

MASTER'S THESIS

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

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Abstract

This research aims to investigate which luxury attributes customers, driven by their cultural background, considers the most in their purchasing decision of a common luxury product, a notebook.

The customer faces many decisions and its behavior strongly depends on the psychological, personal, social and the cultural factor. Culture seems to be the most elementary cause of wishes and behavior of an individual (Kotler 2003). E. Tylor (1924) describes culture as the set of elements, knowledge, values and beliefs, law, arts, manner and morals and all other kinds of habits or skills, obtained by a human being who belongs to a particular society. Culture can be summarized into six major categories to which every group or individual can identify themselves with. Hofstede's cultural dimensions power distance, individualism and collectivism, masculinity and femininity and uncertainty avoidance are incorporated in this study. The same holds for the financial, functional, individual and social dimension of luxury. The countries included in this study are; Curacao, The Netherlands and Suriname.

A survey was conducted among a sample of (N=292) students, workers and unemployed individuals of Curacaoan, Surinamese and the Dutch culture.

The results showed that the Netherlands highest cultural dimension is uncertainty avoidant. Curacao's highest cultural dimension is "risk taking" and Suriname's highest cultural dimension is uncertainty avoidant. Power distance is the lowest cultural dimension of these cultures.

Customers with a higher income (significantly) buy more luxurious products, in comparison to customers with a lower income. However, customers with a higher income do not necessarily buy more expensive luxurious products in comparison to customers with a lower income.

In addition, the Dutch culture purchases more laptops in comparison to the Curacaoan and Surinamese culture. Nevertheless, their laptops are not always more expensive in comparison to the laptops of the Curacaoan and Surinamese individuals.

Regarding uncertainty avoidance, the cultural dimension uncertainty avoidance does not have a positive effect on quality neither on brands. Moreover, risk hunters do not make more purchases online, in comparison to less uncertainty avoidant people as was expected.

The functional luxury attributes are perceived as the most important attributes of the laptop as they were rated as important or totally important across cultures.

As a final point, the majority of the respondents searches for information online and makes the purchase in store. Salvage of time is perceived as one of the most common reasons to make purchases online while reliability is one of the most ordinary reasons to make purchases offline.

1 Introduction

Decisions, decisions and more decisions! Nowadays consumers face more decisions than ever before. The marketplace is constantly bombarding consumers with different choices. These days it isn't about the choice between drinking water, juice or lemonade. NO! Each water, juice or lemonade comes in different varieties, different flavors and diverse packages. In his book called the Paradox of choice, Professor Barry Schwartz (2005) argues that consumers, faced with the overload of choices, typically react in one of the three ways: (1) they freeze and make no choice, (2) they make a poor choice, (3) they make the right choice but might second guess it.

In order to make a decision does the customer go through the consumer decision making process. During this process, the customer employs different sources of information and considers many product features called "the evaluate criteria", before the actual purchase takes place.

The purchase behavior itself, depends on four factors namely; the psychological, personal, social and cultural factor. The cultural factor seems to have a greater impact on the consumer behavior and will therefore be studied in this research.

Although we don't know, which features/criteria are decisive, it is clear that the evaluation of the alternatives and product attributes results into the purchase decision!

When taking the aspect of cultural background into consideration, an important question will arise that is; which attributes do customers, driven by their cultural background consider the most in their purchasing decision of a notebook in an online or offline context?

1.1 Inspirational Research

While living in the Netherlands, dealing with different cultures almost became a daily experience.

Studying at the Erasmus University contributed to make this experience more intense. I confront different cultures, languages, lifestyles and several kind of reactions among others. I experience the differences between tastes as a result of cultural differences, especially when shopping with my friends.

On one occasion I read the article called “Consumer choice behavior in online and Traditional supermarkets, the effects of Brand name, price and other search attributes”, written by the authors Alexandru M. Degeratu, Arvind Rangaswamy and Jianan Wu.

According to the article of Alexandru M. Degeratu, Arvind Rangaswamy and Jianan Wu, an issue of particular interest to both practitioners and academics is in determining whether there are systematic differences in consumer choice behavior between online and regular (offline) stores and if there are differences, in understanding the reasons for these differences.

The focus of this article was to assess whether brand names have more impact on choices online or offline, and whether price and other search attributes (sensory or non-sensory) have higher impact online or offline. Sensory attributes mean those attributes that can be directly determined through our senses, particularly touch, smell, and sound. By non-sensory attributes, they mean additional information.

The hypotheses and the empirical results of this research indicated that:

(1) Brand names become more important online in some categories but not in others depending on the extent of information available to consumers – brand names are more valuable when information on fewer attributes is available online

(2) Sensory search attributes, particularly visual cues about the product (for example design), have lower impact on choices online while factual information (such as the fat content of margarine) has higher impact on choices online

(3) Price sensitivity turned out to be higher online, due to online promotions (signals of discounts)

There were some limitations which implicate further research.

In their research, the authors mentioned the following - and I quote - : "Although there are many factors that affect online choice behavior, we focus specifically on assessing whether brand names have more impact on choices online or offline, and whether price and other search (sensory and non sensory) attributes have higher impact online or offline".

In consequence, this research aims to find out which overall attributes customers driven by their cultural background considers the most in their purchasing decision (of a notebook) in general.

1.2 Research Questions

This research aims to find out which attributes customers, driven by their cultural background, considers the most in their purchasing decision of a notebook, by focusing on the Dutch, Surnamese and Curacaoan culture. Because of the differences between cultures and the fact that some products might not be used in a certain culture, will this research focus on the purchase of a notebook - which is a common good.

The following research (sub) questions are defined;

- ✳ How does culture influence the customer purchasing decisions?
- ✳ How are the (dis)advantages of on- and offline shopping experienced across cultures?
- ✳ Which laptop attributes are perceived as the most important ones by customers of the different cultures?

1.3 Research development

This research starts with a theoretical approach where subjects such as the consumer behavior, the psychological, social and personal factor, the cultural factor, the advantages of buying in an on- and offline environment, the luxury dimensions and the cultural dimensions of G.Hofstede, are discussed.

The second half of this research presents the results as was obtained of the survey.

The third and last part of this study presents the conclusions, managerial implications and suggestions for further research.

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2 Theoretical Background and hypotheses

The customer confronts many choices each day. The customer faces financial, technological and political choices among others. Marketers are constantly doing research with the purpose of understanding the process in “the black box” meaning the pre purchase process which takes place in the customer mind.

We may not exactly know or fully understand the process in the black box. Neither can we precisely predict the choices of the customer. Yet one thing is sure; the consumer behavior strongly depends on the psychological, personal, social and especially the cultural factor.

This chapter contains relevant theory regarding the psychological, personal, social and particularly the cultural factor. Based this literature review different hypotheses are hypothesized.

2.1 The Psychological, personal and social factor

The purchase decision is influenced by four psychological aspects namely; motives, perception, learning and beliefs. A motive is explained as a need which has become so strong, making the consumer to actively search for satisfaction. Perception is the process of selecting, classifying and interpreting information in order to obtain a view of a situation. Two people may have the same motives and yet may their actions differ simply because their perception of the situation is different.

Learning is based on lessons that a person may gain from each experience. One famous proverb which is related to this is ‘Practice makes perfect’.

Taking actions and learning acquires beliefs and attitudes. Beliefs are the descriptive thoughts of a consumer of a particular situation. The attitude at the other hand consists of the relatively consistent evaluations, feelings and tendencies towards an idea, product or service. It is the attitude which determines if a consumer finds a product attractive or not.

Next to the psychological aspects, is the decision of the consumer also influenced by some personal features such as the phase in life, occupation, financial situation, lifestyle, and personality. Consumers use to buy different products and services according to their age and/or the life phase in which they're finding themselves. To give an example; the customer's choice between purchasing an expensive suit or a cheap jeans depends on his occupation and his financial situation.

The lifestyle is the standard of living as reflected in activities, interests and opinions of the customer. A male customer has the choice between being a good husband, a career man or both. If the customer chooses for both options, than this becomes his lifestyle. Being both a husband and a career man brings some responsibilities. These responsibilities will surely influence the consumer's way of thinking and his purchasing decisions.

Finally, the consumer behavior is influenced by social aspects such as friends and family. A mother for instance may buy different products or services in comparison to a single woman.

2.2 Cultural factor

It has been said that our culture determines how we value things and thanks to culture, people might see things in different perspectives. Culture is the system of basic values, perceptions, desires and behaviors that a consumer inherits from the family and other important institutions in the society that together form a people's way of life (Macionis, 2002-04). Culture tends to be the most elementary cause of wishes and behavior of an individual (Kotler 2003). Each culture is divided in subcultures such as nationalities and religion where people share the same values. But what is (are) the origin and the fundamentals of culture? Yet more important, what is the link between culture and the consumer purchasing decision?

2.2.1 The origin and basics of culture

The word “culture” which comes from Europe, means the cultivation of the soul and mind. Nowadays dictionaries classifies the word culture as; The totality of socially transmitted behavior patterns, arts, beliefs, institutions, and all other products of human work and thought (The free dictionary, 2009). The patterns, traits and products are considered as an expression of a particular period, class, community or population while attitudes and behavior characterizes the functioning of a group or organization.

In this research is the cultural definition of E.Tylor (1924) applied. He describes culture as the set of elements, knowledge, values and beliefs, law, arts, manner and morals and all other kinds of habits or skills, obtained by a human being who belongs to a particular society. Culture is an interconnected yet difficult set of elements due to its many dimensions. Yet, all these elements can be summarized into six major categories to which every group or individual can identify themselves with.

2.2.1. Material culture

The term material culture refers to the way three different aspects namely; tools, artifacts and technology are present in a certain culture. It is important to find out in which technological phase the culture is, in order to comprehend the culture’s relationship with and the behavior towards technological products, plus the acceptance of technological changes. If a country is technologically developed, then technological products and systems are easier accepted and integrated (in comparison to the not technological developed countries (The Bulletin of the atomic scientists, 1975)).

2.2.1.2 Language

Language reflects the nature and values of a particular culture. It is one of the most noticeable differences between cultures (Terpstra and Sananthy, 1972). Inhabitants of the same country use to speak a common language. Yet, in some countries, different languages or the same language with

different accents and/or dialects are spoken. For instance, the differences between American and British English are well known. The dissimilarities between both languages usually do not cause difficulties of understanding, still the use of phrases or contraction can do so.

When different languages are spoken, or when a language is not (well) understood, communication problems may occur. As a result resistance towards the acceptance of a specific idea, product or service may occur (Kecheng Liu, 2004).

2.2.1.3 Education

Education is the basis of the so called acculturation. Acculturation refers to the learning of behaviors and attitudes one is expected to adopt as a member of a particular culture (Ronald T. Kellogg, R. Kellogg, R. Pisacreta, 2004). Going to school for instance is one step in this process, where individuals learn more about what is accepted or not by their culture.

2.2.1.4 Aesthetics

Aesthetics is about the cultural ideas on topics such as “beauty and taste” which are manifested and/ or expressed through arts, drama or music by the natives of a specific culture (Kotler, 2003).

In his attempt to explain these manifestations, G. Hofstede (1994) explains several manifestations of aesthetics by referring to culture as an onion - A system that can be peeled layer by layer until the content is revealed. The core of the onion refers to the values of a culture. Values refer to the way people ought to believe that things should be (J. Peoples and G. Bailey, 2009). Values are strongly influenced by factors such as religion and fallacy and these have a strong impact on the way that customers perceive needs.

In order to get at the core of the onion, one must go through the layers symbols, rituals and icons. Symbols can be words, artifacts and pictures with a special meaning for the people of a particular culture. Rituals are collective activities which are socially essential within a culture such as festivals and religious ceremonies. Icons refer to a special or admired person by the people of a specific culture. Reggae singer and songwriter Bob Marley and Queen Beatrix of the Netherlands are for instance admired especially by the Jamaicans and by the Dutch community because of their role into both societies.

2.2.1.5 Beliefs

Many countries and cultures share the same kind of beliefs. Belief is the psychological state in which an individual holds a proposition or premise to be true (Alicia Britt Chole, 2009). A greater part of beliefs are internalized during childhood. Some beliefs can be adopted or changed as an individual goes through the different stages of life. Beliefs and values are strongly influenced by factors such as religion and fallacy and these have a strong impact on the way that customers perceive needs.

All the needs are summarized in the so called “the pyramid of Maslow” (Paul W.King, 2009). This hierarchy refers to the basic needs of a human being starting with the basic needs (physiological, safety, love and belonging on the bottom of the pyramid) going upwards to the more “luxurious needs” which are self actualization and self transcendence.

A need implies “a solution” in order to be satisfied. Occasionally is the purchase of (a) specific product (s) is the solution while sometimes a simple conversation is. According to Maslow (1943), will consumers strive to satisfy the basic needs first and then try to satisfy the more luxurious needs as soon as the basic needs are satisfied.

2.2.1.6 Social organization

Social organization refers to the way people are related or connected to each other through for example family, tribe or friends (Paul.A.Erickson, Liam D.Murphy, 2010). These relationships strongly affect the way several goods and services are perceived. For instance, belonging to a certain religion or tribe entails obedience of the rules and standards. In other words, to be a member of a group involves responsibilities and a certain way of behaving which is acceptable by the members of the group whether the way of dressing, praying or eating manners. These situations made clear that the social environment has an impact on the customer's behavior in general and consequently on his purchase behavior.

The table below contains information about the material culture, language, aesthetics, beliefs and education level for the Curasaoan, Surinamese and Dutch culture.

Figure 1: Cultural basics of the Curasaoan, Surinamese and Dutch culture

Cultural elements	Curasaoans	Surinamese	Dutch
Material	Middle developed	Middle to not developed	Well developed
Language	Papiamentu	Dutch and Creole	Dutch
Aesthetics	Carnaval, Tambu	Independent day	Queens day
Beliefs (religion)	Roman Catholic	Hinduism, Christianity, Islam	Non believer
Social organization	Divorce rates are higher than world averages per year	Divorce rate: 40 percent per year	Divorce rate 2.9 percent per year
Education and Year income per capita	Middle education \$20.500,00 per capita	Middle to not educated \$6.975,00 per capita	Middle to high educated \$ 47.172,00 per capita

2.3 The cultural dimensions

The former paragraphs explained six major categories of culture, to which every group or individual can identify themselves with. In this paragraph are the cultural dimensions of G. Hofstede (1994) discussed. The cultural dimensions explain how the cross cultural values are applicable to the consumer behavior and so the purchase behavior.

2.3.1 Power distance

Power distance implies the degree to which less powerful members of a society accepts differences in the levels of power in their society (G. Hofstede, 2001). The outcome of power distance is divided into a higher and a lower level. A higher level of power distance means that (there is an expectation that) some individuals of a specific culture has larger power than others. In some countries does power distance manifests itself though for example political violence. This is the case when upward mobility is limited. A lower power distance rate implicates that all the people of a certain culture has or strive for equal power.

There are two relevant predictors of the power distance index for the consumer behavior. These predictors are; geography and wealth.

Geography refers to impact that the site, size and the consequences of climate has, on the consumer behavior in a particular country. The further from the equator, the colder the climate and the colder the climate, the smaller the power distance index. The closer to the equator the country is, the warmer the climate and the higher is the power distance index (G.Hofstede, 2001).

Wealth refers to the extend in which money is distributed in a particular state. According to Khalil (2000) is there a relationship between technological innovation and wealth. Technological innovations offer a competitive advantage for exports and for the industry in a state and therefore contribute to the wealth of the nation. Unfortunately, wealth not always equally distributed. The international Association for

research in income and wealth (2004) declared that the world's distribution of wealth is much more unequal than the distribution of income.

2.3.1.1 Relationship between wealth and income

The word income is regularly confused with "wealth". Although these terms are different, they describe related things. Wealth refers to the extent in which money is distributed in a particular state. It concerns the items of economic value that an individual possess (Stock and flow, 2011). Income is an inflow of objects of economic value given a period of time.

The relationship between wealth and income is as follows; "Income - Expenses = Change of wealth".

Income tends to be higher if the level of education is high (OECD, 2000). The height of the income influences the content and the amount of products and services bought by the customer. In general, the higher the income, the easier it is for the consumers to satisfy their basic needs. Once the basic needs are supplied, will the consumer strive to satisfy the luxury needs. The satisfaction of luxury needs with luxurious goods, corresponds with a high income elasticity of demand. As people become wealthier, they will buy more luxury products. However, if a person has large income and large costs, his wealth could be small or even negative (C.Chiari, 2009).

Therefore, based on the findings of income I conclude that;

Hypothesis 1a: Customers with a higher income buy more luxurious products, in comparison to customers with a lower income.

