phenomenon universal for different societies. Robert King Merton, a famous American sociologist, held the opposite view, claiming that people often belong to more than one group, hence the division into we-group and others-group is valid only under certain assumptions and an others-group is rather an object of admiration than contempt. In addition, Merton argued that ethnocentrism is a particular type of intergroup relationships (LeVine 2001, p. 4854, as cited in: Wolanin-Jarosz 2015, p. 9).

In the opinion of Norbert Sillamy, a French psychologist, ethnocentrism is a prevailing mindset whereby all social phenomena are referred to those that we encounter most often because they are characteristic of our social group (Sillamy 1995, p. 87). This means that ethnocentrism is the full approval of members of one’s own social group (family, nation) and antipathy to members of another group.

The sociological idea of ethnocentrism was the inspiration for the concept of consumer ethnocentrism and research in this field. In the second half of the 1980s, Terence A. Shimp and Subhash Sharma were the first to use this term. They construed consumer ethnocen-

trism as people's belief that the purchase of products imported from abroad adversely affects economic development at home, results in inefficient use of available technologies and resources, including labour, which in turn leads to increased unemployment and represents an unpatriotic behaviour (Shimp and Sharma 1987, pp. 280-289; Akdogan, Ozgener, Kaplan, Coskun 2012, p. 4). David Matsumoto defined consumer ethnocentrism as a perception of the world through a cultural filter (Matsumoto 1996, p. 146). It can therefore be said that consumer ethnocentrism is considered as consumer behaviour involving a consistent preference for home-produced products (Sharma, Shimp, Shin 1995, pp. 28-29). This tendency generally stems from the sense of national identity, concern for the homeland, and fear of negative consequences of imports for individuals, businesses and society at large.

Consumer ethnocentrism is present in all European countries, yet with varying intensity. As a result of globalisation, consumers can now buy the same products, develop a similar lifestyle and work for the same transnational corporations. They live in a world with vanishing borders, so they need roots and a sense of belonging to the local community. Geographic, linguistic, religious and cultural community matters to them since they can define their own identity on this basis. Fear of external influences reinforces cultural nationalism and ethnocentric attitudes that are reflected as the emphasis on and appreciation of one's own cultural heritage, which is worth continuing (Myers 1995, pp. 31-34; Jin 2015, pp. 387-390).

As already mentioned, in the context of consumption, ethnocentrism manifests itself as the tendency to buy products of domestic origin. This is undoubtedly a sign of certain patriotism in consumption. The consumer displays the attitude of a citizen of a particular country and emphasises his or her belonging to a certain geographical area through the choices made. Such attitudes may ensue from the wish to support domestic production, which can lead to economic growth of a given area, and the belief that local products are the best and of the highest quality. The described approach may relate both to national and regional products. Consumers who are ethnocentrically oriented make their purchasing decisions based on moral considerations. Simultaneously, they must have some socio-economic knowledge to enable them to assess the market situation, develop their own opinions in this respect and make informed decisions. Where consumers associate buying local products with the situation in the country or region (for example, an increase in demand for local products may translate into more jobs), this may strengthen their ethnocentric attitude in consumer behaviour and make them base their choices on duties and moral obligation rather than on rationality or emotions (Usunier, Lee 2005, p. 135; Zhu, Yang, Hui 2010, pp. 204-205). It can thus be said that consumer ethnocentrism is a form of patriotism and is based on (Figiel 2004, pp. 16-18, 30):

- a sense of belonging to the group,
- the perception of one's own behaviour or a particular group's behaviour as the only just and right one,
- national consciousness,
- a sense of superiority of a given group as compared to other social groups and recognition of others as weak, dishonest or problematic,
- the perception of events in terms of the interests of one's own social group exclusively,

- xenophobia,
- cultural traditionalism.

The strength of consumer ethnocentrism depends primarily on (Frewer, Risvik, Schifferstein 2001, pp. 269–270; Alsughayir 2013, pp. 51-54):

- the individual need to possess and use a product and market experience;
- psychological and social factors, for instance personal traits such as conservatism, propensity to cooperate, openness to other cultures;
- economic factors, for example the level of economic development, competitiveness of local/national products, unemployment, high taxes, low living standards, wages;
- political factors, for example political and financial support for domestic producers or the so-called political propaganda of the government or political parties;
- demographic characteristics of the consumer such as age, sex, education.

These driving forces contribute to the development, stimulation and reinforcement of consumer behaviours and decisions aimed at purchasing and consuming (using) products of domestic origin.

