

CONSUMER BEHAVIOR IN TIMES OF ECONOMIC CRISIS: THE INFLUENCE OF CONSUMER ETHNOCENTRISM

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ABSTRACT

The purpose of this paper is to examine some antecedents of consumer ethnocentric behavior in times of economic crisis. A model is proposed from extant literature to suggest the influence of consumer perception of economic crisis, and consumer domestic product responsibility on consumer ethnocentric intent during economic crisis with product category moderating the influences. Using convenience sampling method with a survey design approach, data was collected from some 307 respondents of domestic fmcg products and examined through structural equation modeling using Amos 26.0 software. Results suggest that consumer perception of economic crisis, and consumer domestic product responsibility strongly influence consumer ethnocentric intent during economic crisis. The findings also indicate that product-specific ethnocentric behavior enhanced consumer ethnocentric intent during economic crisis. The convenience sampling approach limits the generalization of the research findings. The study focused on respondents preferred product category and this limits the study findings. The study illustrates the need for managers to recognize consumer ethnocentrism as a psycho-social construct with relevance to individual level personality systems that can be employed as an effective marketing strategy. The empirical validation of the research model provides novel outlook of consumer ethnocentric behavior during economic crisis.

KEYWORDS: Consumer behavior, Consumer ethnocentrism, Economic crisis, Domestic products

1.0 INTRODUCTION

The global economy has recorded significant decline since the end of 2020, largely attributable to events like the covid-19 massive global health crisis and the Russian military operations in Ukraine (Gómez-Díaz, 2021). These events have had an unprecedented scale and effect in the global economy and triggered the largest economic crisis in more than a century (Gopinath, 2020), exposing the vulnerabilities of transitional economies of many developing countries especially in Africa. The systemic economic fragilities in many African countries like Ghana have been compounded by elevated inflation, subdued growth, and substantial pressure on public finances and debt sustainability (Oyetade & Muzindutsi, 2023). These changes occurring in the economy do not leave consumer behavior unchanged, but consumers are compelled to adjust and make decisions in an attempt to cope (Chinen et al, 2021).

Consumer purchase behavior has thus assumed critical importance in many countries (Birch et al, 2018) particularly given the tremendous growth of the global marketplace in recent decades. For instance, Bizumic (2019) argues that consumers in many developing countries are often reminded by their nations and domestic business organizations of their civic duty to purchase domestic goods. In addition, Karoui and Khemakhem (2019) argue that some consumers are more conscientious about their purchase decisions; for some these are grounded on moral considerations, for others, the consideration is the impact of their purchase on other individuals within the society. These sensitivities of consumers influence their perceptions regarding domestic and foreign products (Shimp & Sharma, 1987).

Consequently, these perceptions influence consumer self-concept and consumer identities in purchase consideration in many economies, strengthening the involvement of social identity in consumer purchase behavior. Accordingly, Siamagka and Balabanis (2015) point out that consumer

ethnocentrism, anchored on social identity, may be guided by economic motives when domestic products are considered and that consumer ethnocentrism may serve as a self-defence reflex of domestic economy during crisis. Thus, countries explore opportunities in domestic production and consumption to revive economies and to sustain economic growth (Karoui & Khemakhem, 2019). It is thus logical to expect consumer perception of economic crisis and consumers' domestic product responsibility to strengthen consumer ethnocentric intent. Nevertheless, some scholars (GE, 2021; Balabanis & Siamagka, 2017) posit that consumers from different countries are distinct from each other culturally, economically and demographically, thus it is imperative to assess consumer ethnocentric intent from sub-Sahara African perspective. Furthermore, Balabanis and Siamagka (2017) argued that there may exist product-specific ethnocentric effect as consumers do not perceive all product categories from a given country as being the same. For instance, most people have differing impressions of cars made in Germany and Korea; of fashion-forward clothing designed and made in France and Vienna; or of cameras made in Japan and China.