Hypothesis 1b: Customers with a higher income buy more expensive luxurious products in comparison to customers with a lower income.

Hypothesis 1c: The Dutch culture purchases more laptops in comparison to the Curasaoans and Surinamese culture.

Hypothesis 1d: The Dutch culture purchases more expensive laptops in comparison to the Curasaoans and Surinamese culture.

2.3.2 Individualism versus collectivism

The second dimension of Hofstede (1994) concerns two worlds apart which are individualism and collectivism. Individualism refers to the degree that citizens are expected to stand up for themselves. In individualistic countries, the ties are loose. Citizens of individualistic countries tend to be more self-centric and concentrate only on their individual goals (G.Hofstede, 1994).

Hofstede (1994) suggests that consumers in a high individualistic country (which tend to be the wealthiest countries) attach more importance to private wealth, success and achievements, variety, pleasure and financial security since the ownership of certain products or brands and achievement of certain goals such as a better job position, transfers a certain message to others. Individualistic countries are therefore a market of interest for the sellers of high priced products.

Collectivism is the extent to which people act primarily as a member of the group. In a collectivistic state, the ties between individuals are very strong with emphasis on values, harmony, loyalty, expertise and security.

With regards to harmony, in collectivistic cultures there is a set of expectations when it comes to what an individual should do and how he should behave in order to maintain "harmony". Individuals tend to respond to these expectations and behave as is expected from them to not "lose the face".

Collectivistic individuals think more in terms of “we” and strive to obtain the best for the group. This suggests that decisions are made together and not independently.

In contradiction to an individualistic human being, do collectivistic individuals prefer goods that demonstrate their life stage and the identity of their group. However, people in collectivistic cultures are less risk avoidant in their financial choices than the individualistic ones. The “cushion theory” clarifies this difference between individualists and collectivists when it comes to financial choices and argues that social networks protects people if they take risks and fall (J.Ununier and J.Lee 2009)

Finally, the Netherlands highest cultural dimension of Hofstede (2003) is individuality. According to Hofstede is the Dutch populace self reliant. Dutch natives look out for themselves and the closest members of their family.

Considering the findings of individualism versus collectivism I conclude that;

Hypothesis 2a: Consumers with an Individualistic cultural background are willing to buy expensive luxurious products as an enhancement of their image.

Hypothesis 2b: Brand names are more relevant to the Dutch culture then it is to Curacaon and Surinamese culture.

2.3.3 Masculinity versus femininity

The third cultural dimension is called “Masculinity and Fefinity. This dimension concerns the traditional values, placed on males and females. Masculine nations values standards such as competitiveness, ambitions, assertiveness and also accumulations of wealth and material possessions (T. Raoprasert and S.M.N Islam, 2010). Masculinity countries tend to be more interested in high priced products such are cars and houses.

Feminity countries value principles such as relationships, friendly, security and the quality of life. These countries tend to value products such as food, fashion products and traveling. Feminine countries tend to become “welfare countries”, since one of the primary goals is to care for all the members of the society.

Finally, the Netherlands lowest cultural dimension of Hofstede (2003) is masculinity since females are treated more equally to males in almost all circumstances.

2.3.4 Uncertainty avoidance

The fourth and last cultural dimension is about uncertainty avoidance. Uncertainty avoidance refers to the extent in which people with a specific cultural background tries to minimize uncertainty and vagueness (G.Hofstede, 1994). The uncertainty avoidance index is divided into a high and lower level. A lower level of uncertainty avoidance applies to a situation where people are less worried about uncertainty. The citizens of a less uncertainty avoidant country are less rule oriented. They tolerate a higher level variety and experimentation and more readily to accept changes.

A high level of uncertainty avoidance implicates low tolerance towards variety, experimentations and change.

According to Hofstede (1994), there are two predictors for the higher level of uncertainty avoidance which are relevant for the consumer behavior. These two predictors are; “law and religion”.

Law; the law is made to be followed. Some individuals follows believes that the law avoids uncertainty when it is followed.

Religion; Hofstede makes a correlation between Catholicism uncertainty avoidance since Roman Catholic countries often are more risk avoidant then other countries. Hofstede believes that this outcome is due to the acceptance of the “hierarchical rule” in Roman Catholic which starts with the Pope on top.

Moreover, uncertainty avoidance has an effect on the meaning of time when it comes to precision and punctuality. Traditional societies (which are more uncertainty avoidant) tend to be more hurried, yet more precise and punctual than less uncertainty avoiding societies (which are less traditional countries).

Furthermore, uncertainty avoidance rate has an impact on the willingness to accept or make risky decisions (M.Keil, B. Tan and K.Kee Wel, 2011). A less uncertainty avoidant individual would be more open and willing to take risks in comparison to an uncertainty avoidant human being. This approval or disapproval of risks manifests itself through the customer purchase decision and his acceptance or rejection of new products and services. In uncertainty avoidance countries quality, brand names, prices, service, information and warranties are more relevant to the customer when purchasing in comparison to less uncertainty avoidant countries. Trustworthy brands offer more value to high- uncertainty avoidance customers because such brands have lower perceived risk and information costs (T. Erdem, J.Swait & A.Venezuela, 2006)

Finally, The Netherlands second highest cultural dimension of Hofstede (2003) is uncertainty avoidant. This score indicates a tendency to minimize the level of uncertainty within the Dutch community by enhancing rules, laws and policies.

Based on the findings of the cultural dimension uncertainty avoidance I conclude that;

Hypothesis 3a: The cultural dimension uncertainty avoidance has a positive effect on quality (meaning the more uncertainty avoidant an individual is, the more attention he pays to quality)

Hypothesis 3b: The cultural dimension uncertainty avoidance has a positive effect on brands (meaning the more uncertainty avoidant an individual is, the more attention he pays to brand names)

Hypothesis 3c: Warranties are more relevant to the Dutch community than it is to the Curacaoan and Surinamese natives

3. The consumer decision making process online and offline

This chapter contains relevant theory regarding the consumer decision making process, the advantages and disadvantages concerning purchases online and offline and finally the luxury product dimensions and attributes. Different hypotheses are hypothesized and two conceptual models have been postulated in order to answer the research questions.

3.1 The consumer behavior

The consumer behavior depicts how customers make purchase decisions and how they use and dispose of the purchased goods and services (C.Lamb, 2009). It strongly depends on the psychological, personal, social and especially the cultural factor (Kotler, 2003). L.Schiffman and L. Kanuk (2004) defined consumer behavior as “the behavior that customers display in searching for, purchasing, using, evaluating and disposing products and services that they expect to fulfill their needs”.

S. Gupta (2009) defined the consumer behavior as: the psychological process that consumers go through in recognizing needs, finding ways to solve these needs, making purchasing decisions, interpreting information, making plans and implementing these plans in order to solve their needs.

Each customer evaluates some criteria and deals with some decisions before the actual purchase takes place. The decision making itself is a conscious process of selection. For a true decision to be made there must be two or more available alternatives to choose from. When making a decision, the customer consciously; 1. Becomes aware of a need that must be satisfied 2. Seeks a relevant alternative and 3. Evaluates the alternatives as a basis of choice (D.C.Mosley, Jr Mosley and H.Pietri, 2008).

The decision-making process (CDP) explains several (standardized) steps that consumers go through when making a true decision.

The CDP consists of the following five steps:

Problem recognition—— Information search—— Evaluation—— Purchase —— After purchase

1. Problem recognition also called need arousal is a consequence of a problem an unsatisfied felt need
2. Information search; the customer looks for information to reduce his uncertainty towards a specific choice or to change his buyer's attitude. The exploration of information starts internally - where the individual scans his memory and tries to remember possible satisfactory information for the problem. If a feasible purchase option is discovered, the customer buys it. If a feasible option is not found, the consumer starts with the external environmental search employing marketer-controlled sources such as websites and non marketer- controlled sources such as word of mouth.
3. Evaluation; the customer decides which evaluate criteria to use to facilitate the comparison of alternatives. The consumer values different aspects, elements and features and tries to make "in his eyes", the best decision.
4. Purchase; Purchase (or non purchase) is the end result of the evaluation phase
5. After purchase concerns the way in which customers use and dispose of the purchased goods and services

The customer faces several options which might satisfy his needs and hence the final purchase decision depends on one's experiences, perception, self concept, attitude, stage in lifecycle, motivation the kind of decision, cultural background and many other environmental factors (Madaan, 2009).

3.2 From routinized to extended problem solving

Simon (1960) made a distinction between programmed and non-programmed decisions. He classifies the decision process according to the level of uniqueness and repetitiveness in three categories;

1. Routinized response behavior; the customer makes many purchases routinely and buys for instance the same brand of bread. This type of decision goes along with a rapid problem solving, as the consumer has already identified the available options and evaluate the criteria. Routinized response behavior is characterized limited external search and extremely low involvement.
2. Limited problem solving; limited problem solving refers to a common purchase decision. The customer knows has set and knows the evaluate criteria but has not applied these criteria to assess a new brand. Limited problem solving demands moderate amount of time and effort for external information search.
3. Extended problem solving; Extended problem solving is applicable to situations in which customers are not used to the products. As a result, brands are very difficult to evaluate and categorize. These situations demand a lot of effort and involves long-lasting external search about several product features such as quality and durability, guaranties, exclusiveness and the price.

Concluding, the better the customer knows the product, the limited the effort and the less the customer knows the product, the more time is spent on the purchase decision.

3.3 Online or in store?

Nowadays customers confronts the choice between online and or offline purchases. The World Wide Web (www) influences the customer's shopping behavior and changes how consumers learn about and purchase products.

As seen before, the customer faces several options and hence the final purchase decision depends on one's experiences, perception, self concept, attitude, stage in lifecycle, motivation the kind of decision, cultural background and many other environmental factors (Madaan, 2009).

In order to make a choice between online and offline purchasing, the customer weights the advantages as well as the disadvantages of both options. The favorable and unfavorable features of online and offline options surely vary across products, services, consumers and situations. Fang (2001) and Lynch, Kent and Srinivasan (2001) have therefore made a distinction between high touch and low touch products. But first, let's put the advantages and disadvantages of on and offline shopping in perspective.

3.3.1 Advantages and disadvantages of online shopping

Mishra and Olshavsky (2001) pointed out that Internet will allow customers to make more rational choices by providing more complete information which narrows the number of available options. Lantos (2001) revealed that online purchasing makes time savings possible due to the rapid access of information. The ease of comparison between attributes and brands through several useful navigation tools help customers to efficiently navigate through websites. As a result, time and money are saved as these tools tell the customer where for instance products are sold at the lowest price.

Moreover, roughly all information with respect the reliability of the company, product specifications, costs and purchase information are available online.

Furthermore, the Internet technology makes it possible for the E- tailors to cover a larger assortment and give customer access to more purchase options. Products that are not sold in stores (because of the lack of storage capacity) are sold on Internet.

Finally, online shopping seems to be the source for the lowest prices (C.P.Haghtvedt, K.A.Machleit, R.Yalch, 2005). Low distribution costs allow most online retailers to use an aggressive low- price strategy to attract customers to their online shop.

C.P.Haghtvedt, K.A.Machleit, R.Yalch (2005) and Lantos (2001) pointed out four perceived disadvantages for online shopping, that is;

1. The lack of personal service
2. Inability to inspect or handle a product
3. Concern about delivery
4. Privacy which includes the exchange of personal information and confidential information such as credit card information (which might leak to hackers) over the Internet.

3.3.2 Advantages and disadvantages of a purchase offline

According to the research of C.P.Haghtvedt, K.A.Machleit, R.Yalch (2005), offline shopping stores are very popular when it comes to;

1. Enjoying the shopping experience
2. The opportunity to touch and handle the product
3. Personal service
4. No "irritating" exchange of personal and confidential information
5. Receiving speeding delivery

One of the most common disadvantages of offline shopping refers to the costs with respect to travel time to the store and from store to store and the amount of money spend on gas or public transport. Many customers face problems such as difficulty of comparison which may result into spending more money than was planned. This result is not surprising since a research of H. Bidgoli (2004) showed that shoppers tend to be more impulsive offline than online.

Based on the outcome with reference to the advantages and disadvantages of online and offline shopping, does Lantos (2001) propose four categories of customers. Each customer can be assigned to one of these categories. I propose a name to each category, just to make the distinction between customers clearer.

Figure 3: Distinction of customer

<p>1. Resistant The first category consists of the customers, who resist the usage of internet due to privacy and security concerns. This people prefer offline purchase.</p>	<p>3. Store visitors The third group of customers are the ones who first visit the stores and then buy from an e- shop</p>
<p>2. Online Information searchers The second category consists of customer who brows information online and then goes to the store in order to purchase the product</p>	<p>4. Online purchasers While some customers prefer to buy in store, others prefer to do negotiate, gather information and purchase the product online. They either arrange the delivery or pick up the product in the store.</p>

According to Novak, Hoffman and Yung (2000), customers with goal- oriented personalities are online purchasers. These individuals feel more time starved and therefore adopts online shopping easierly. The same holds for higher income and career- oriented customers (Modahl 2000). However situational factors, the type of product, cultural factors and the shopping mindset also enter the picture when it

comes to the adoption of online shopping. For instance while career oriented customers adopts online shopping, uncertainty avoidant customers don't.

The mindset affects the tendency to shop online, given that customers are more likely to choose online shopping when they are goal instead of experimental oriented (Wolfenbarger & Gilly, 2001).

Finally, regardless the advantages and disadvantages of on and offline shopping, the ability to touch and handle products and a large number of selection is essential for products such as clothing, electronic products, books and sporting goods (C.P.Haghtvedt, K.A.Machleit, R.Yalch, 2005).

Based on the findings concerning on- and offline purchases and the cultural dimension uncertainty avoidant I expect;

Hypothesis 4a: Risk hunters make more purchases online, in comparison to people who are willing to take more risks (less uncertainty avoidant people)

3.5 The classification of products

So as to identify and understand cross cultural market segments, a lot of researches are carried out. Up till now, there is no unique consistent theoretical or observed perspective on the definition of cultural factors. Neither is there any standardized nor practical perspective concerning the impact of the cultural factors on the consumer behavior (Dubois and Duquesne 1993).

According to Miller's (1995) view of culture as an active process, differences in culture repeatedly cause differences in consumer behavior within and across countries. However, regarding particular primary products such as water and bread, the consumer behavior is likely to not vary across cultures. The

purchase of certain products tends to be perceived as habitual and requires limited external search and extremely low involvement.

The purchase of exclusive or luxury goods requires extended problem solving. As the costs are high, customers try to get the maximum benefit from each luxury product purchased (Ronald.M. Berger, 1993). Purchasing luxurious possessions demands strong customer involvement due to its limited purchasing and its high value which is recognized by others.

This last matter is pointed out in the “theory of impression management” (A.A.Ozok, P. Zaphiris, 2011). According to this theory, customers are internally extremely driven to amaze their social surroundings with the outcome of their purchase behavior. Individuals believe that the impression that they projects on others, truly affects how they are perceived, judged and treated. N.Aykin (2007) pointed out that this drive to impress others is influenced by cultural factors such as aesthetics and cultural dimensions. For instance, in a collectivistic country where the ties are strong and where association with others is essential, individuals also care more about their impression in public.

Besides making a positive impression, luxury possessions permit the customer to satisfy his psychological and functional needs (U.Okonkwo, 2007).

According to C.R.Taylor (2007) new luxury goods and services can include fashion accessories, furnishing, electronics and automobiles.

Therefore, I conclude that a laptop is a luxurious product. Its purchase requires extended problem solving since its attributes are very difficult to evaluate and categorize, its price is high and it permits the customer to satisfy his psychological and functional needs.

3.4.1 Brand luxury index

Vigneron and Johnson (2004) developed a framework of brand luxury index. This framework proposes that the luxury seeking customer decision making process relates to four dimensions which help us to understand the customer motives and value perception when it comes to luxury consumption.

Financial dimension of luxury; the financial dimension refers to the customer sacrifices expressed in monetary aspects such as price, discounts and investments. It explicates the sacrifices made to obtain the product in monetary terms.

Functional dimension of luxury; this dimension concerns the core benefits and the basic functions that drives the customer to purchase a certain product as quality, exclusivity, durability, usability and trustworthiness of the product.

Individual dimension of luxury; the individual dimension might be explained by the cultural dimensions individuality and masculinity since it deals with the customer's personal point of reference about personal matters such as materialism and self identity value (R.W.Belk, 2010).