According to C. Min Han, direct influence on the level of consumer ethnocentrism is mainly exerted by psychosocial and demographic factors. Numerous studies in different countries worldwide have confirmed a statistically significant impact of these determinants on consumer purchasing behaviour as regards the choice between domestic and imported products (Han 1988, pp. 27-28; Han 1994, p. 104). On the basis of his research, that author showed that patriotism and conservatism have a very significant impact on the expressed intentions to purchase domestic and foreign products. Han found that older people, who are generally more patriotic, are characterised by stronger consumer ethnocentrism than others. The same is true of conservatism, understood as the attachment to and preservation of traditions that have survived the test of time and reluctance to make any changes. Based on the research conducted in 1972 by W. Thomas Anderson and William H. Cunningham, it was also found that both patriotism and conservatism, especially among seniors, are positively correlated with the intensity of consumer ethnocentrism (Anderson, Cunningham 1972, pp. 28-30). Also studies carried out in the first decade of the 21st century by Delbert Hawkins, David Mothersbaugh and Avinandan Mukerjee (2010, pp. 246-247) confirmed that consumers, in particular older people, characterised by a high degree of ethnocentrism, are generally conservatives closed to other cultures, social trends and market novelties, are reluctant to buy imported goods and prefer domestic products, assuming that by doing so, they not only protect but also support the domestic economy.

A significant relationship also exists between consumers' ethnocentric attitudes and their demographic characteristics such as sex, age, education and income. A strong influence of demographic determinants on consumer ethnocentrism was confirmed by Subhash Sharma, Terence A. Shimp and Jeongshin Shina and by Susan P. Douglas and Edwin J. Nijssen (Douglas, Nijssen 2002, pp. 86-88).

The impact of demographic factors on ethnocentric attitudes of consumers varies markedly across different groups of countries, especially depending on their level of economic,

civilisational and cultural development. In developing countries and countries relying on rigorously observed religious and cultural canons that remain in sharp opposition to those developed in other communities (e.g. Islamic countries), it has been shown that consumers are reluctant to buy foreign products since they assume that this harms the home economy and increases unemployment and – in the case of Islamic countries – undermines the sense of belonging to the religious community (Widy-Behiesse 2010, p. 46). In contrast, in highly developed countries (e.g. Benelux and Scandinavian countries, the United States, Canada, Japan), ethnocentric attitudes of consumers, including the elderly, are much weaker (Kucukemiroglu 1999, p. 475; Sharma 2015, p. 384). It should be noted, however, that consumers do not always prefer to buy domestic products in developing countries. This may result from past experience with such products being of inferior quality as compared to imported ones. Such a situation may, consequently, lead to dissociation between concealed and conscious consumer ethnocentrism and to an internal conflict between emotion-based choices and rational assessments based on observation and experience. As regards consumers' sex and age, studies conducted in India and Bangladesh by Soumava Bandyopadhyay and Munir Muhammad showed that these demographic and social characteristics do not strongly affect ethnocentric attitudes of consumers (Bandyopadhyay, Muhammad 2010, pp. 83-84). It turned out that in no sample were there strong positive correlations between consumer ethnocentrism and age. While analysing data collected among inhabitants of big cities in Australia, Kit Philp and Les Brown (2003, pp. 31-32) found that the sex criterion was strongly correlated with ethnocentric tendencies of respondents, as were the level of education and background (higher or lower socio-economic class). In contrast, consumers' age was less correlated with their ethnocentric behaviour in the market.

Nonetheless, many consumers do not see such product characteristics as the country of origin (according to the IQS research group, only 7% of Polish consumers pay attention to where a product was produced, hence only 28% of Polish companies use the Polish origin of their products in their marketing activities) (Tkaczyk 2013, pp. 29-30). In order to facilitate the identification of products of domestic origin, the Jagiellonian Club, in cooperation with Code for Poland and the Institute of Logistics and Warehousing, have developed the Pola application. This application allows scanning the bar codes on product packagings with the phone camera. The criteria used by the application developers to identify Polish products include: the share of domestic capital (35 points), the company registration in Poland (10 points), production in Polish factories (30 points), research on product development (15 points) and a Polish brand owner (10 points). If, after scanning a bar code, the result is close to 100 points, this means that the product is Polish. The application provides the customer with information about which criteria the product satisfies (Zasada <http://www.dziennikzachodni.pl/polska-i-swiat/a/dobre-bo-polskie-czy-dobre-i--polskie-pola-zapraszana-zakupy-patriotyczne,9943206/>, accessed on: 12.08.2016). Another application that can be used to identify "how Polish products are" is WspieramRynek.pl. It allows for identifying the country where the product was manufactured, its producer and whether the producer's capital is Polish. After scanning the product, the consumer finds out about the country of origin of the product. The green sign means "Polish", whereas yellow and red mean that