The concept of ethnocentrism and its measures were conceived in developed countries, where research showed that consumers have more positive attitudes towards domestic products (Kibret & Shukla, 2021). However, consumers in developing countries seem to exhibit uncertain attitude to product choice; whereas some prefer foreign products and tend to identify with global consumers, other consumers insist on local products (Karoui & Khemakhem, 2019). Consequently, there is the need to assess consumer ethnocentric intent from a developing country perspective and especially in times of economic crisis to promote domestic production and consumption capacities to strengthen vulnerable developing economies (Karoui & Khemakhem, 2019). Furthermore, Gómez-Díaz (2021) admits that the survival of developing countries is even important for the global market.

This study enriches existing literature on consumer ethnocentrism by identifying consumer perception of economic crisis (CPEC), and consumers' domestic product responsibility (CDPR) as direct antecedents of consumer ethnocentrism (CET) and investigating the moderating influence of product category (PDT). Additionally, the current economic crisis is unprecedented in the global economy. This paper is organized as follows; the next section provides the theoretical foundation of the study, this is followed by an outline of the supporting literature for the conceptual model and the hypotheses. Research methodology follows, including data sources and estimations. Then research results which provides an outline for the quantitative empirical analysis of the study. The final sections comprise discussion and conclusion of the study.

2.0 THEORETICAL FOUNDATION

Social identity is the perception of an individual's valuable membership in certain social groups (Tajfel, 2010). It refers to the ways that people's self-concepts are shaped by their membership in social groups and helps in the validation of their self-definitional and belongingness needs (Hossain & Chonko, 2018). In other words, social identity is the part of the self-concept that derives from group membership and that also assumes distinguishing features of the self-concept. Social identities determine not only how members define and evaluate themselves, but also how others define and evaluate them, because they not only describe but also prescribe suitable behavior and participation in the social category (Abrams & Hogg, 2010). Social identity is the principal construct of social identity theory which stipulates that individuals attempt to define, develop and distinguish their positive self-image and self-esteem through a process of social categorization in which they classify themselves and others into ingroup and outgroup that are prominent in a social context (Bourhis, 2020). Consumer ethnocentrism is theoretically anchored in the social identity theory and Siamagka and Balabanis (2015) argue that consumer ethnocentrism is guided by economic motives for in-group bias such that consumer perception of economic crisis triggers behaviors that tend to counter threats to domestic economy, similarly Karoui and Khemakhem, (2019) maintain that consumers responsibility of domestic production and consumption manifests an in-group bias that exemplifies consumer ethnocentrism. Thus the independent constructs ("consumer perception of economic crisis" and "consumer responsibility of domestic production")

constitute social identities which derive from the knowledge of belongingness of social groups together with the emotional significance attached to the membership (Siamagka & Balabanis, 2015). Additionally, Balabanis and Siamagka (2017) argued that there may exist product-specific ethnocentric effect.

Based on the above theoretical discussions, the following conceptual framework is proposed to guide the study as shown below. The literature support for the proposed hypotheses are presented in the subsequent discussions.

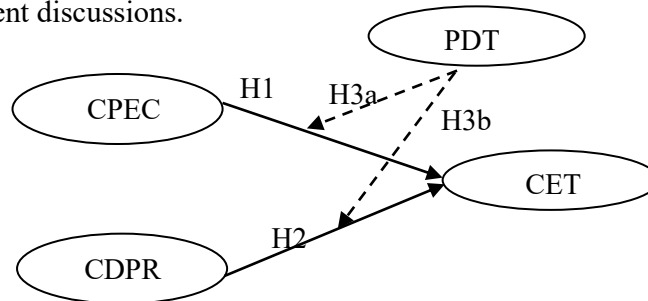


Fig.1: Influences on consumer ethnocentric intent

3.0 HYPOTHESES DEVELOPMENT

Ethnocentrism is one of the oldest constructs explaining consumers' bias toward domestic brands at the expense of foreign brands. Ethnocentrism is the one intrapersonal variable that promotes high in-group identifications and outgroup discrimination (Maksan et al., 2019). The term ethnocentrism and its fundamental concept was introduced in social science by Sumner (1906). It was defined as “the technical name for this view of things in which one’s own group is the center of everything, and all others are scaled and rated with reference to it....Each group nourishes its own pride and vanity, boasts itself superior, exalts its own divinities and looks with contempt on outsiders. (p.13)”. Ethnocentrism functions by increasing a group’s solidarity, conformity, cooperation, loyalty and effectiveness, specifically perceiving events in terms of the group’s social, cultural and economic interests (LeVine & Campbell, 1972). As a psycho-sociological concept, ethnocentrism incorporates individual, social, and cultural variations, as well as the social dimension of human psychological reality.