Social dimension of luxury; The social dimension concerns the perceived utility that customers acquire by consuming goods or services which are recognized within their own social group (Bearden and Etzel, (1982; Vigneron and Johnson, 1999).

3.4.2 Conceptual framework

Based on the findings regarding luxury products and the dimensions of luxury, I propose a framework that relates the luxury dimensions to their drivers and the drivers to the attributes of the laptop (the factor analysis results are in the appendix).

Figure 4: Conceptual framework; luxury products

Conceptual Framework; Luxury Products	Luxury dimensions	Drivers	Laptop attributes
	Financial	Costs	Price Windows
	Functional	Quality Durability Usability Trustworthiness	Universal serial bus (USB) Hard drive Processor Memory Battery life
	Individual	Materialism Emotional Self identity Prestige value Notability	Blue ray Guarantee Upgrade possibilities
	Social	Family ties Other social ties	Color Brand name Screen size Outer look Laptop Games Motion eye (webcam)

3.5 The link between culture and consumer behavior

This final theoretical paragraph aims to make clear how Hofstede's (1994) cultural dimensions and the consumer behavior are connected. Based this literature review different hypotheses are hypothesize.

Finally, based on the findings regarding the cultural dimensions, the customer's behavior, luxury products and the dimensions of luxury, I propose a conceptual framework that describes the connection between the cultural dimensions, the luxury dimensions, the consumer behavior and the laptop attributes (see Appendix 1 and 7: Factor analysis).

Figure 5: Conceptual framework; From the cultural dimensions to the laptop attributes

Cultural dimensions	Luxury dimension	Consumer behavior	Computer Characteristics
Power distance	Financial	The degree to which less powerful members of a society accepts differences in the levels of power in their society	Price Windows
Individualism	Individual	The purchase of products is for pleasure. Owning an item contributes to the enhancement of the customers image	Blue ray Upgrade possibilities Guarantee
Collectivism	Social Functional	Prefer goods that demonstrate their life stage and the group's identity. The reason of purchase certain products may occur, because others expect the individual to do so However, people in collectivistic cultures tend less risk avoidant in their financial choices	Universal serial bus (USB) Hard drive Processor Memory Battery life Color Brand name Screen size Outer look Laptop Games Motion eye (webcam)
Masculinity	Individual	Masculinity takes place when people values standards, such as competitiveness, and ambitions but also accumulations of wealth and material possessions	Blue ray Guarantee Upgrade possibilities
Feminity	Social Functional	Customer values relationships, friendly, security and quality of life and therefore prefer products that manifests this values	Universal serial bus (USB) Hard drive Processor Memory Battery life Color Brand name Screen size Outer look Laptop Games Motion eye (webcam)
Uncertainty avoidance	Functional Financial	Customer tend to avoid as much risks as possible	Universal serial bus (USB) Hard drive Processor Memory Battery life Price Windows

Considering the findings regarding the cultural dimensions, the customer's behavior, luxury products and the dimensions of luxury, I expect (that);

Hypothesis 5a: The attributes belonging to the functional luxury dimension are more relevant to the Curacao natives than they are for the Dutch and Suriname's culture.

Hypothesis 5b: The attributes belonging to the social dimension are more relevant to the Curacao natives than they are for the Dutch and Suriname's culture.

Hypothesis 5c: The attributes belonging to the individual dimension to be more relevant for the Dutch natives than they are for the Curacaoan and Surinamese natives.

Hypothesis 5d: The attributes which belongs to the financial dimension are more relevant for the Dutch natives than they are for the Curacaoan and Surinamese natives.

4 Methodology

Research questions

This research aims to find out which attributes customers, driven by their cultural background, considers the most in their purchasing decision of a common luxurious product namely a notebook.

The main question is supported by the following sub questions;

- ✳ How does culture influences the customer purchasing decisions (online and offline)?
- ✳ How are the (dis)advantages of on- and offline shopping experienced across cultures?
- ✳ What laptop attributes are perceived as the most important ones by customers of the different cultures, when purchasing the notebook in an on- and offline environment?

Sample and data collection

A digital questionnaire was conducted to measure the cultural dimension of each culture and its influence on the customer's purchasing behavior of a laptop.

The questionnaire was administered to students, workers as to home staying individuals of Curasaoan, Surinamese and the Dutch culture. The questionnaire was distributed through the email and via the forum called Duplo- in and on Twitter (a social media website) to get more respondents.

The respondents were grouped, based on their cultural background. Respondents, who weren't from the Curasaoan, Dutch or Surinamese culture, were excluded from the sample. The same holds for respondents who started but have not completed the questionnaire.

The resulting sample for this analysis comprise 292 respondents (The Netherlands N=80, Curacao N= 145, Suriname N= 67).

Measures

I reduced the scope of this research, by focusing the three cultures namely; Dutch, Surinamese and Curasaoan.

The participants were asked to complete a questionnaire which consists of twenty-nine questions. The answers to the questions were on a 5 point Likert scale, most of them from totally not important to totally important or totally disagree to totally agree.

The research included questions concerning;

- ✳ The cultural dimensions; in order to find out which culture belongs to which cultural dimension
- ✳ Income; to explain and comprehend the willingness the customer's willingness to pay a certain amount for the luxurious product. Moreover, income possibly clarifies amount of laptop purchased by the customers of each culture.
- ✳ Online and Offline purchasing; to explain how the advantages and disadvantages of shopping on- and offline are perceived across countries
- ✳ Demographic items including variables such as gender, age and education

Data analysis

For the data analysis the statistical program called Statistical Package for the Social Sciences (SPSS) was used. The statistics used to analyze the data were:

Descriptive statistics: Cross tabulation and Frequencies. These measures are used to describe and to analyze the preferences of customers concerning the luxury product across cultures.

Bivariate statistics: Compare means. This measure is used to calculate the importance of the dependant variable (for example purchase online) for the independent variable (for example cultural background) by calculating the means.

Regression: Linear Regression. This measure is used to calculate the impact of the independent variable (for example the cultural background) on the dependant variable.

Correlations; I performed a correlation analysis to measure the correlation coefficient between the factors.

A significance level lower than 0,05 ($p < 0,05$) refers to a significant explanatory power. A significance level higher than 0,05 ($p > 0,05$) refers to an insignificant explanatory power.

A correlation coefficient of one refers to a perfect positive correlation. This means that both items move in the same direction. A correlation coefficient of zero means that there is no relationship between the variables. A correlation of minus one indicates a perfect negative correlation. This means that as one variable goes up or down, the other variable goes in the opposite direction.

Dimension reduction; Factor analysis. This measure was used to confirm Hofstede's cultural dimensions and to assign the luxury product attributes to a luxury dimension.

Mediation analysis; Multiple or Linear Regression analysis

I also conducted a mediation analysis to explain the results of this research. In the section below will I explain how this analysis is carried out.

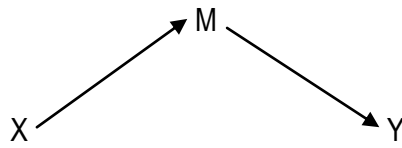
1. First, confirm that the independent variable(s) (X) in the hypothesis is (are) correlated with the dependant variable (Y).



The linear regression analysis is used to calculate the impact of one independent variable on the dependant variable.

A multiple Regression analysis is performed, to calculate the impact of two or more independent variables, on the dependant variable.

2. The correlation between X and Y may probably be mediated by another factor (M).



If there is a mediator (M) in the hypothesis, then;

- ✦ Show that X is correlated with M. This step treats the mediator as if it were Y (the dependant variable). For this correlation the Pearson or Spearman correlation is used.
 - ✦ Second, show that M has an impact on Y by using the regression analysis.
3. Finally, the Sobel test is performed to test whether the mediator carries a significant influence of the independent variable to a dependant variable.

5 The Results and Discussion

5.1 The cultural dimensions

The participants were asked to complete a questionnaire consisting of twenty-nine questions. The first questions concerns G. Hofstede's (1994) cultural dimensions. A "confirmatory" factor analysis (**Appendix 2**) was conducted to confirm the cultural dimensions of G. Hofstede. The factor analysis assigned each question to one of the cultural dimensions.

The results of the screeplot, the principal component matrix, the means analysis as well as the correlation analysis for each cultural dimension, are revealed in Appendix A.

Finally, I carried out a means analysis to calculate the importance of the dependant variable for the independent variable and so identify each of the cultures studied with one of Hofstede's cultural dimensions.

Power distance

The correlation matrix revealed a positive significant correlation ($r = 0.433$, $\sigma = 0.00$) between the variables "no social interaction between people of the high and the low community" and "no interchange of opinion between individuals of a high and low class".

The correlation matrix exposed a positive significant correlation ($r = 0.321$, $\sigma = 0.00$) between the variables "men analyze factors logically" and "no interchange of opinion between individuals of a high and low class".

There is also a positive significant relationship between "no social interaction between people of the high and the low community" and "men analyze factors logically" ($r = 0.285$, $\sigma = 0.000$).

The association between the three variables is relatively low (between zero and 0.5). This implicates a significant positive but weak relationship between the variables.

The means analysis revealed higher power distance rate for the citizens of Curacao (mean= 1.98) and a lower power distance rate for the Dutch (mean= 1.89) and Surinamese (mean=1.59) culture.

Individuality

The correlation matrix revealed a positive significant correlation ($r= 0.212$, $\sigma= 0.00$) between the variables to have control over other individuals and financial security.

The correlation matrix exposed a positive significant correlation ($r= 0.214$, $\sigma= 0.00$) between the variables to have control over other individuals and fulfillment of own desires.

There is also a positive significant relationship between no social interaction between fulfillment of own desires and to have control over other individuals ($r= 0.414$, $\sigma= 0.00$).

The relationship between the variables is relatively low (between zero and 0.5) implicating significant positive but weak relationship.

The means analysis revealed higher Individuality rate for the citizens of Curacao (mean= 3.78) and lower power individuality rate for the Dutch (mean= 3.67) and Surinamese (mean=3.73) citizens.

Collectivism

The correlation matrix for collectivism revealed a positive significant correlation ($r= 4.24$, $\sigma= 0.00$) between the variables "to sacrifice one's own interests" and "rewarding the group is more important than rewarding one individual".

The correlation matrix exposed a positive significant correlation ($r= 0.424$, $\sigma= 0.00$) between the variables “to sacrifice one’s own interests and the success of the groups is more important than the success of one individual”.

There is a positive significant relationship between “to sacrifice one’s own interests” and the variable “a professional career is more important to men than it is to women ($r= 0.390$, $\sigma= 0.000$).

Finally, there is also a positive significant relationship between the variables “rewarding the group is more important than rewarding one individual” and the variable “a professional career is more important to men than it is to women ($r= 0.609$, $\sigma= 0.000$).

The relationship between the variables; rewarding the group is more important than rewarding one individual, the success of the groups is more important than the success of one individual and to sacrifice one’s own interests is relatively low (between zero and 0.5) implicating a significant positive but weak relationship. The relationship between the variables “rewarding the group is more important than rewarding one individual” and the variable “a professional career is more important to men than it is to women is relatively high implicating a significant positive and stronger relationship between the variables.

The means analysis revealed higher collectivistic rate for the citizens of Curacao (mean= 2.94) and lower collectivistic rate for the Dutch (mean= 2.84) and Surinamese (mean=2.75) citizens.

Masculinity

The correlation matrix for masculinity revealed a positive insignificant correlation ($r= 0.102$, $\sigma= 0.082$) between the variables “stability in the community” and “the rate to which having an exciting life is important”.

There is a positive significant correlation ($r= 0.168$, $\sigma= 0.04$) between the variables “stability in the community” and “possess material possessions”.

The results revealed a positive insignificant relationship between “stability in the community” and “the variable “the rate in which taking risks is important” ($r= 0.057$, $\sigma= 0.334$). The correlation coefficient is closely to zero implication no relationship between the variables.

The positive significant relationship holds for the variables “the rate to which having an exciting life is important” and “possess material possessions” ($r= 0.277$, $\sigma= 0.000$) as well as for “the rate to which having an exciting life is important” and “the variable “the rate in which taking risks is important” ($r= 0.277$, $\sigma= 0.000$).

Finally, there is also a positive significant relationship between the variables “the rate in which taking risks is important” and “possess material possessions” ($r=0.244$, $\sigma= 0.000$).

The relationship between all the variables is relatively low (between zero and 0.5) implicating a positive but weak relationship. But the correlation coefficient between “stability in the community” and “the variable “the rate in which taking risks is important” is closely to zero implication no relationship between the variables.

The means analysis revealed a small difference between the Individuality rates. The citizens of Curacao has the highest individuality rate (mean=3.58), followed by the Surinamese (mean= 3.57) and the Dutch and the Dutch citizens (mean= 3.51)..

Feminity

The correlation matrix revealed a positive significant correlation ($r= 0.507$, $\sigma= 0.00$) between the variables “women resolves problems by the usage of intuition” and “ the rate in which following procedures is perceived as important”.

The association between the variables is relatively high (between 0.5 and 1). This implicates a significant positive and roughly strong relationship between the variables.

The means analysis revealed higher feminine rate for the citizens of Curacao (mean= 3.22) and a lower power distance rate for the Dutch (mean= 3.20) and Surinamese (mean=3.12) culture.

Low Uncertainty avoidance rate

The correlation matrix for the lower rate if uncertainty avoidant, revealed a positive significant correlation ($r= 0.628$, $\sigma= 0.00$) between the variables “the rate in which following rules is perceived as important” and “ the rate in which not following the rules is perceived as important”.

The connection between the variables is relatively high (between 0.5 and 1). This implicates a significant positive and strong relationship between the variables.

The means analysis revealed higher “risk taking” rate for the citizens of Curacao (mean= 4.12) and a lower power distance rate for the Dutch (mean= 3.57) and Surinamese (mean=3.88) culture.

High Uncertainty avoidance rate

The correlation matrix for the higher rate if uncertainty avoidant revealed the following results;

1. A positive insignificant correlation ($r= 0.089$, $\sigma= 0.127$) between the variables “the rate in which equal rights are perceived as important” and “ the rate in which avoiding debts is perceived as important”. The correlation coefficient is closely to zero implication no relationship between the variables.
2. A positive significant correlation ($r= 0,119$, $\sigma= 0.043$) between the variables “the rate in which equal rights are perceived as important” and “ the rate in which belonging to a group is perceived as important”.

3. A negative insignificant correlation ($r = -0,023$, $\sigma = 0.696$) between the variables the rate in which avoiding debts is perceived as important and “the rate in which belonging to a group is perceived as important”.

The association between the variables “the rate in which equal rights are perceived as important” and “the rate in which avoiding debts is perceived as important” and between the variables “the rate in which equal rights are perceived as important” and “the rate in which belonging to a group is perceived as important” is relatively low (between 0 and 0.5). However, the results first correlations results are insignificant and the results of the second correlation significant. He results of the third correlation implicates an insignificant (negative) and weak relationship between the variables.

The means analysis revealed higher uncertainty avoidant rate for the citizens of Curacao (mean= 4.02) and a lower power distance rate for the Dutch (mean= 3.79) and Surinamese (mean=3.97) culture.

Discussion

According to the results of this research, the Netherlands highest cultural dimension is uncertainty avoidant (Mean= 3.79). This result does not match the findings of Hofstede (2003). G. Hofstede indicates the cultural dimension individuality to be the highest for the Dutch inhabitants. He featured the Dutch populace as self reliant. Dutch natives tend to look out for themselves and the closest members of their family.

The results revealed individuality as the second highest cultural dimension. This contradicts the findings of Hofstede (2003). According to Hofstede, the Netherlands second highest cultural dimension is uncertainty avoidant. This score indicates a tendency to minimize the level of uncertainty within the Dutch community by enhancing rules, laws and policies.

Yet, there is a correlation between the results of both analyses. Both analysis features individuality and uncertainty avoidant to be the highest cultural dimensions for the Dutch community.

The Netherlands third cultural dimension is “risk taking”, followed by masculinity, Femininity, collectivism and finally power distance (mean= 1.89).

Curacao’s highest cultural dimension is “risk taking” (mean= 4.12). This measure applies to a situation where people are less worried about uncertainty and are less rule oriented. The second highest cultural dimension is uncertainty avoidant (mean=4.02). This measure implicates low tolerance towards variety, experimentations and change. The third cultural dimension is individualist, followed by masculinity, Femininity, collectivism and finally power distance (mean= 1.98).

Suriname’s highest cultural dimension is uncertainty avoidant (mean= 3.97). The second highest cultural dimension is “risk taking” (mean=3.88), followed by individuality, masculinity, femininity, collectivism and finally power distance (mean= 1.59).