products were made abroad. Interestingly, the application shows alternative Polish products of a given type in the two latter cases (<http://www.kupujepolskieprodukty.pl>; accessed on: 5.11.2016). These applications are extremely helpful in identifying Polish products. However, their use involves certain limitations such as having a phone that supports the application and Internet access. The applications will not be used by people who have no time to shop or the elderly because they use technological innovations less frequently. Other identifiers that make it possible to quickly check whether a product comes from a company distributing from Poland or another country are the first bar code numbers.

Conceptualisation of research

The empirical material contained in this article comes from direct research conducted in the form of a survey questionnaire on a sample of 2537 households in 2014-2015 in ten Polish cities of various populations and sizes. In accordance with the research assumptions, the sample included persons over 65 years of age who took independent purchasing decisions in the market. In order to select the sample, the selective quota sampling procedure was used. The characteristics (quotas) covered by the research were: sex and age¹.

This research method was chosen in view of the older age of respondents whose openness to new media (Internet, smartphone, i-Pod) often used in direct research is limited.

The survey was conducted among participants of the University of the Third Age at state universities in: Warsaw, Kraków, Łódź, Poznań, Gdańsk, Katowice, Lublin, Białystok, Toruń and Wrocław, as well as among members of parochial clubs in parishes located in the Archdioceses of Warsaw, Kraków, Łódź, Białystok, Gdańsk, Katowice, Lublin, Poznań, Wrocław and the Dioceses of Warsaw-Praga and Toruń.

Selection and characteristics of the research sample

Studying consumer behaviours is an extremely intricate process. This is due to the complexity of consumption and consumer purchasing behaviours in the field of consumer decision-making. Such research encompasses an important step to explain the phenomenon examined, namely adoption of specific indicators. This is essential because an indicator is used to define a certain characteristic of an object or phenomenon which is in such a relation with another characteristic that indicates the occurrence of the latter when it occurs itself. An indicator is a measurable, i.e. empirically available, variable. When consumer behaviours are investigated, indicators explaining the complexity of this phenomenon include demographic (sex, age, place of residence, household size) and socio-economic indicators (education, income).

The survey covered 71% of women, with only every third respondent being male. There were definitely more women than men and people aged 65–74 formed the largest age group

¹ More on the methodology for the direct research and sample selection in: Zalega (2016, pp. 163–168).

in the sample². Place of residence was also an important variable in the research. In line with the research assumptions, the sample comprised respondents who lived in the largest Polish cities.

Respondents were also asked about their level of education. The questionnaire included four categories of education: primary, basic vocational, secondary and higher education. Respondents with secondary education formed the largest group. Nearly 2/5 of those surveyed declared this level. Every fourth respondent was a university graduate, and those with basic vocational education represented a similar percentage. In the sample surveyed, people with primary education formed the smallest group (11.4%).

Nearly half of those surveyed were members of households consisting of two persons, while fewer than 2/5 represented three-person households. Every sixth respondent was a member of a single-person household.

The largest group of respondents included people whose monthly income per capita did not exceed PLN 2000.00. For every third respondent, monthly income per household member ranged from PLN 2001.00 to 3000.00. In turn, every fourth person interviewed had monthly disposable income per capita of between PLN 3001.00 and 4000.00. The smallest group of respondents included households where the income was above PLN 4000.00 per capita a month.

Implementation of consumer ethnocentrism in consumer behaviour of the seniors surveyed

According to the survey, every third senior respondent took into account the domestic origin of a product when making decisions about the purchase of goods and services. Given the impact of demographic characteristics on the level of consumer ethnocentrism of people aged 65+, it can be said that this consumer trend was more frequently followed by women with basic vocational (38.1%) and secondary (37.8%) education, representing the old old (37.3%) and the oldest old (36.1%), with a monthly per capita income of no more than PLN 2000.00, most often living in Białystok (38.7%), Lublin (37.8%) and Katowice (35.9%), and being parochial community members (31.6%). In contrast, younger seniors aged 65-74 displayed weaker ethnocentric tendencies than older seniors. The young old (65-74 years) have a more positive attitude towards imported products than the old old (75-84 years) and the oldest old (85 years and over). Younger seniors more frequently show cosmopolitan attitudes where the main criterion for choosing products is not whether they come from their home country or from abroad. Only 18.7% of young old respondents displayed ethnocentric tendencies. The higher level of ethnocentrism among older seniors can be partly explained