From the above, Shimp and Sharma (1987, p. 280) developed the concept of consumer ethnocentrism as specific to the marketing domain, defining it as a “unique economic form of ethnocentrism that captures the beliefs held by consumers about the appropriateness and indeed morality of purchasing foreign-made products.” Consumer ethnocentrism, which is based on social identity theory, posits that consumers' strong connection with their home nation (in-group bias) leads them to choose domestic over foreign products in order to safeguard their country's trade and employment balance (He & Wang, 2019). Ethnocentric consumers are biased in their evaluations of domestic versus foreign brands and products and this manifests in their purchase behavior in general.

The involuntary, emotional and unconscious role of ethnocentrism has been demonstrated by neural (or brain) data yielded by neuroimaging, in the field of consumer neuroscience, revealing that highly ethnocentric consumers register a greater degree of activation in brain regions linked to self-reference and reward when considering to purchase domestic products and register a greater activation in brain regions related to risk in the case of foreign products (Karmarkar & Plassmann, 2019; Plassmann et al, 2012). Thus, consumers with high levels of ethnocentrism inherently desire to purchase products from one's own country rather than from other countries (Zeugner-Roth, Žabkar, & Diamantopoulos, 2015). Furthermore, Usunier and Cestre (2007) posit that consumers are inclined to purchase domestic, as opposed to foreign, products regardless of country of origin image. Ethnocentric consumers tend to perceive domestic products as superior to foreign alternatives due to the pride and reward triggered by local products, and their contempt and aversion to foreign goods (Gürhan-Canli & Maheswaran, 2000). An ethnocentric consumer has a negative

view of importing products from other countries as he/she deems it unpatriotic and detrimental to the domestic economy and employment (Jiménez-Guerrero, Gázquez-Abad, & Linares-Agüera, 2014).

3.1 Consumer Perception of Economic Crisis (CPEC)

According to Siamagka and Balabanis (2015), consumer ethnocentrism serves as a self-defence reflex of domestic economy during crisis and that ethnocentric consumers are guided by economic motives when choosing domestic products. Indeed, global companies have often employed consumer ethnocentrism as an affective marketing strategy to elicit consumer purchase (Saffu et al, 2012). Consumer ethnocentrism has been used as a strategic tool to develop local brand equity (Balabanis & Siamagka, 2017) and highly ethnocentric consumers may even be willing to pay more for domestic products over foreign products with comparable quality (Kavak & Gumusluoglu, 2007). The following hypothesis is outlined:

H1: there is a significant positive relationship between consumer perception of economic crisis and consumer ethnocentrism

3.2 Consumers' Domestic Product Responsibility (CDPR)

The variable, consumers' domestic product responsibility, contained items connected to buying domestic or foreign products and scholars (Karoui & Khemakhem, 2019) have argued that consumers express their ethnocentric intent through the promotion of domestic production and consumption capacities. These have the consequent effect of strengthening vulnerable economies. Under normative circumstances, Shimp and Sharma (1987) argue that consumer ethnocentrism is positively related to attitudes toward domestic products and negatively related to attitudes toward foreign products. Additionally, consumer ethnocentrism tends to create and generate a hostile attitude and feeling towards out-groups in the sense that buying imported products is perceived as inappropriate because it hurts the domestic economy, results in the loss of jobs, and it is unpatriotic (Shimp & Sharma, 1987). The following hypothesis is outlined:

H2: there is a significant positive relationship between consumer domestic product responsibility and consumer ethnocentrism