5.2 Income and the purchase of luxurious goods (Appendix 3)

There are two relevant predictors of the power distance index for the consumer behavior. These predictors are; geography and wealth. Although wealth is not the same as income, there is a relationship between these two variables. Income is an essential component of wealth. Their relationship is expressed as follows; $\text{Income} - \text{Expenses} = \text{Change of wealth}$.

According to C.Chiari (2009), as people become richer, they will buy more products. Based on these findings I hypothesises that;

Customers with a higher income, buy more luxurious products, in comparison to customers with a lower income.

The results of the correlation analysis revealed a positive significant correlation ($r= 0.154$, $\sigma= 0.008$) between the variables “net monthly income” and “the amount of laptop purchased”.

In addition, the regression analysis revealed that the variable “net monthly income” has a significant positive effect on “the amount of laptops purchased ($B=0.177$, $\sigma 0.008$), with an intercept of $B=1.910$.

Discussion

The connection between the variables is relatively low ($\sigma=$ between 0 and 0.5). This implicates a significant positive but not strong relationship between the variables. However the positive relationship between the variables implicates that both variables tend to move into the same direction. In other words, if the net monthly income goes up, the amount of laptops purchased tend to go up as well.

Moreover, whenever the net monthly income rises to a higher category, the amount of laptop purchased will rise with 0.177. The intercept revealed a value of 1.910. This means that if the net monthly income does not rise, the amount of laptop still starts at 1.910. This hypothesis is therefore accepted.

The satisfaction of luxury needs with luxurious goods corresponds with a high income elasticity of demand implicating that as people become wealthier, they will buy more luxury products. I hypothesises that;

Customers with a higher income, buy more expensive luxurious products in comparison to customers with a lower income.

The results of the correlation analysis revealed a positive insignificant correlation ($r= 0.020$, $\sigma= 0.738$) between the variables “net monthly income” and “the willingness to pay a higher or lower amount for the laptop”.

In addition, the regression analysis revealed that the variable “net monthly income” has an insignificant positive effect on “willingness to pay” ($B=0.015$, $\sigma 0.738$), with an intercept of $B=1.863$.

Discussion

The correlation coefficient is closely to zero implicating almost no relationship between the variables.

The results of the regression analysis show that whenever the income category rises with 1, the willingness to pay will rise with 0.015. However, the significance level is higher than 0.05 ($p>0.05$) implicating an insignificant effect of net monthly income on the willingness to pay. Therefore is this hypothesis rejected.

The theory of B. Taylor & A. Weerapana (2007) may explain this outcome. Money can be used to purchase all goods and not only one good. Moreover, individuals choose a combination of products and services that maximizes their utility. The willingness to pay does not only depends on income, but depends especially on how much the person’s utility would increase with the extra unit of the laptop and how much his utility would decrease because less money will be spent on other goods, given his budget constraint. So, the answer concerning an individual’s luxury purchases depends on his preferences, as represented in his utility.

The average Dutch citizen has a yearly income per capita of respectively \$ 47.172,00. The average Surinamese inhabitant has a yearly income per capita of respectively \$6.975,00 while the average populace of Curacao has a yearly income per capita of \$20.500,00. Since people tend to buy more products as the income level rises, I expected:

The Dutch culture to purchase more laptops in comparison to the Curacaoan and Surinamese culture

There is a negative significant association ($r = -0.181$, $\sigma = 0.02$) between the variables “cultural origin” (the independent) and “the amount of laptops purchased” (the dependant variable).

There is a positive significant relationship ($r = 0.154$, $\sigma = 0.008$) between the variable “net monthly income” (mediator) and the variable “amount of laptops purchased” (dependant variable).

Finally, the results of the correlation analysis also revealed a negative insignificant relationship ($r = -0.113$, $\sigma = 0.054$) between the variables “net monthly income” and “cultural origin”.

In addition, the multiple regression analysis revealed that:

1. The variable “net monthly income” has an significant positive effect on “amount of laptops purchased
2. Cultural origin has a significant negative effect on the mount of laptop purchased
3. The intercept is $B = 1.863$.

The results of the sobel test revealed that the mediator significantly carries the influence of the independent variable to the dependant variable ($P = 0.034$)

Discussion

The significant results of the sobel test indicated that there is a positive significant relation between “net monthly income” and the amount of laptop purchased and therefore a significant relationship between cultural origin and the amount of laptops purchased. The significance level of the regression analysis is lower than 0.05 ($p < 0.05$) implicating a significant effect of net monthly income on the amount of laptops purchased and acceptance of the hypothesis. The result shows that whenever the income category rises with 1, the amount of laptops rises with 0.155.

The results for the means analysis proved that the Dutch culture purchases more laptops (2.34) than the Curacaon (2.27) and the Surinamese’s (1.82) populace.

These results supports the findings concerning income and the fact that people tend to buy more luxury products as their income level rises.

With regards to the theory concerning income, I expected;

The Dutch culture to purchase more expensive laptops in comparison to the Curacaoan and Surinamese culture

The results of the correlation test revealed:

1. A negative significant association ($r = -0.113$, $\sigma = 0.54$) between the variables “cultural origin” (the independent) and “the willingness to pay” (the dependant variable).
2. A positive significant insignificant relationship ($r = 0.020$, $\sigma = 0.738$) between the variable “net monthly income” (mediator) and the variable “willingness to pay” (dependant variable).
3. Finally, a negative insignificant relationship ($r = -0.070$, $\sigma = 0.234$) between the variables “willingness to pay” and “cultural origin”.

In addition, the multiple regression analysis revealed that “net monthly income” has an insignificant positive effect on “the willingness to pay ($B=0.009$, $\sigma= 0.840$).

Cultural origin has an insignificant negative effect on the willingness to pay ($B= -0.063$, $\sigma= 0.247$) and the intercept is $B=1.997$.

The results of the sobel test revealed that the mediator insignificantly carries the influence of the independent variable to the dependant variable ($P=0.424$)

Discussion

The insignificant result of the sobel test indicates that the negative significant relationship between cultural origin and the willingness to pay cannot be neglected, since the mediator insignificantly carries the influence of the independent variable to the dependant variable. The negative yet significant relationship between cultural origin and the willingness to pay indicates that as one variable goes up or down, the other variable goes in the opposite direction. This means that whenever the willingness to pay a certain amount rises or falls, the cultural origin changes in the opposite direction.

The significance level of the regression analysis for the effect of net monthly income and cultural origin on the willingness to pay is higher than 0.05 ($p= 0.840$ and $p= 0.247$). This implicates an insignificant effect of net monthly income and cultural origin on the amount of laptops purchased and therefore rejection of the hypothesis. However, whenever the income category rises with 1, the amount of laptops rises with 0.009. In addition, if the effect of net monthly income and cultural origin were zero, than the average utility curve of an individual would still start at a level of 1.997 which indicates a willingness to pay €501, 00 and/or higher for the laptop.

These outcomes support the findings of B. Taylor & A. Weerapana (2007) as they explain that the answer concerning an individual's willingness to pay depends on his preferences, as represented in his utility.

Even so, the results for the means analysis showed that the Dutch culture is willing to purchase more laptops (2.03) than the Curacaon (1.80) and the Surinamese's (1.91) populace.

5.3 Individualism, collectivism and the purchase of luxurious goods (Appendix 4)

Hofstede (1994) pointed out that citizens of individualistic countries tend to be more self-centric and with the focus on their individual goals. Individualistic individuals attach more value to private wealth, success, pleasure and financial security. Individualistic customers believed that the ownership of certain high priced products and achievement of certain goals such as a better job position, transfers a positive message to others.

Based on these findings of Hofstede, I hypothesises that;

Consumers with an Individualistic cultural background are willing to buy expensive luxurious products as an enhancement of their image

Individuality consists of four factors as is shown in the factor analysis results. The correlation analysis revealed positive significant relationship ($r= 0.440$, $\sigma= 0.02$) between the variables "necessitation to control others" and "financial stability". There is also a positive significant relationship ($r=0.635$, $\sigma= 0.00$) between "the fulfillment of one's own desires" and "financial stability". Finally there is positive insignificant relationship ($r= 0.206$, $\sigma= 0.165$) between the variables "the fulfillment of one's own desires" and "necessitation to control others".

The multiple regression analysis showed that “the need to control others” has an insignificant negative effect on the willingness of an individualists to purchase a luxury product as an enhancement of his image ($B=-0.336$, $\sigma= 0.268$).

The same results hold for the effect of “the fulfillment of one’s own desires on the willingness of an individualists to purchase a luxury product as an enhancement of his image ($B= -1.44$, $\sigma= 0.495$)

The variables “financial stability” and “willingness to pay” have a positive ($B=0.434$, $B=0.199$) but insignificant effect ($\sigma= 0.130$, $\sigma=0.310$) on the willingness of an individualists to purchase a luxury product as an enhancement of his image.

The intercept of $B= 1.031$ is insignificant ($\sigma=0.436$).

Discussion

The positive significant relationship between the variables “necessitation to control others” and “financial stability” and between “the fulfillment of one’s own desires” and “financial stability” is relatively high (respectively $\sigma=0.440$ and $\sigma=0.635$)

This implicates a significant positive but relatively strong relationship between the variables especially between the variables “the fulfillment of one’s own desires” and “financial stability”. The positive relationship between the variables implicates that both variables tend to move into the same direction. For instance if “the fulfillment of one’s own desires” increases to a higher category, “financial stability”, tend to go up as well.

The positive insignificant relationship between the variables “the fulfillment of one’s own desires” and “necessitation to control others” ($r= 0.206$, $\sigma= 0.165$), implicates a significant positive but weak relationship between the variables.

Moreover, whenever “the fulfillment of one’s own desires” and “financial stability” increases, the willingness of an individualists to purchase a luxury product as an enhancement of his image tend to go up as well. But every time “the need to control others” and “the fulfillment of one’s own desires increases with one category, the willingness of an individualists to purchase a luxury product as an enhancement of his image tend to goes down as well.

The intercept reveals that if all the other independent variables were zero or remains constant, the willingness of individualists to purchase a luxury product as an enhancement of his image would still be 1.031. This means that the average customers would totally disagree with statement; I am willing to purchase luxury products as an enhancement of my image.

The significance level for the regression analysis is $\sigma = 0.332$ implicating a rejection of this hypothesis.

The purchase of luxurious products requires extended problem solving since its attributes are very difficult to evaluate and categorize. Its price tends to be the highest ones. According to McKinsey (1997), luxury brands are those which have continually been able to validate a high price.

Hofstede’s highest cultural dimension for the Netherlands is Individuality. As Individualistic customers believe that the ownership of high priced products and brands and achievement of certain goals such as a better job position, transfers a positive message to others, I expected that;

Brand names are more relevant to the Dutch culture then it is to Curacaon and Surinamese culture.

The correlation analysis showed a positive insignificant relationship ($r = 0.113$, $\sigma = 0.055$) between the variables “cultural origin” and “relevance of brand name”.

Moreover the results of the frequency test revealed a mean of 3.45.

The means analysis showed (an insignificant) higher rate for the natives of Curacao (mean=3.72) with regards to the relevance of brand names, then for the Dutch (mean=3.06) and the Surinamese (mean=3.45) natives.

Discussion

The positive insignificant relationship between the variables “cultural origin” and “relevance of brand name” is relatively low (respectively $r=0.0113$, $\sigma=0.055$).

This implicates an insignificant positive and weak relationship between the variables. Since there is almost no correlation between the variables, is it difficult to say how one variable would react if the other increases or decreases. The Mean however reveals that the average customer perceived brands as neutral. In other words, brand names are not perceived as totally not important, neither are they perceived as very important.

The means analysis showed higher rate for the natives of Curacao (mean=3.72) with regards to the relevance of brand names, then for the Dutch (mean=3.06) and the Surinamese (mean=3.45) natives, implicating that brand names are more important to the Curacao natives then it is to the Dutch citizens and Surinamese natives.

Finally, the significance level for this hypothesis is $\sigma= 0.055$ meaning a rejection of this hypothesis.

5.4 Uncertainty avoidance (Appendix 5)

The uncertainty avoidance rate has an impact on the willingness to accept or make risky decisions (M.Keil, B. Tan and K.Kee Wel, 2011). This approval or disapproval of risks manifests itself through the

customer purchase decision. In uncertainty avoidance countries quality, brand names, prices, service, information and warranties are more relevant to the customer when purchasing in comparison to less uncertainty avoidant countries. Especially, trustworthy brands offer more value to high- uncertainty avoidance customers because such brands have lower perceived risk and information costs (T. Erdem, J.Swait & A.Venezuela, 2006).

Based on these theories, I expected that;

The cultural dimension uncertainty avoidance has a positive effect on quality (meaning the more uncertainty avoidant an individual is, the more attention he pays to quality)

The cultural dimension uncertainty avoidant is related to three factors as were measured by the factor analysis.

The performed multiple regression analysis concerning the impact of the factors of uncertainty avoidance on brand names revealed that:

1. The factor equal rights has a positive insignificant effect on the importance of quality ($B=0.205$, $\sigma=0.270$)
2. The factor belonging to a group, has a positive insignificant effect on the importance of quality ($B=0.482$, $\sigma=0.097$)
3. Avoidance of debt has an insignificant negative effect on the importance of quality ($B=-0.153$, $\sigma=0.185$)

The intercept is $B=1.269$ and insignificant ($\sigma=0.410$).

Discussion

The factors equal rights and belonging to a group, have both a positive but insignificant effect on quality. However, the factor belonging to a group has a larger (although irrelevant) impact on whether quality is perceived as important. The positive effect (although meaningless) indicates the possibility that the

more important equal rights are for an individual, the more important quality becomes. The more important belonging to a group is to someone, the more important quality becomes for the individual.

However, the avoidance of debt has a negative insignificant effect on quality. According to M.Keil, B. Tan and K.Kee Wel, (2010), the uncertainty avoidance rate impacts the willingness to accept or make risky decisions. M.Trehan and R.Trehan (2010-11) explained this matter further by declaring that customers associate greater risk with the purchase of expensive products such as computers, television or a car. And according to the theory of J.Trout and S.Rivkin (2010), high quality products should be more expensive. There is a pattern between these findings. High quality products are highly priced and customers associate the purchase of expensive products with a greater risk. These theories therefore possibly explain why the avoidance of debt has a negative effect on quality.

The results are insignificant ($p > 0.579$). Therefore is this hypothesis rejected. So it does not necessarily mean that the more uncertainty avoidant an individual is, the more attention he pays to brand names.

Based on the same findings regarding uncertainty avoidance; I hypothesises that;

The cultural dimension uncertainty avoidance has a positive effect on brands (meaning the more uncertainty avoidant an individual is, the more attention he pays to brand names)

The performed multiple regression analysis concerning the impact of the factors of uncertainty avoidance on brand names revealed that:

1. The factor equal rights has a positive insignificant effect on the importance of brand names ($B=0.159, \sigma=0.394$)
2. The factor belonging to a group, has a negative insignificant effect on the importance of brand names ($B=-0.203, \sigma=0.484$)
3. Avoidance of debt has an insignificant positive effect on the importance of brand names ($B=0.094, \sigma=0.415$)

The intercept is $B=3.212$ and significant ($\sigma=0.040$).

Discussion

The factors equal rights and avoidance of debt, have both a positive but insignificant effect on brand names. However, the factor “equal rights” has a larger (although irrelevant) impact on whether brand names are perceived as important. The positive effect (although meaningless) indicates the possibility that the more important equal rights are for an individual, the more important brand names becomes. The more important the avoidance of debt is to someone, the more important brand names becomes for the individual.

Belonging to a group has a negative and insignificant effect on brand names. Finally, the intercept was significant with a value of $B = 3.212$ implicating that if all the other independent variables were zero, brand names would still have a value of 3.212. This measure means that customers value brand names as neutral (not totally unimportant neither totally important).

Since the p value is higher than 0.05 is this hypothesis rejected. So, it does not necessarily mean that the more uncertainty avoidant an individual is, the more attention he pays to brand names.

Finally I hypothesises that;

Warranties are more relevant to the Dutch community then it is to the Curacaoan and Surinamese natives

The means analysis revealed the following significant ($p=0.00$) means;

1. The Netherlands; mean= 3.09
2. Curacao; mean=4.13
3. Suriname: mean= 3.75

Discussion

Warranties seem to be more relevant to the Curacaon natives then it is to the Surinamese and Dutch community. This implies rejection of the hypothesis.