² The Anglo-Saxon literature uses the following division of older people: 1) young old – people aged 60/65-74; 2) old old – people aged 75-84; and 3) the oldest old – people aged 85 and more. The age classification in this study is similar to that proposed by the WHO. The author divided seniors into: 1) young old – people aged 65-74, 2) old old – people aged 75-84, and 3) the oldest old – people aged 85 and more. According to the UN, the conventional old-age threshold is 65. It should be remembered, however, that old age is not just the number of years that a person has lived. We distinguish calendar (chronological) age and biological age. Many factors often cause very large discrepancies between chronological and biological ages.

by the fact that they are generally more conservative as regards consumer decision-making. In addition, on the basis of the conducted analyses, it can be concluded that lesser interest in purchasing products made in Poland was expressed by senior university graduates (30.4%) earning a monthly income of up to PLN 3000.00 per capita, living mostly in Wrocław (32.6%), Kraków (31.7%) and Warsaw (30.5%), who were UTA students (32.4%). This consumer behaviour is confirmed by research carried out by foreign research centres on consumer ethnocentrism among the elderly (Josiassen, Assaf, Karpen 2011, pp. 638-640).

Taking into account the economic factor affecting consumer ethnocentrism, it may be stated that a lower disposable income is generally accompanied by stronger ethnocentric attitudes. Seniors with a monthly income of up to PLN 2000.00 per capita were thrice more likely to show ethnocentric tendencies. On the other hand, senior consumers with a monthly income of more than PLN 3000.00 per capita, who more frequently travel abroad, are more familiar with foreign products and, therefore, have more positive feelings towards them. Hence, they show weaker ethnocentric attitudes. A negative correlation between income levels and ethnocentric attitudes of older people is corroborated by the results of research conducted in southern Europe (Caruana 1996, pp. 47-49). It should be noted, however, that with respect to income levels, the research findings do not show a clear link. Studies by George Balabanis and Adamantios Diamantopoulos reveal a positive correlation between higher disposable incomes and stronger ethnocentric attitudes among senior consumers (Balabanis, Diamantopoulos 2011, pp. 109-111).

When analysing psychosocial factors, it is worth noting that there is a negative correlation between consumer ethnocentrism and openness to foreign cultures (Zhou, Yang, Hui 2010, pp. 209-211). The lack of national prejudices, contacts with people of different origin, different values and behaviours contribute to the elimination of negative attitudes towards both people from other cultures and foreign products (Bartosik-Purgat, Wysocka 2017, p. 61; Durvasula, Lysonski 2014, p. 8). Psychosocial factors also include patriotism and conservatism. These determinants are positively correlated with ethnocentric attitudes. The survey conducted reveals that the lack of national prejudices as reflected in consumer behaviour was demonstrated by male seniors with a monthly income of over PLN 3000.00 per capita who were university graduates most often living in Warsaw, Wrocław, Kraków and Poznań and UTA students. On the other hand, patriotism manifested in activities for the good of the homeland and conservatism calling for traditions to be upheld were most often represented by old old and the oldest old women with primary and basic vocational education, having a monthly income of no more than PLN 3000.00 per capita, living mostly in Białystok and Lublin and being parochial community members. A positive correlation of patriotism and conservatism with ethnocentric attitudes is supported by the research conducted by Piyush Sharma and Zhan Wu among the elderly. Those authors argue that psychological factors such as patriotism and conservatism do not change over time and are characterised by strong consumer ethnocentrism (Sharma, Wu 2015, pp. 96-98).

Product type is an important element affecting the level of consumer ethnocentrism. The survey shows that ethnocentric attitudes are most strongly displayed by respondents towards food products (yoghurt, hard and processed cheeses, cottage cheese, jams and preserves,

fruit and vegetables) and most weakly towards mechanised household appliances (washing machines, refrigerators, microwave ovens), infotainment equipment (TV sets, home cinema, personal computers, laptops, mobile phones), mobile equipment (passenger cars, motorcycles, bicycles) and clothing and footwear (Zalega 2016, p. 257).