5.5 Uncertainty avoidance and online purchase (Appendix 6)

These days customers confronts the choice between online and or offline purchases. The internet technology influences the customer's shopping behavior and changes how consumers learn about and purchase products. Yet there are several disadvantages with regards to online shopping such as privacy issues which includes the exchange of personal information and confidential information such as credit card information (which might leak to hackers) over the Internet. According to M.Keil, B. Tan and K.Kee Wel, (2010), the uncertainty avoidance rate impacts the willingness to accept or make risky decisions.

Based on these findings; I expected that;

Risk hunter individuals make more purchases online, in comparison to people who are willing to take more risks (less uncertainty avoidant people)

The correlation analysis revealed a positive significant relationship between the variables taking risks and purchasing online ($r=0.133$, $P=0.044$)

The correlation between a low level of risk hunter and online purchasing revealed $r= 0.48$, $p=0.602$.

The regression analysis concerning the impact of risk hunters on online purchasing showed that taking risks, has an insignificant negative influence on online purchasing ($B=-0.354$, $P=0.367$. The significant ($p=0.017$) value of the intercept is $B=3.868$.

The regression analysis concerning the impact of risk avoiders on online purchasing showed that taking risks as an insignificant positive relationship on online purchasing ($B=0.094$, $p=0.602$). The significant ($p=0.00$) value of the intercept is $B=1.810$.

Discussion

The positive significant relationship between the variables “taking risks” and “purchasing online” is relatively low. This implicates an insignificant positive and weak relationship between the variables.

The same holds for the correlation between a low level of risk hunter and online purchasing, although this relationship is insignificant. Since there is almost no relationship between the variables, is it difficult to say how one variable would react if the other increases or decreases.

According to the results of the regression analysis, if an individual becomes more risk hunting (for instance the individual answers that risk taking is totally important instead of important), his purchasing online will decrease. This explains the results of the crosstab test on online purchasing and taking risks.

These results showed that the majority of customers purchases online once a month. Then the amount of online purchasing drops. However, the crosstabs results also show that individuals who are indifferent between taking risk or not and individuals that finds risk taking important are the ones that make more purchases online.

In addition, according to the results, save time is the most important reason for which they make their purchases online. This harmonizes with the finding of Novak, Hoffman and Yung (2000), as they pointed out that those individuals that feel more time starved and adopts online shopping easierly. The ease of use and the possibility of comparison ended on the second and third place.

Surprisingly, only 18 respondents purchases online because they're not afraid to. Only 7 respondents purchases online because they believe it is safe. This outcome was expected since C.P.Haghtvedt, K.A.Machleit, R.Yalch (2005) and Lantos (2001) pointed that the exchange of personal information and confidential information such as credit card information is a disadvantage of the internet technology.

Finally, the results revealed a significant value of the intercept is $B=3.868$, regarding the impact of risk hunters on online purchasing. This means that if all other independent variables are equal to zero, a risk hunter will purchase three to four times per month on the internet. A risk avoider will purchase between once or twice on the internet, if all other independent variables would be zero.

The significance level of both analysis are higher than 0.05 ($p=0.602$, $p=0.367$) implicating rejection of this hypothesis. So, it is not a fact that risk hunters make more purchases online, in comparison to people who are willing to take more risks (less uncertainty avoidant people).

5.6 The value of attributes (Appendix 7)

Vigneron and Johnson (2004) developed a framework of brand luxury index. This framework proposed that the luxury seeking customer decision making process relates to four dimensions which help us to understand the customer motives and value perception when it comes to luxury consumption.

I proposed a framework that relates the luxury dimensions to their drivers and the drivers to the attributes of the laptop. Finally, I proposed a conceptual framework that describes the connection between the cultural dimensions, the luxury dimensions, the consumer behavior and the laptop attributes and expected that;

The attributes belonging to the functional luxury dimension are more relevant to the Curacaon natives than they are for the Dutch and Suriname's culture.

The results of the means are expressed in the table below;

	Functional laptop attributes				
	USB	Harddrive	Memory	Processor	Battery
The Netherlands	mean 4.43,	mean=4.16	mean=4.35	mean=4.19	mean=4.13
Curacao	mean=4.50	mean=4.48	mean=4.54	mean=4.23	mean=4.31
Suriname	mean=4.60	mean=4.52	mean=4.60	mean=4.04	mean=4.54

The significance levels for the importance of the functional attributes to the cultures are;

USB	Harddrive	Memory	Processor	Battery
P=0.308	p=0.001	p=0.029	p=0.283	p=0.007

Discussion

The means analysis reveals that the functional attribute USB is insignificant more important to the Surinamese natives than it is to the Dutch and Curacao natives. The same holds for the functional attributes hard drive and memory, however these results are significant. The processor is insignificant more important for the Curacao natives than it is to the Dutch and Surinamese's populace. Finally, the battery life is significantly more important to the Surinamese's than it is to the Curacaoan and the Dutch culture.

The functional attributes are (with exception of the processor) more relevant to the Surinamese's populace than they are for the Dutch and Curacaoan population.

Surprisingly, the means are leveled at of 4.04 and higher. This means that all the functional attributes of the laptop are perceived as important or totally important across cultures.

In addition, Ninety-four percent (94%) of the respondent considers the USB as important. Ninety- one percent (91%) of the respondents perceived the hard drive is very important. Ninety-five percent (95%) of the respondents experience the memory as important. Seventy- one (71%) considers the processor as important and Eighty- six percent (86%) of all the respondents believe the battery life as important. Since not all the functional attributes are significantly more important the Curacaoan then the other cultures, is this hypothesis rejected.

I hypothesises that;

The attributes belonging to the social dimension are more relevant to the Curacaon natives than they are for the Dutch and Suriname's culture

The results are revealed below;

	Social laptop attributes					
	Brand name	Screensize	Color	Outerlook	Games	Webcam
The Netherlands	mean 3.06	mean=3.58	mean=2.59	mean=2.92	mean=1.62	mean=2.44
Curacao	mean=3.72	mean=3.60	mean=3.08	mean=3.42	mean=2.39	mean=3.77
Suriname	mean=3.33	mean=3.63	mean=3.15	mean=3.42	mean=2.10	mean=3.57

The significance levels for the importance of the social attributes to the cultures are;

Brand name	Screensize	Color	Outerlook	Games	Webcam
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P=0.000 p=939 p=0.001 p=0.002 p=0.000 p= 0.000

Discussion

The means analysis reveals that the social attribute brand name is significant more important to the Curacao natives then it is to the Dutch and the Suriname's natives. The same holds for the social attributes games and the motion eye (webcam).

Screen size is insignificant more important for the Suriname's natives than it is to the Dutch and Curacaoan populace. The color of the laptop is significantly more important to the Surinamese's than it is to the Curacaoan and the Dutch culture.

Finally, the outer look is significantly more important to the Curacao and Surinamese's populace than to the Dutch community.

All the social attributes of the laptop are more relevant to the Surinamese's and Curacaoan populace then they are for the Dutch population.

The attribute screen size seems to be the most important social attribute for the Dutch and Surinamese's community as it was valued between neutral and important. The motion eye is the most important attribute for the Curacaoan natives as it was valued between neutral and important.

The games on the laptop, seems to be perceived as the less important social attribute across cultures. This attribute was valued as not important by the respondents of all three cultures.

In addition, the crosstabs analysis revealed that; sixty-one percent (61%) of the respondents considers the screen size as important. Thirty percent (30%) experiences the color as important. Forty- eight percent (48%) of the respondents think that the outer look of the laptop is very important and fifty one percent of the respondents rated the webcam as important. Only eleven percent (11%) believes of all

the respondents considers the games on their laptop as important. Since not all the social attributes are significantly more important the Curacaoan then the other cultures, is this hypothesis rejected.

According to the results of the factor analysis and the theories concerning individuality, I expected;

The attributes belonging to the individual dimension are more relevant for the Dutch natives than they are for the Curacaoan and Surinamese natives

The results of the means analysis are showed below;

	Individual laptop attributes		
	Guaranties	Upgrade possibilities	Blue Ray
The Netherlands	mean 3.09	mean=2.83	mean=2.20
Curacao	mean=4.13	mean=4.05	mean=3.20
Suriname	mean=3.75	mean=3.63	mean=2.84

The significance levels for the importance of the individual attributes to the cultures are;

Guaranties	Upgrate possibilities	Blue Ray
P=0.000	p=0.000	p=0.000

Discussion

The means analysis reveals that the individual attribute guaranty is significant more important to the Curacaoan natives then it is to the Dutch and the Suriname's natives. The same holds for the social attributes upgrade possibilities and blue ray.

Surprisingly, all the individual attributes of the laptop are more relevant to the Curacaoan populace, followed by the Surinamese's and finally the Dutch population.

The attribute guaranty seems to be the most important individual attribute for the Curacaoan, Dutch and Surinamese's community. However, guaranty is rated as important by the Curacaoan respondents, while it is perceived as neutral to important for the Surinamese community and neutral for the Dutch people.

Blue ray, seems to be perceived as the less important individual attribute across cultures as it was valued as not important to neutral by the respondents of all three cultures.

Moreover, the results of the crosstabs analysis revealed that only twenty nine percent (29%) of all the respondents considers blue ray as important. Sixty-one percent (61%) of the participants considers the upgrade possibilities as important and sixty-seven point five percent (67.5%) of all the respondents believed that guarantee is important or very important.

Since all the individualistic attributes are significantly more important to the Curacaoan culture then they are for the Dutch and the Surinamese culture is this hypothesis rejected.

Finally, I anticipated that;

The attributes which belongs to the financial dimension are more relevant for the Dutch natives than they are for the Curacaoan and Surinamese natives.

Financial laptop attributes

	Price	Windows
The Netherlands	mean 3.95	mean=3.66
Curacao	mean=4.32	mean=4.22

Suriname mean=3.09 mean=4.05

The significance levels for the importance of the financial attributes to the cultures are;

Price	Windows
P=0.000	p=0.000

Discussion

The means analysis reveals that the financial attribute price is significant more important to the Curacaoan natives then it is to the Dutch and the Suriname's natives. The same holds for the financial attribute windows.

All the financial attributes are in all cases, more relevant to the Curacaoan populace, than they are for Surinamese's and finally the Dutch population. The attribute price is perceived as the most important financial attribute across the Curacaoan and the Dutch culture. Astonishingly, Windows is perceived as more important than price by the Surinamese people.

Windows and price are perceived as neutral to important by the Dutch community. The Curacaoan community values price and Windows as important. The Surinamese's culture values price as neutral and Windows as important.

In addition, according to the results of the cross tabulation, eighty five point three percent (85.3%) of the respondents thinks that price is important while eighty-one percent (81%) of the respondents perceived Windows as important.

Since both financial attributes are significantly more important to the Curacaoan culture then they are for the Dutch and the Surinamese culture is this hypothesis rejected.

5.7 Additional results and discussions (Appendix 8)

This paragraph presents additional results as they were obtained by the survey.

5.7.1 The additional luxury attributes

The factor analysis revealed a fifth dimension which includes the attributes; CD-driver, DVD-driver, CD-burner and DVD-burner.

The results of a crosstab revealed that;

The CD driver is significant ($p=0.00$) more important for the Curacaoans (mean=3.92) then it is to the Dutch (mean=3.38) and Surinamese community (mean=3.84).

Sixty-nine point five percent (69.5%) of the respondents experience the CD driver as important.

The means test revealed that the DVD driver is more significant ($p=0.00$) more important for the Surinamese people (mean= 4.13) then it is to the Curacaoan (mean= 3.92) and the Dutch populace (mean= 3.47).

Seventy- four percent of the respondents perceived the DVD driver as important.

The results of the means analysis revealed that the DVD-burner is significantly ($p=0.00$) more important to the Surinamese culture (mean=3.81) then it is to the Curacaoan (mean=3.80) and the Dutch citizens (mean=2.74). In addition, fifty-six percent (56%) of the respondents rated the CD burner as important.

The CD burner is significant ($p=0.00$) more important for the Surinamese community (mean=3.79) then it is to the Dutch (mean=2.72) and Curacaoan society (mean=3.78). Moreover, sixty-nine point five percent (69.5%) of the respondents rates the CD driver as important.

Discussion

The CD-burner seems to be perceived as the less important additional laptop attribute across the three cultures. The DVD-driver is perceived as the most important additional attribute for the Dutch people. The DVD and CD-driver are perceived as the most important additional attributes for the Curacaoan community as both were rated equally (important). The DVD driver was rated as the most important additional attribute for by the Surinamese culture.

5.7.2 Purchasing online or offline?

Lantos (2001) proposed four categories of customers, based on the outcome with reference to the advantages and disadvantages of online and offline shopping.

The results of the Cross tabulation analysis revealed that;

	Purchasing online or offline?			
	Resistant	Online purchasers	Online Information searchers	Store visitors
The Netherlands	15.5%	31%	40%	12.7%
Curacao	25.9%	12.9%	57.8%	3.4%
Suriname	20.9%	9.3%	60.5%	7.0%

Discussion

The results revealed a higher rate for online information searchers across the three cultures indicating that the majority of the respondents searches for information online and makes the purchase in store.

The second highest rate for the Dutch citizens is online purchasers. This implies that these customers search for information and make the purchases online. This result does not go along with the earlier findings as was shown that the Netherlands highest cultural dimension is uncertainty.

The second highest rate for the Curacaoan natives and the Surinamese's was resistant. This means that these customers search for information and make the purchase in store.

Online purchasing seems to be less important by the customers. This entails that the minority of the respondent across the three cultures searches for information in store and makes the purchase online.

In addition, the salvage of time is perceived as the most important reason for which customers of the Curacaoan community purchases online (71 respondents).

The ease of use is the most important for which Dutch citizens makes their purchases online (53 respondents). The same holds for the Surinamese community (22 respondents).

In general, salvage of time was rates as the most important to make purchases online. Safety is perceived as the least important reason for purchasing online. Only eight respondents (four Curacaoan and four Surinamese individuals) rated safety as one of the reasons to make purchases online.

The resistant individuals who purchase and get information in store rated reliability as one of the most important reasons for their behavior. Safety and the possibility of physical inspection were also perceived as important reasons to make purchases in store. These results harmonizes with the findings of C.P.Haghtvedt, K.A.Machleit, R.Yalch (2005), regarding offline shopping as they pointed out enjoying the shopping experience, the opportunity to touch and handle the product, personal service, no "irritating" exchange of personal and confidential information and speeding delivery as popular reasons to purchase in store.

To conclude, ninety six percent (of the 82 respondents) of the online shoppers are satisfied with their laptop choice, while eight six percent (of the 178 respondents) of the offline shoppers are fulfilled with their final choice.

6 Conclusion

Culture is perceived as the set of elements, knowledge, values and beliefs, law, arts, manner and morals and all other kinds of habits or skills, obtained by a human being who belongs to a particular society. Its fundamentals language, education, aesthetics and beliefs impacts the way customers perceived several goods and services. Its dimensions affects which, how and for what price goods and services are purchased as the customer's final choice is based on his experiences, perception, self concept, attitude, stage in lifecycle and motivation which are all related to the customers background.

The results of this study show that Netherlands and the Surinamese's community are characterized by the dimension uncertainty avoidance whereas the Curacaoan populace is characterized by a lower level of uncertainty avoidance. However unlikely to what was hypothesized, risk seeker individuals do not make more purchases online, in comparison to less uncertainty avoidant people as was expected.

Under the assumption that customers with a higher income would buy more luxurious products, in comparison to customers with a lower income, net monthly income showed to have a significant positive effect on the amount of laptops purchased. However, customers with a higher income do not necessarily buy more expensive luxurious products in comparison to customers with a lower income.

In addition, the Dutch culture purchases more laptops in comparison to the Curacaoan and Surinamese culture. Nevertheless, their laptops are not always more expensive in comparison to the laptops of the Curacaoan and Surinamese individuals.

Possibly the respondents consider what to spend their money on, since an individual can only use his money once.

Regarding uncertainty avoidance, the cultural dimension uncertainty avoidance does not have a positive effect on quality neither on brands. Hence, if an individual becomes more uncertainty avoidant, he does not automatically pay more attention to quality or brand names. Moreover, risk hunters do not make more purchases online, in comparison to less uncertainty avoidant people as was anticipated.

Consequently, a majority of the respondents searches for information online and makes the purchase in store. However, the second largest group of the Dutch citizens is online purchasers. This implies that these customers search for information and make the purchases online whereas the Curacaoan natives and the Surinamese's are more resistance towards purchasing on internet.

With regards to the sub question concerning how the advantages and disadvantages of online and offline purchasing are perceived, I conclude that time saving and the ease of use are perceived as the most important advantages. The lack of trust is perceived as the most important disadvantage.

Reliability, service, physical inspection and short delivery time are professed to be the most important reasons to make purchases offline.

To conclude, the functional luxury attributes are perceived as the most important attributes of the laptop as they were described as important or totally important across all the three cultures. The financial luxury attributes are perceived as neutral to important, while the individual luxury attributes are graded on the third place.

The social luxury attributes finished at the last position, since none of them were valued as totally important or important by the customers across the cultures.

6.1 Managerial implications

In a continuously changing world is it important for managers and marketers to not underestimate the effects of culture on the consumers' behavior. This study emphasizes the impact of culture on the customers' behavior towards a luxury product. In addition, this study revealed the cultural dimension of three cultures and the consumer's behavior that it employs. Moreover, the results of this study show which luxury product attributes costumers' value most.

Managers and marketers can employ the results with regards to the cultural dimension for each culture in order to comprehend the culture and therefore the customers' behavior (in the country where they're functioning) towards certain products better. A better understanding of the customer behavior, leads to a better product positioning in a constantly changing market.

Electronic industries characterized by high prices can possibly use these results in order to the position their products better on the market.

Moreover, the results revealed that the functional luxury dimension and the financial dimension are perceived as the most important dimensions across the cultures studied. This must stimulate managers to improve the functional attributes. However the financial aspect should not be neglected.

6.2 Limitations and Further research

This research limited itself to the purchase of one luxury product. As described before, the results revealed that the functional and financial luxury attributes are the most important ones. These findings may hold when it comes to the purchase of other luxury products such as washing machines and microwaves. However, there are other types of luxury products such as cars, houses and jewelries for which these results may not hold.

These are examples of luxury products which must be incorporated in further researches.

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Appendixes

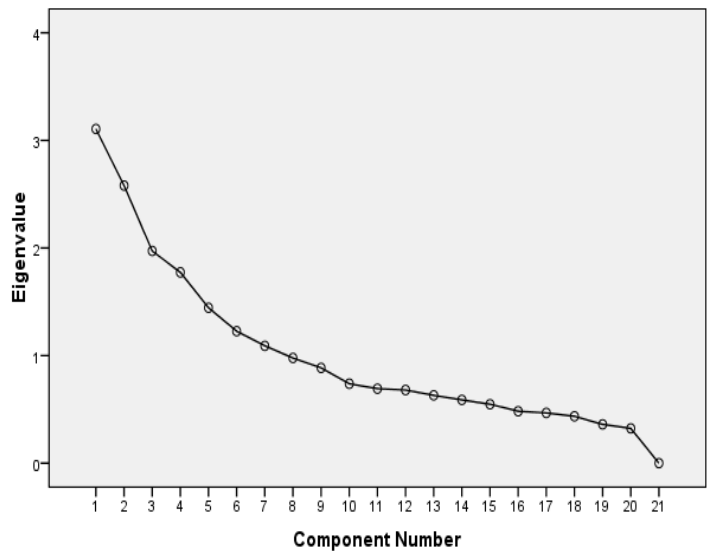
1 Factor Analysis (Hofstede's Dimensions)

Scree Plot

	Rotated Component Matrix ^a						
	1	2	3	4	5	6	7
Gelijkekansen	,086	-,557	,078	-,028	,035	,120	,494
ControleOverAnderen	,057	,346	,235	,553	-,116	,033	,255
FinancieleZekerheid	-,069	-,111	-,172	,757	,167	,012	,114
VervullenEigenWensen	-,030	-,138	,094	,740	,131	,162	-,147
BehorenTotGroep	,093	,170	,062	,117	-,115	,336	,587
StabiliteitInSamenleving	-,009	-,259	-,166	-,143	,478	,466	,259
OpwindendLeven	,041	,061	,011	,146	-,093	,727	-,047
MaterieleBezittingen	-,196	,103	,061	,460	,025	,527	,149
RisicosNemen	-,050	,122	,375	-,005	,002	,524	,015
SchuldenVermijden	-,169	,005	,026	,063	,217	-,337	,574
HoogGeenMeningVanLaag	,009	,720	-,030	,050	,100	,057	,035
GeenSocInteractie HOOGLAAG	,059	,732	-,153	-,117	,071	,134	,251
EigenBelangOpofferen	,595	,192	,056	-,019	,091	-,081	,243
BelonenGroepBelangrijk	,947	-,020	,017	-,002	,037	,002	,003
SuccGroepBelangrijker	,947	-,020	,017	-,002	,037	,002	,003
MannenProfCarriere	,759	-,022	,077	-,109	,099	,028	-,212
MannenLogischeAnalyse	,085	,612	,362	-,094	,063	,069	-,096
VrouwenIntuïtie	,095	,031	,846	,047	-,039	,060	,050
ProceduresVolgen	,034	-,072	,787	,010	,117	,056	,038
RegelsBelangrijk	,190	,121	,090	,126	,802	-,021	,010
RegelsNietBelangrijk	,058	,131	,045	,135	,836	-,111	,001

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.



Factor Loadings

Factor 1; Collectivism

Eigen belang oppoferen
Belonen groep belangrijk
Succesgroep belangrijk
Mannen Prof Carriere

Factor 2; Power distance

Geen Sociale interactie hoog laag
Hoog geen mening van laag
Mannen logische analyse

Factor 3; Feminity

Vrouwen intuïtie
Procedures volgen

Factor 4; Individuality

Financiele zekerheid
Vervullen van eigen wensen
Controle over anderen

Factor 5; Risk taking

Regels belangrijk
Regels niet belangrijk

Factor 6; Masculinity

Opwindend leven
Materiele bezittingen
stabiliteit samenleving
Risico's nemen

Factor 7; Uncertainty avoidant

Behoren tot groep
Gelijke kansen voor iedereen
Schulden vermijden

2 Correlation and Means analysis cultural dimensions

Power distance

Correlations					Report				
		HoogGeen MeningVan Laag	GeenSoc Interactie HOOGLAAG	Mannen Logische Analyse	Afkomst		GeenSoc Interactie HOOGLAAG	HoogGeen MeningVan Laag	Mannen Logische Analyse
HoogGeenMeningVan Laag	Pearson Correlation	1	,433**	,321**	Nederland	Mean	1,60	1,91	2,16
	Sig. (2-tailed)		,000	,000		N	80	80	80
	N	292	292	292		Std. Deviation	,739	,830	1,084
GeenSocInteractie HOOGLAAG	Pearson Correlation	,433**	1	,285**	Curaçao	Mean	1,92	2,00	2,01
	Sig. (2-tailed)	,000		,000		N	145	145	145
	N	292	292	292		Std. Deviation	1,121	1,021	1,034
MannenLogischeAnalyse	Pearson Correlation	,321**	,285**	1	Suriname	Mean	1,43	1,66	1,67
	Sig. (2-tailed)	,000	,000			N	67	67	67
	N	292	292	292		Std. Deviation	,783	,808	,927
					Total	Mean	1,72	1,90	1,98
						N	292	292	292
						Std. Deviation	,976	,932	1,037

** Correlation is significant at the 0.01 level (2-tailed).

Individuality

Correlations					Report				
		ControleOver Anderen	Financiele Zekerheid	Vervullen EigenWensen	Afkomst		ControleOver Anderen	Financiele Zekerheid	Vervullen EigenWensen
ControleOverAnderen	Pearson Correlation	1	,212**	,214**	Nederland	Mean	2,76	4,19	4,07
	Sig. (2-tailed)		,000	,000		N	80	80	80
	N	292	292	292		Std. Deviation	,846	,553	,652
FinancieleZekerheid	Pearson Correlation	,212**	1	,414**	Curaçao	Mean	2,68	4,43	4,24
	Sig. (2-tailed)	,000		,000		N	145	145	145
	N	292	292	292		Std. Deviation	1,019	,610	,680
VervullenEigenWensen	Pearson Correlation	,214**	,414**	1	Suriname	Mean	2,46	4,48	4,27
	Sig. (2-tailed)	,000	,000			N	67	67	67
	N	292	292	292		Std. Deviation	,974	,746	,730
					Total	Mean	2,65	4,38	4,20
						N	292	292	292
						Std. Deviation	,967	,638	,686

** Correlation is significant at the 0.01 level (2-tailed).

Collectivism

Report						Correlations					
Afkomst		EigenBelang Opofferen	Belonen Groep Belangrijk	SuccGroep Belangrijker	MannenProf Carriere	EigenBelang Opofferen		Belonen Groep Belangrijk	SuccGroep Belangrijker	MannenProf Carriere	
Nederland	Mean	2,62	2,79	2,79	3,17	EigenBelangOpofferen	Pearson Correlation	1	,424**	,424**	,390**
	N	80	80	80	80			Sig. (2-tailed)	,000	,000	,000
	Std. Deviation	,848	,852	,852	,868			N	292	292	292
Curaçao	Mean	2,72	3,02	3,02	3,01	BelonenGroepBelangrijk	Pearson Correlation	,424**	1	1,000**	,609**
	N	145	145	145	145			Sig. (2-tailed)	,000	,000	,000
	Std. Deviation	,946	,982	,982	1,070			N	292	292	292
Suriname	Mean	2,48	2,79	2,79	2,93	SuccGroepBelangrijker	Pearson Correlation	,424**	1,000**	1	,609**
	N	67	67	67	67			Sig. (2-tailed)	,000	,000	,000
	Std. Deviation	,725	,808	,808	,804			N	292	292	292
Total	Mean	2,64	2,90	2,90	3,03	MannenProfCarriere	Pearson Correlation	,390**	,609**	,609**	1
	N	292	292	292	292			Sig. (2-tailed)	,000	,000	,000
	Std. Deviation	,876	,914	,914	,963			N	292	292	292

** Correlation is significant at the 0.01 level (2-tailed).

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Masculinity

		Correlations			
		StabiliteitIn Samenleving	Opwindend Leven	Materiele Bezittingen	Risicos Nemen
StabiliteitInSamenleving	Pearson Correlation	1	,102	,168**	,057
	Sig. (2-tailed)		,082	,004	,334
	N	292	292	292	292
OpwindendLeven	Pearson Correlation	,102	1	,277**	,277**
	Sig. (2-tailed)	,082		,000	,000
	N	292	292	292	292
MaterieleBezittingen	Pearson Correlation	,168**	,277**	1	,244**
	Sig. (2-tailed)	,004	,000		,000
	N	292	292	292	292
RisicosNemen	Pearson Correlation	,057	,277**	,244**	1
	Sig. (2-tailed)	,334	,000	,000	
	N	292	292	292	292

** Correlation is significant at the 0.01 level (2-tailed).

		Report			
		StabiliteitIn Samenleving	Opwindend Leven	Materiele Bezittingen	Risicos Nemen
Afkoms	Mean	4,11	3,70	2,93	3,29
	N	80	80	80	80
	Std. Deviation	,503	,863	,925	,799
Curaçao	Mean	4,30	3,60	3,08	3,33
	N	145	145	145	145
	Std. Deviation	,529	,946	,917	,842
Suriname	Mean	4,28	3,73	3,22	3,25
	N	67	67	67	67
	Std. Deviation	,714	,845	,935	,725
Total	Mean	4,24	3,66	3,07	3,30
	N	292	292	292	292
	Std. Deviation	,574	,900	,926	,803

Feminity

		Correlations	
		Vrouwen Intuïtie	Procedures Volgen
VrouwenIntuïtie	Pearson Correlation	1	,507**
	Sig. (2-tailed)		,000
	N	292	292
ProceduresVolgen	Pearson Correlation	,507**	1
	Sig. (2-tailed)	,000	
	N	292	292

** Correlation is significant at the 0.01 level (2-tailed).

		Report	
		Vrouwen Intuïtie	Procedures Volgen
Afkoms	Mean	3,28	3,11
	N	80	80
	Std. Deviation	,826	,795
Curaçao	Mean	3,12	3,32
	N	145	145
	Std. Deviation	1,051	,927
Suriname	Mean	2,97	3,27
	N	67	67
	Std. Deviation	,953	,770
Total	Mean	3,13	3,25
	N	292	292
	Std. Deviation	,974	,860

Low uncertainty avoidance

		Correlations	
		Regels Belangrijk	RegelsNiet Belangrijk
RegelsBelangrijk	Pearson Correlation	1	,628**
	Sig. (2-tailed)		,000
	N	292	292
RegelsNietBelangrijk	Pearson Correlation	,628**	1
	Sig. (2-tailed)	,000	
	N	292	292

** Correlation is significant at the 0.01 level (2-tailed).

		Report	
		Regels Belangrijk	RegelsNiet Belangrijk
Afkoms	Mean	3,57	3,56
	N	80	80
	Std. Deviation	,671	,760
Curaçao	Mean	4,02	4,21
	N	145	145
	Std. Deviation	,640	,747
Suriname	Mean	3,60	3,88
	N	67	67
	Std. Deviation	,676	,749
Total	Mean	3,80	3,96
	N	292	292
	Std. Deviation	,690	,798

High uncertainty avoidance

		Correlations		
		Gelijkekans en	Schulden Vermijden	BehorenTot Groep
Gelijkekansen	Pearson Correlation	1	,089	,119*
	Sig. (2-tailed)		,127	,043
	N	292	292	292
SchuldenVermijden	Pearson Correlation	,089	1	-,023
	Sig. (2-tailed)	,127		,696
	N	292	292	292
BehorenTotGroep	Pearson Correlation	,119*	-,023	1
	Sig. (2-tailed)	,043	,696	
	N	292	292	292

* Correlation is significant at the 0.05 level (2-tailed).

		Report		
		Gelijkekans en	BehorenTot Groep	Schulden Vermijden
Afkoms	Mean	4,25	3,06	4,07
	N	80	80	80
	Std. Deviation	,720	,862	,868
Curaçao	Mean	4,50	3,20	4,37
	N	145	145	145
	Std. Deviation	,636	,947	,771
Suriname	Mean	4,63	3,28	4,28
	N	67	67	67
	Std. Deviation	,671	,901	,934
Total	Mean	4,46	3,18	4,27
	N	292	292	292
	Std. Deviation	,680	,915	,844

3 Hypotheses 1A, 1B, 1C and 1D

1A

ANOVA ^b						Correlations				
Model		Sum of Squares	df	Mean Square	F	Sig.		NettoInkomen	Aantal Laptops	
1	Regression	6,592	1	6,592	7,043	,008 ^a	NettoInkomen	Pearson Correlation	1	,154**
								Sig. (2-tailed)		,008
								N	292	292
	Residual	271,422	290	,936			AantalLaptops	Pearson Correlation	,154**	1
								Sig. (2-tailed)	,008	
	Total	278,014	291					N	292	292

a. Predictors: (Constant), NettoInkomen

** Correlation is significant at the 0.01 level (2-tailed).

b. Dependent Variable: AantalLaptops

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,910	,118		16,191	,000
	NettoInkomen	,177	,067	,154	2,654	,008

a. Dependent Variable: AantalLaptops

1B

ANOVA ^b						Correlations				
Model		Sum of Squares	df	Mean Square	F	Sig.		NettoInkomen	BereidTe Betalen	
1	Regression	,049	1	,049	,112	,738 ^a	NettoInkomen	Pearson Correlation	1	,020
								Sig. (2-tailed)		,738
								N	292	292
	Residual	125,222	290	,432			BereidTeBetalen	Pearson Correlation	,020	1
								Sig. (2-tailed)	,738	
	Total	125,271	291					N	292	292

a. Predictors: (Constant), NettoInkomen

b. Dependent Variable: BereidTeBetalen

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,863	,080		23,252	,000
	NettoInkomen	,015	,045	,020	,335	,738

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1C

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14,164	2	7,082	7,757	,001 ^a
	Residual	263,850	289	,913		
	Total	278,014	291			

a. Predictors: (Constant), Afkomst, NettoInkomen

b. Dependent Variable: AantalLaptops

Correlations

		NettoInkomen	Afkomst	AantalLaptops
NettoInkomen	Pearson Correlation	1	-,113	,154**
	Sig. (2-tailed)		,054	,008
	N	292	292	292
Afkomst	Pearson Correlation	-,113	1	-,181**
	Sig. (2-tailed)	,054		,002
	N	292	292	292
AantalLaptops	Pearson Correlation	,154**	-,181**	1
	Sig. (2-tailed)	,008	,002	
	N	292	292	292