It can also be concluded from the analysis that the so-called declared ethnocentrism is common among older people. This means that the interest of respondents aged 65+ in buying domestically made products does not always go hand in hand with declared preference for domestic products. It relatively often remains solely in the sphere of respondents' declarations. In addition, many senior consumers are unaware of what kind of product they buy, whether it is imported or national (Czernecka, Zalega 2017, p. 186). This can be partly explained by the fact that in order to lessen the watchfulness of ethnocentric consumers, companies sometimes give their products names that sound "national" and place the information that products were made at home or that some ingredients are of national origin on product packaging. Furthermore, foreign companies are involved in sponsorship or CSR (Corporate Social Responsibility). An example is the French food corporation Danone, which puts the annotation "Made of Polish milk" on the packaging of products sold in Poland. Another example is the Portuguese company Jerónimo Martins (Biedronka), emphasising in its advertising slogans that the vast majority of products sold in their discount shops come from Polish producers. These efforts are designed to highlight the Polish origin of products (Bartosik-Purgat, Wysocka 2017, p. 59).

Conclusions

Consumer ethnocentrism is the result of conscious and deliberate market decisions of households. Choosing domestic products requires consumers to have some socio-economic knowledge that will allow them to make informed purchasing decisions in line with their preferences and feelings (Szromnik, Wolanin-Jarosz 2014, pp. 4-5). Alongside the cognitive element, namely knowledge (also beliefs), psychological elements (affective – feelings) that remain in a close relationship and harmony with the former one in ethnocentric attitudes also matter much (Martinez, Zapata, Garcia 1998, pp. 1355-1356).

The level of consumer ethnocentrism and thus the attitude towards imported products is most influenced by demographic factors: age, sex, educational level, income, place of residence, and psychosocial factors: patriotism and conservatism.

The empirical research has shown that demographic factors strongly affect the level of consumer ethnocentrism of people aged 65+. It has turned out that the women surveyed exhibit greater ethnocentric tendencies than men. Moreover, seniors with primary and basic vocational education tend to be more prejudiced against foreign products than those with secondary and higher education. On the basis of the survey, it can also be concluded that age and place of residence are factors affecting the level of consumer ethnocentrism of the elderly. Old old and the oldest old seniors and inhabitants of Białystok and Lublin display more ethnocentric tendencies than young old inhabitants of Warsaw, Wrocław, Kraków and

Poznań. Disposable income is also an important demographic aspect affecting the level of consumer ethnocentrism of the elderly respondents. According to the survey, seniors earning a monthly income of up to PLN 3000.00 per capita exhibited much stronger ethnocentric tendencies than respondents who had a monthly per capita income of PLN 3000.00 and more.

Following the analysis of the research material, a strong influence of psychosocial determinants on consumer ethnocentrism can be observed among those aged 65+. Both patriotism and conservatism are most common among old old and the oldest old seniors rather than among those aged 65-74.

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Etnocentryzm konsumencki i konsumenckie zachowania polskich seniorów

Streszczenie

Artykuł jest próbą zbadania etnocentryzmu konsumenckiego w Polsce w grupie osób w wieku powyżej 65 lat. Jego głównym celem jest zidentyfikowanie wpływu etnocentryzmu konsumenckiego na proces podejmowania decyzji wśród polskich seniorów. W pierwszej części wyjaśniono koncepcję i istotę etnocentryzmu oraz trend w etnocentryzmie konsumenckim. W następnym rozdziale skoncentrowano się na konceptualizacji badań oraz na opisie próby i jej charakterystyce. Na podstawie przeprowadzonych badań w ostatniej części podjęto próbę zdefiniowania etnocentryzmu konsumenckiego w procesie podejmowania decyzji przez konsumentów w grupie osób w wieku powyżej 65 lat.

Słowa kluczowe: seniorzy, etnocentryzm konsumencki, zachowanie konsumentów.

Kody JEL: D12, M31

Потребительский этноцентризм и потребительское поведение пожилых людей в Польше

Резюме

Статья – попытка изучить потребительский этноцентризм в Польше среди лиц в возрасте свыше 65 лет. Ее основная цель – выявить влияние потребительского этноцентризма на процесс принятия решений польскими пожилыми людьми. В первой части объясняют концепцию и суть этноцентризма и тенденцию в потребительском этноцентризме. Следующая глава сосредоточена на концептуализации изучения и на описании выборки и ее характеристике. На основе проведенного изучения в последней части сделали попытку опре-

делить потребительский этноцентризм в процессе принятия потребительских решений среди лиц в возрасте свыше 65 лет.

Ключевые слова: пожилые люди, потребительский этноцентризм, поведение потребителей.

Коды JEL: D12, M31

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