** . Correlation is significant at the 0.01 level (2-tailed).

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,391	,204		11,741	,000
	NettoInkomen	,155	,066	,135	2,344	,020
	Afkomst	-,229	,079	-,166	-2,880	,004

a. Dependent Variable: AantalLaptops

1D

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,630	2	,315	,730	,483 ^a
	Residual	124,641	289	,431		
	Total	125,271	291			

a. Predictors: (Constant), Afkomst, NettoInkomen

b. Dependent Variable: BereidTeBetalen

Correlations

		NettoInkomen	Afkomst	BereidTeBetalen
NettoInkomen	Pearson Correlation	1	-,113	,020
	Sig. (2-tailed)		,054	,738
	N	292	292	292
Afkomst	Pearson Correlation	-,113	1	-,070
	Sig. (2-tailed)	,054		,234
	N	292	292	292
BereidTeBetalen	Pearson Correlation	,020	-,070	1
	Sig. (2-tailed)	,738	,234	
	N	292	292	292

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,997	,140		14,264	,000
	NettoInkomen	,009	,046	,012	,202	,840
	Afkomst	-,063	,055	-,069	-1,161	,247

a. Dependent Variable: BereidTeBetalen

4 Hypotheses 2A and 2B

2A

Correlations

		Controle	Financieelstabil	VervullenWensen
Controle	Pearson Correlation	1	,440**	,206
	Sig. (2-tailed)		,002	,165
	N	47	47	47
Financieelstabil	Pearson Correlation	,440**	1	,635**
	Sig. (2-tailed)	,002		,000
	N	47	47	47
VervullenWensen	Pearson Correlation	,206	,635**	1
	Sig. (2-tailed)	,165	,000	
	N	47	47	47

** . Correlation is significant at the 0.01 level (2-tailed).

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,359	4	,590	1,184	,332 ^a
	Residual	20,918	42	,498		
	Total	23,277	46			

a. Predictors: (Constant), Bereidheid, VervullenWensen, Controle, Financieelstabil

b. Dependent Variable: Luxegoederen

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,031	1,311		,786	,436
	Controle	-,336	,299	-,188	-1,124	,268
	Financieelstabiel	,434	,281	,334	1,546	,130
	VervullenWensen	-,144	,210	-,137	-,688	,495
	Bereidheid	,199	,193	,166	1,029	,310

a. Dependent Variable: Luxegoederen

2B

Correlations

		Afkomst	Merk
Afkomst	Pearson Correlation	1	,113
	Sig. (2-tailed)		,055
	N	292	292
Merk	Pearson Correlation	,113	1
	Sig. (2-tailed)	,055	
	N	292	292

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,574	1	3,574	3,718	,055 ^a
	Residual	278,755	290	,961		
	Total	282,329	291			

a. Predictors: (Constant), Afkomst

b. Dependent Variable: Merk

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,147	,169		18,673	,000
	Afkomst	,156	,081	,113	1,928	,055

a. Dependent Variable: Merk

5 Hypothesis 3A, 3B and 3C

3A

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9,086	3	3,029	3,015	,033 ^a
	Residual	108,477	108	1,004		
	Total	117,562	111			

a. Predictors: (Constant), SchuldenVermijdenUN, GelijkeKansenUN, BehorenGroepUN

b. Dependent Variable: KwaliteitBelangrijk

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,269	1,533		,828	,410
	GelijkeKansenUN	,205	,185	,105	1,108	,270
	BehorenGroepUN	,482	,288	,165	1,675	,097
	SchuldenVermijdenUN	-,153	,114	-,129	-1,334	,185

a. Dependent Variable: KwaliteitBelangrijk

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

3B

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,015	3	,672	,660	,579 ^a
	Residual	109,985	108	1,018		
	Total	112,000	111			

a. Predictors: (Constant), SchuldenVermijdenUN, GelijkeKansenUN, BehorenGroepUN

b. Dependent Variable: Brand

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,212	1,544		2,081	,040
	GelijkeKansenUN	,159	,186	,084	,856	,394
	BehorenGroepUN	-,203	,290	-,071	-,702	,484
	SchuldenVermijdenUN	,094	,115	,082	,818	,415

a. Dependent Variable: Brand

3C

Report

Garantie

Afkomst	Mean	N	Std. Deviation	% of Total N
Nederland	3,09	80	,903	27,4%
Curaçao	4,13	145	,876	49,7%
Suriname	3,75	67	,746	22,9%
Total	3,76	292	,959	100,0%

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Garantie * Afkomst	Between Groups (Combined)	56,152	2	28,076	38,349	,000
	Within Groups	211,584	289	,732		
	Total	267,736	291			

6 Hypotheses 4

Correlations

		RiscosNemen	OnlineAankoopAlgemeen
RiscosNemen	Pearson Correlation	1	,133*
	Sig. (2-tailed)		,044
	N	292	230
OnlineAankoopAlgemeen	Pearson Correlation	,133*	1
	Sig. (2-tailed)	,044	
	N	230	230

*. Correlation is significant at the 0.05 level (2-tailed).

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,134	1	1,134	,821	,367 ^a
	Residual	144,941	105	1,380		
	Total	146,075	106			

a. Predictors: (Constant), RISICOSBELANGRIJK

b. Dependent Variable: ONLINE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,868	1,601		2,415	,017
	RISICOSBELANGRIJK	-,354	,390	-,088	-,906	,367

a. Dependent Variable: ONLINE

Correlations

		RISICOLOW	ONLINEalgemeenLOW
RISICOLOW	Pearson Correlation	1	,048
	Sig. (2-tailed)		,602
	N	173	123
ONLINEalgemeenLOW	Pearson Correlation	,048	1
	Sig. (2-tailed)	,602	
	N	123	123

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,315	1	,315	,274	,602 ^a
	Residual	139,165	121	1,150		
	Total	139,480	122			

a. Predictors: (Constant), RISICOLOW

b. Dependent Variable: ONLINEalgemeenLOW

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,810	,497		3,641	,000
	RISICOLOW	,094	,180	,048	,523	,602

a. Dependent Variable: ONLINEalgemeenLOW

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Correlations

		RiscosNemen	OnlineAankoopAlgemeen
RiscosNemen	Pearson Correlation	1	,133*
	Sig. (2-tailed)		,044
	N	292	230
OnlineAankoopAlgemeen	Pearson Correlation	,133*	1
	Sig. (2-tailed)	,044	
	N	230	230

*. Correlation is significant at the 0.05 level (2-tailed).

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,134	1	1,134	,821	,367 ^a
	Residual	144,941	105	1,380		
	Total	146,075	106			

a. Predictors: (Constant), RISICOSBELANGRIJK

b. Dependent Variable: ONLINE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,868	1,601		2,415	,017
	RISICOSBELANGRIJK	-,354	,390	-,088	-,906	,367

a. Dependent Variable: ONLINE

Correlations

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

		RISICOLOW	ONLINEalgemeenLOW
RISICOLOW	Pearson Correlation	1	,048
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ONLINEalgemeenLOW	Pearson Correlation	,048	1
	Sig. (2-tailed)	,602	
	N	123	123

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,315	1	,315	,274	,602 ^a
	Residual	139,165	121	1,150		
	Total	139,480	122			

a. Predictors: (Constant), RISICOLOW

b. Dependent Variable: ONLINEalgemeenLOW

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,810	,497		3,641	,000
	RISICOLOW	,094	,180	,048	,523	,602

a. Dependent Variable: ONLINEalgemeenLOW

OnlineaankoopGemak

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	,0	,0
	1	128	43,8	99,2	100,0
	Total	128	44,2	100,0	
Missing	System	164	55,8		
Total		292	100,0		

OnlineaankoopTijd

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	,0	,0
	1	144	49,3	99,3	100,0
	Total	145	49,7	100,0	
Missing	System	147	50,3		
Total		292	100,0		

OnlineAankoopNietBang

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	0,0	0,0
	1	19	6,5	100,0	100,0
	Total	19	6,5	100,0	
Missing	System	273	93,5		
Total		292	100,0		

OnlineAankoopKostenSparen

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	0,0	0,0
	1	59	20,2	100,0	100,0
	Total	59	20,2	100,0	
Missing	System	233	79,8		
Total		292	100,0		

OnlineAankoopVergelijken

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	0,0	0,0
	1	97	33,2	100,0	100,0
	Total	97	33,2	100,0	
Missing	System	195	66,8		
Total		292	100,0		

OnlineAankoopService

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	0,0	0,0
	1	46	15,8	100,0	100,0
	Total	46	15,8	100,0	
Missing	System	246	84,2		
Total		292	100,0		

OnlineAankoopVeilig

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	0	,0	0,0	0,0
	1	8	2,7	100,0	100,0
	Total	8	2,7	100,0	
Missing	System	284	97,3		
Total		292	100,0		

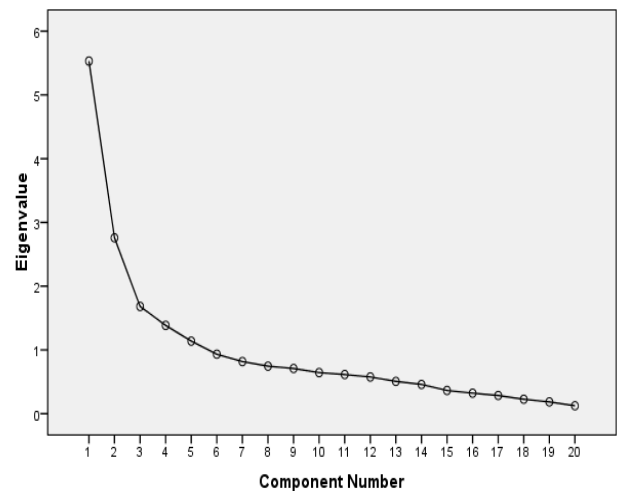
7 Factor analysis on laptop attributes and Hypothesis 5A, 5B, 5C and 5D

Factor Analysis (Laptop attributes)

Rotated Component Matrix^a

	Component				
	1	2	3	4	5
Prijs	,047	,029	-,038	,046	,834
Garantie	,134	,078	,065	,635	,436
CDdriver	,777	,089	,178	,038	,109
DVDdriver	,774	,234	,124	,046	,048
CDbrander	,878	,103	,151	,216	,104
DVDbrander	,779	,094	,191	,254	,070
UpgrateMogelijkheid	,269	,263	-,053	,707	,043
USB	,219	,667	-,039	-,213	,235
harddrive	,252	,795	,013	,156	,070
Geheugen	,143	,869	,040	,036	,071
Processor	-,071	,684	-,053	,297	-,136
Windows	,205	,365	-,040	,087	,572
Batterij	,041	,592	,206	,093	,141
Merk	-,141	,140	,499	,454	,075
BlueRay	,352	,069	,316	,618	-,088
Beeldschermgrootte	,167	,095	,523	,081	-,083
Kleur	,128	-,014	,868	,025	-,050
Uiterlijk	,148	-,008	,857	-,049	-,035
Spellen	,110	-,145	,517	,448	-,012
Webcam	,299	,121	,556	,125	,290

Scree Plot



Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 6 iterations.

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

5A

Report

Afkomst		USB	harddrive	Geheugen	Processor	Batterij
Nederland	Mean	4,43	4,16	4,35	4,19	4,13
	N	80	80	80	80	80
	Std. Deviation	,776	,770	,618	,748	,832
Curaçao	Mean	4,50	4,48	4,54	4,23	4,31
	N	145	145	145	145	145
	Std. Deviation	,647	,678	,635	,825	,829
Suriname	Mean	4,60	4,52	4,60	4,04	4,54
	N	67	67	67	67	67
	Std. Deviation	,605	,587	,524	,843	,586
Total	Mean	4,50	4,40	4,50	4,18	4,31
	N	292	292	292	292	292
	Std. Deviation	,676	,699	,612	,810	,792

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
USB * Afkomst	Between Groups	(Combined)	1,079	2	,539	1,182	,308
	Within Groups		131,918	289	,456		
	Total		132,997	291			
harddrive * Afkomst	Between Groups	(Combined)	6,350	2	3,175	6,759	,001
	Within Groups		135,769	289	,470		
	Total		142,120	291			
Geheugen * Afkomst	Between Groups	(Combined)	2,639	2	1,320	3,586	,029
	Within Groups		106,361	289	,368		
	Total		109,000	291			
Processor * Afkomst	Between Groups	(Combined)	1,659	2	,829	1,268	,283
	Within Groups		189,081	289	,654		
	Total		190,740	291			
Batterij * Afkomst	Between Groups	(Combined)	6,199	2	3,100	5,077	,007
	Within Groups		176,441	289	,611		
	Total		182,640	291			

5B

Report

Afkomst		Merk	Beeldscherm grootte	Kleur	Uiterlijk	Spellen	Webcam
Nederland	Mean	3,06	3,58	2,59	2,92	1,62	2,44
	N	80	80	80	80	80	80
	Std. Deviation	,946	,868	1,052	1,088	,769	1,146
Curaçao	Mean	3,72	3,60	3,08	3,42	2,39	3,77
	N	145	145	145	145	145	145
	Std. Deviation	1,057	,828	1,007	,984	1,125	1,048
Suriname	Mean	3,33	3,63	3,15	3,42	2,10	3,57
	N	67	67	67	67	67	67
	Std. Deviation	,637	,998	1,091	1,089	1,075	1,270
Total	Mean	3,45	3,60	2,96	3,28	2,11	3,36
	N	292	292	292	292	292	292
	Std. Deviation	,985	,878	1,061	1,057	1,073	1,261

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Merk * Afkomst	Between Groups	(Combined)	23,900	2	11,950	13,363	,000
	Within Groups		258,429	289	,894		
	Total		282,329	291			
Beeldschermgrootte * Afkomst	Between Groups	(Combined)	,098	2	,049	,063	,939
	Within Groups		224,022	289	,775		
	Total		224,120	291			
Kleur * Afkomst	Between Groups	(Combined)	15,446	2	7,723	7,152	,001
	Within Groups		312,060	289	1,080		
	Total		327,507	291			
Uiterlijk * Afkomst	Between Groups	(Combined)	14,221	2	7,111	6,604	,002
	Within Groups		311,186	289	1,077		
	Total		325,408	291			
Spellen * Afkomst	Between Groups	(Combined)	29,879	2	14,940	14,138	,000
	Within Groups		305,391	289	1,057		
	Total		335,271	291			
Webcam * Afkomst	Between Groups	(Combined)	94,796	2	47,398	37,206	,000
	Within Groups		368,163	289	1,274		
	Total		462,959	291			

5C

Report

Afkomst		Garantie	Upgrate Mogelijkheid	BlueRay
Nederland	Mean	3,09	2,83	2,20
	N	80	80	80
	Std. Deviation	,903	1,041	1,036
Curaçao	Mean	4,13	4,05	3,20
	N	145	145	145
	Std. Deviation	,876	,930	,997
Suriname	Mean	3,75	3,63	2,84
	N	67	67	67
	Std. Deviation	,746	,885	1,053
Total	Mean	3,76	3,62	2,84
	N	292	292	292
	Std. Deviation	,959	1,079	1,101

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Garantie * Afkomst	Between Groups	(Combined)	56,152	2	28,076	38,349	,000
	Within Groups		211,584	289	,732		
	Total		267,736	291			
UpgrateMogelijkheid * Afkomst	Between Groups	(Combined)	77,157	2	38,579	42,573	,000
	Within Groups		261,884	289	,906		
	Total		339,041	291			
BlueRay * Afkomst	Between Groups	(Combined)	51,559	2	25,780	24,736	,000
	Within Groups		301,194	289	1,042		
	Total		352,753	291			

5D

Report

Afkomst		Prijs	Windows
Nederland	Mean	3,95	3,66
	N	80	80
	Std. Deviation	,870	1,055
Curaçao	Mean	4,32	4,22
	N	145	145
	Std. Deviation	,724	,886
Suriname	Mean	4,09	4,15
	N	67	67
	Std. Deviation	,712	,723
Total	Mean	4,16	4,05
	N	292	292
	Std. Deviation	,778	,931

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Prijs * Afkomst	Between Groups	(Combined)	7,440	2	3,720	6,374	,002
	Within Groups		168,670	289	,584		
	Total		176,110	291			
Windows * Afkomst	Between Groups	(Combined)	16,897	2	8,448	10,375	,000
	Within Groups		235,333	289	,814		
	Total		252,229	291			

8 Additional

Afkomst * Aankoopproces Crosstabulation

			Aankoopproces					Total
			0	U verkrijgt alle informatie in de winkel en doet de aankoop in de winkel	U verkrijgt alle informatie online en koopt en doet de aankoop ook online	U zoekt alle informatie met betrekking tot de laptop op internet en doet de aankoop vervolgens in de winkel	U gaat naar de winkel om informatie over de laptop te verkrijgen en doet de aankoop vervolgens op internet	
Afkomst	Nederland	Count	0	11	22	29	9	71
		% within Afkomst	,0%	15,5%	31,0%	40,8%	12,7%	100,0%
	Curaçao	Count	0	30	15	67	4	116
		% within Afkomst	,0%	25,9%	12,9%	57,8%	3,4%	100,0%
	Suriname	Count	1	9	4	26	3	43
		% within Afkomst	2,3%	20,9%	9,3%	60,5%	7,0%	100,0%
Total		Count	1	50	41	122	16	230
		% within Afkomst	,4%	21,7%	17,8%	53,0%	7,0%	100,0%

Afkomst * OnlineAankoopAlgemeen Crosstabulation

			OnlineAankoopAlgemeen						Total
			0	Nooit	1 Keer	2 Keer	3 Keer	Vaker dan 3 keer per maand	
Afkomst	Nederland	Count	0	6	42	15	0	8	71
		% within Afkomst	,0%	8,5%	59,2%	21,1%	,0%	11,3%	100,0%
	Curaçao	Count	0	33	53	14	6	10	116
		% within Afkomst	,0%	28,4%	45,7%	12,1%	5,2%	8,6%	100,0%
	Suriname	Count	1	17	15	5	4	1	43
		% within Afkomst	2,3%	39,5%	34,9%	11,6%	9,3%	2,3%	100,0%
Total		Count	1	56	110	34	10	19	230
		% within Afkomst	,4%	24,3%	47,8%	14,8%	4,3%	8,3%	100,0%

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Afkomst * OnlineaankoopGemak Crosstabulation

			OnlineaankoopGemak		Total
			0	1	
Afkomst	Nederland	Count	0	53	53
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	51	51
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	24	25
		% within Afkomst	4,0%	96,0%	100,0%
Total	Count		1	128	129
	% within Afkomst		,8%	99,2%	100,0%

Afkomst * OnlineaankoopTijd Crosstabulation

			OnlineaankoopTijd		Total
			0	1	
Afkomst	Nederland	Count	0	51	51
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	71	71
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	22	23
		% within Afkomst	4,3%	95,7%	100,0%
Total	Count		1	144	145
	% within Afkomst		,7%	99,3%	100,0%

Afkomst * OnlineAankoopKostenSparen Crosstabulation

			OnlineAankoopKostenSparen		Total
			0	1	
Afkomst	Nederland	Count	0	24	24
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	30	30
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	4	5
		% within Afkomst	20,0%	80,0%	100,0%
Total	Count		1	58	59
	% within Afkomst		1,7%	98,3%	100,0%

Afkomst * OnlineAankoopVergelijken Crosstabulation

			OnlineAankoopVergelijken		Total
			0	1	
Afkomst	Nederland	Count	0	36	36
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	43	43
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	17	18
		% within Afkomst	5,6%	94,4%	100,0%
Total	Count		1	96	97
	% within Afkomst		1,0%	99,0%	100,0%

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Afkomst * OnlineAankoopService Crosstabulation

			OnlineAankoopService		Total
			0	1	
Afkomst	Nederland	Count	0	15	15
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	27	27
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	3	4
		% within Afkomst	25,0%	75,0%	100,0%
Total		Count	1	45	46
		% within Afkomst	2,2%	97,8%	100,0%

Afkomst * TevredenAankOnline Crosstabulation

			TevredenAankOnline					Total	
			0	Erg ontevreden	Ontevreden	Neutraal	Tevreden		Erg tevreden
Afkomst	Nederland	Count	0	0	0	1	16	16	33
		% within Afkomst	,0%	,0%	,0%	3,0%	48,5%	48,5%	100,0%
	Curaçao	Count	0	2	1	6	16	12	37
		% within Afkomst	,0%	5,4%	2,7%	16,2%	43,2%	32,4%	100,0%
	Suriname	Count	1	0	0	0	8	3	12
		% within Afkomst	8,3%	,0%	,0%	,0%	66,7%	25,0%	100,0%
Total		Count	1	2	1	7	40	31	82
		% within Afkomst	1,2%	2,4%	1,2%	8,5%	48,8%	37,8%	100,0%

Afkomst * MeningAnderen Crosstabulation

			MeningAnderen					Total	
			0	Helemaal niet belangrijk	Niet belangrijk	Neutraal	Belangrijk		Erg belangrijk
Afkomst	Nederland	Count	0	12	20	16	21	2	71
		% within Afkomst	,0%	16,9%	28,2%	22,5%	29,6%	2,8%	100,0%
	Curaçao	Count	0	9	15	31	47	14	116
		% within Afkomst	,0%	7,8%	12,9%	26,7%	40,5%	12,1%	100,0%
	Suriname	Count	1	1	8	19	10	4	43
		% within Afkomst	2,3%	2,3%	18,6%	44,2%	23,3%	9,3%	100,0%
Total		Count	1	22	43	66	78	20	230
		% within Afkomst	,4%	9,6%	18,7%	28,7%	33,9%	8,7%	100,0%

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

Afkomst * AanschafLaptopOffline Crosstabulation

			AanschafLaptopOffline				Total	
			0	Nooit	1 keer	2 keer		Vaker dan 2 keer
Afkomst	Nederland	Count	0	22	31	12	6	71
		% within Afkomst	,0%	31,0%	43,7%	16,9%	8,5%	100,0%
	Curaçao	Count	0	22	62	21	11	116
		% within Afkomst	,0%	19,0%	53,4%	18,1%	9,5%	100,0%
	Suriname	Count	1	8	31	2	1	43
		% within Afkomst	2,3%	18,6%	72,1%	4,7%	2,3%	100,0%
Total		Count	1	52	124	35	18	230
		% within Afkomst	,4%	22,6%	53,9%	15,2%	7,8%	100,0%

Afkomst * AankLaptopOfflineGemak Crosstabulation

			AankLaptopOfflineGemak		Total
			0	1	
Afkomst	Nederland	Count	0	12	12
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	28	28
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	6	7
		% within Afkomst	14,3%	85,7%	100,0%
Total		Count	1	46	47
		% within Afkomst	2,1%	97,9%	100,0%

Afkomst * AankLaptopOfflineGeenVertrOnline Crosstabulation

			AankLaptopOfflineGeenVertrOnline		Total
			0	1	
Afkomst	Nederland	Count	0	10	10
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	27	27
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	16	17
		% within Afkomst	5,9%	94,1%	100,0%
Total		Count	1	53	54
		% within Afkomst	1,9%	98,1%	100,0%

Afkomst * AankLaptopOfflineKostenSparen Crosstabulation

			AankLaptopOfflineKostenSparen		Total
			0	1	
Afkomst	Nederland	Count	0	2	2
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	9	9
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	4	5
		% within Afkomst	20,0%	80,0%	100,0%
Total		Count	1	15	16
		% within Afkomst	6,3%	93,8%	100,0%

Afkomst * AankLaptopOfflineInspectie Crosstabulation

			AankLaptopOfflineInspectie		Total
			0	1	
Afkomst	Nederland	Count	0	38	38
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	65	65
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	30	31
		% within Afkomst	3,2%	96,8%	100,0%
Total	Count		1	133	134
	% within Afkomst		,7%	99,3%	100,0%

Afkomst * AankLaptopOfflineVeilig Crosstabulation

			AankLaptopOfflineVeilig		Total
			0	1	
Afkomst	Nederland	Count	0	21	21
		% within Afkomst	,0%	100,0%	100,0%
	Curaçao	Count	0	46	46
		% within Afkomst	,0%	100,0%	100,0%
	Suriname	Count	1	11	12
		% within Afkomst	8,3%	91,7%	100,0%
Total	Count		1	78	79
	% within Afkomst		1,3%	98,7%	100,0%

9 Questionnaire

Persoonlijke gegevens

1. Wat is uw geslacht?
 - Man
 - Vrouw

2. Wat is uw leeftijd?
 - < 35
 - 36 >

3. Wat is uw culturele afkomst?
 - Nederland
 - Curacao
 - Suriname

Culturele dimensies

4. Geef aan in welke mate de volgende punten belangrijk voor u zijn (met 1 als helemaal niet belangrijk en 5 als zeer belangrijk)
 - Gelijke kansen voor iedereen
 - Controle hebben over anderen
 - Financiële zekerheid
 - Het vervullen van uw eigen wensen
 - Het behoren tot een groep
 - Stabiliteit in de samenleving
 - Het hebben van een opwindend leven vol avontuur en plezier
 - Het bezitten van materiële bezittingen zoals auto's, en een groot huis
 - Het nemen van risico's in het leven
 - Het vermijden van schulden

5. (controle vraag) Geef aan tot in hoeverre u met de volgende stellingen mee eens bent (met 1 als helemaal oneens en 5 helemaal mee eens)

Power distance

Mensen in hogere posities moeten niet te vaak naar de meningen van mensen in lagere posities vragen
Mensen in hogere posities moeten sociale interactie met mensen in lagere posities voorkomen

Individuality and collectivism

Een person moet zijn eigen belangstellingen opofferen voor de groep
Het belonen van de groep is belangrijker dan individuele beloningen
Het succes van de groep is belangrijker dan individueel succes

Masculinity and femininity

Het is belangrijker voor mannen om een professionele carrière te hebben dan het is voor vrouwen
Meestal lossen mannen problemen op door middel van een logische analyse
Meestal lossen vrouwen problemen op door middel van intuïtie

Uncertainty avoidant

Het is belangrijk om instructies en procedures te volgen
Regels zijn erg belangrijk. Door middel van regels weet u wat er van u wordt verwacht
Niet alle regels zijn even belangrijk. Soms moet u risico's nemen om het leven spannender te maken.

De kwaliteit van de door u gekochte diensten en producten is voor u
U bent bereid om luxe producten te kopen omdat deze uw imago verbeteren

 **Algemene vragen**

1. Wat is uw hoogst genoten opleiding?
 - Basisschool
 - VMBO
 - Havo/ VWO
 - MBO
 - HBO
 - Universitair
 - Anders namelijk
2. Geef aan in welk categorie uw individuele (indien u alleen woont) of gezins maandelijkse netto inkomen valt
 - < 2.500
 - 2.501-5.000
 - 5.001-7.500
 - 7.501- 10.000
 - 10.000en hoger
3. Hoeveel laptops heeft u gekocht?
 - Geen
 - 1
 - 2
 - 3
 - >3
4. Hoeveel bent u bereid om aan een laptop uit te geven?
 - Lager dan 500
 - 501-1000
 - 1001-1500
 - 1500 en hoger

Indien geen laptop, ga na vraag 4 naar online offline vragen.

5. Hoe lang duurt het voordat u uw koopkeuze maakt? (als het om de aankoop van een laptop gaat)
 - 1 dag
 - < 1 week
 - 1 week – 2 weken
 - 2 weken- 4 weken
 - Langer dan een maand
5. Wat is de reden waarom het zo lang of zo kort duurt?
 - Onvoldoende financiële middelen
 - U wilt alle mogelijke informatie verzamelen om zo de beste keuze te maken
 - U wilt de mening van anderen met betrekking tot uw keuzemogelijkheden horen
 - U wacht altijd af om te zien of er korting op uw keuze wordt gelegd
 - Anders namelijk
6. Hoe belangrijk is de mening van anderen over uw laptop voor u?
(met 1 als helemaal niet belangrijk en zeer belangrijk)

7. In hoeverre heeft u rekening gehouden met de meningen van de bij u inwonende personen of vrienden bij de aankoop van uw laptop?
(met 1 als helemaal geen rekening en 5 als heel veel rekening)

Online en offline aankopen

1. Welke situatie past het beste bij u als het gaat om de aankoop van een laptop?
 - U verkrijgt alle informatie in de winkel en doet de aankoop in de winkel
 - U verkrijgt alle informatie online en koopt en doet de aankoop ook online
 - U zoekt alle informatie met betrekking tot de laptop op internet en doet de aankoop vervolgens in de winkel
 - U gaat naar de winkel om informatie over de laptop te verkrijgen en doet de aankoop vervolgens op internet

2. Geef aan hoe vaak u ieder maand producten en/of diensten online (op internet) aanschaft?
 - Nooit
 - 1 keer
 - 2 keer
 - 3 keer
 - 4 keer of meer

3. Indien nooit, Waarom koopt u diensten en producten alleen in de winkel?

4. Indien 1 keer of vaker, Waarom kiest u om uw aankopen online te doen? (U mag meer dan een antwoord aanvinken)
 - Puur voor het gemak
 - Tijdbesparend
 - U bent niet bang om risico's te nemen en doet gerust uw aankopen online
 - Kostenbesparend (denkt u hierbij aan kosten voor het openbaar vervoer en/ of parkeerkosten)
 - De mogelijkheid om producten met elkaar te vergelijken
 - De service online
 - Veiligheid
 - Anders namelijk

Internet

1. Hoe vaak heeft u een laptop op de internet aangeschaft?
 - Nooit
 - 1 keer
 - 2 keer
 - 3 keer
 - 4 keer of meer

Indien nooit,

2. Wat is de voornaamste reden waarom u de laptop niet online kocht?

Ga dan verder naar de offline vragen.

3. Waarom kiest u voor een aankoop online en niet in de winkel? (U mag meer dan een antwoord aanvinken)
 - Voor het gemak
 - Tijdbesparend
 - U bent niet bang om risico's te nemen en doet gerust uw aankopen online

Investigating which luxury product attribute(s) customers would search for, driven by their cultural background!

- Kostenbesparend (denkt u hierbij aan kosten voor het openbaar vervoer en/ of parkeerkosten)
- De mogelijkheid om meerdere laptops met elkaar te vergelijken
- De service online
- Veiligheid
- Laptop is niet meer beschikbaar in de winkel
- Laptop is alleen online verkrijgbaar
- Anders namelijk

4. Geef aan hoe tevreden u bent over de laptop welk u online heeft aangeschaft (met 1 als helemaal niet tevreden en 5 zeer tevreden)

Offline

1. Hoe vaak heeft u een laptop in de winkel aangeschaft?
- Nooit
 - 1 keer
 - 2 keer
 - 3 keer
 - 4 keer of meer

Indien nooit,

2. Wat is de voornaamste reden waarom u de laptop niet in de winkel kocht?

Ga dan verder naar vraag m.b.t. laptop eigenschappen.

3. Waarom kiest u om uw aankoop in de winkel te doen in plaats van online? (U mag meer dan een antwoord aanvinken)
- Puur voor het gemak
 - Tijdbesparend
 - U vertrouwd een aankoop online nauwelijks
 - Kostenbesparend (denkt u hierbij aan bijvoorbeeld verzendkosten)
 - De mogelijkheid om meerdere laptops met elkaar te vergelijken
 - Veiligheid
 - Fysieke inspectie van uw aankoop
 - Laptop is niet beschikbaar op internet
 - Laptop is alleen in de winkel verkrijgbaar
 - Anders namelijk

4. Geef aan hoe tevreden u bent over de laptop welk u in de winkel heeft aangeschaft (met 1 als helemaal niet tevreden en 5 zeer tevreden)

5. De waarde van laptop attributen

Geef aan hoe belangrijk de volgende laptop eigenschappen voor u zijn bij de aankoop van een laptop (Met 1 als helemaal niet belangrijk en 5 als zeer belangrijk)

Costs

- Price
- Guaranteed years

Functional

- CD driver
- DVD burner
- Upgrade possibilities
- Universal serial bus (USB)
- Hard drive
- Intel core
- Windows
- Battery life

Individual

- Brand name
- Blue ray
- Screen size
- Color
- Outer look

Social

- Possibilities to play games
- Motion eye

1. Geef aan hoe belangrijk de volgende informatie voor u is, wanneer u een laptop koopt?

(met 1 als helemaal niet belangrijk en 5 als zeer belangrijk)

- De beschikbare laptops
- De laptop attributen (zoals windows, intel core, cd en dvd speler)
- Levertijd
- Prijs van de laptop
- Gebruiksaanwijzingen
- Kwaliteit van de laptop
- Het merknaam
- Anders namelijk;

3. Waarom heeft u deelgenomen aan dit onderzoek? (u mag maar 1 antwoord aanvinken)

- U heeft vaker deelgenomen aan verschillende onderzoeken
- Dit is de eerste keer dat u deelneemt aan een onderzoek. Hiervoor heeft u nog nooit deelgenomen aan onderzoeken, omdat u deze meestal niet vertrouwt
- U kent Ruthsaida en wenst haar de beste
- Deelnemen aan dit soort onderzoeken heeft een ontspannende rol
- U kent Ruthsaida niet, maar wilt haar desondanks toch helpen
- U vindt het leuk om mee doen met dergelijke onderzoeken
- Deelnemen aan dit onderzoek verbeterd uw imago

Hartelijk dank voor uw medewerking