3.2.1 Product category (PDT)

Scholars (Strizhakova and Coulter, 2015) contend that consumer ethnocentrism has different consequences depending on the product category, and that they are less pronounced for utilitarian products. Okada (2005), however, reports that hedonic products are more likely to generate a sense of guilt compared with utilitarian products, and that assessing their benefits is more challenging. Furthermore, Khan et al (2005) review shows that hedonic products are richer in affect than products consumed for utilitarian purposes and are more likely to generate negative self-attributions that inhibit consumers' preferences. For ethnocentric consumers, guilt and negative self-attribution may be higher when consuming foreign hedonic products than foreign utilitarian products. That is, conspicuous and hedonic foreign products will have a greater negative impact due to ethnocentrism (Davvetas & Diamantopoulos 2019). Again, Stets and Burke (2014), suggest that the social context and those who share the same identity influence the salience, meanings, and expectations associated to identities. When behaviors are visible, the pressure to adhere to cultural standards is increased. Bearden and Etzel (1982) show that a product's conspicuousness makes it more susceptible to normative influences (e.g., consumer ethnocentrism) and amplifies its signaling features to the chosen identity group of the individual. In other words, product category has moderating influence on consumer behavior.

The above discussions suggest some moderating influence of categories of products on consumer ethnocentrism. The following hypotheses are suggested:

H3a: there is a moderating effect of product category on consumer perception of economic crisis in influencing consumer ethnocentrism

H3b: there is a moderating effect of product category on consumer domestic product responsibility in influencing consumer ethnocentrism

4.0 RESEARCH METHODOLOGY

Following a quantitative research approach, a survey design was used in this study to better understand the dynamics of consumer ethnocentrism in times of economic crisis and to test the hypothesized model (fig. 1). The survey instrument consists of a set of formalized standard questions and predetermined response options designed to solicit information from customers of shopping malls and this was considered appropriate to obtain measurable and objective data from the respondents and to help achieve the defined objectives of the study (Babbie, 2020). The scales used in the research were drawn and adapted from standard scales in the extant literature. 4 variables utilizing a 5 point Likert scale (Strongly Disagree – Strongly Agree) were used to measure consumer perception of economic crisis (CPEC), consumers’ domestic product responsibility (CDPR), product category (PDT) and consumer ethnocentrism (CET). Table 4 outlines the scale items. Prior to the main study, a pilot test with 20 respondents from the population of interest was conducted. A preliminary analysis of the pilot study satisfied the content validity and reliability of the data (Cronbach’s $\alpha > 0.7$).

4.1 Data Collection

In the substantive study, respondents were intercepted at the premises of some key shopping malls in Accra, Ghana, due to their convenient location and large patronage; the Accra Mall, the A&C Mall and the Marina Mall offer patrons convenience and unique experience of retail, leisure, entertainment, fashion, banking, dining and healthcare (Business Insider Africa, 2022). At the time of this study, these three malls account for over two-thirds of mall attendance in Accra (Business Insider Africa, 2022). Besides, these Malls make up some of the most modern shopping malls in West Africa with convenient locations to the International Airport making them easily accessible to international travelers (Business Insider Africa, 2022). Respondents had the purpose of the study explained to them, and willing participants were interviewed. Out of 350 questionnaires delivered, 327 were found useable (about 93% response rate) following comprehensive screening of completed questionnaires. In respect of respondents’ profile, there were 54.0% males and 46.0% females. Most respondents (cumulatively 69%) were within the age range of 30 to 50 years, and about 31% of the respondents were under 30 years. Most respondents (about 75%) had up to university degree level and beyond (graduate and post-graduate), with about 6% having professional educational qualifications and up to 19% high school and higher national diploma levels (SHS & HND). The detailed respondent profiles are presented in Table 1.

Table 1: Profile of Respondents

Variable	Frequency	Percentage
Gender		
Male	177	54
Female	150	46
Age		
<20 years	19	6
21-30 years	82	25
31-40 years	157	48
41-50 years	69	21
Education		
SHS/HND	62	19
Professional	20	6
Graduate	199	61
Postgraduate	46	14

Source: author’s field data (2023)

4.2 Measurement Model

Preliminary analysis of these results suggest the scale items were appropriate for the study; using SPSS and Amos 26.0 software, skewness and kurtosis of the data range from -0.78 to -0.39, and -

1.25 to 0.88 respectively. Further, there were significant standard loading of the items from each construct and so no item was dropped. To confirm the data's convergent validity, the composite reliability (CR) and average variance extracted (AVE) both had acceptable values (CR > 0.7; AVE > 0.5) (Fornell & Larcker, 1981). Additionally, the Cronbach alpha values of each construct demonstrate strong reliability (Cronbach's $\alpha > 0.7$).

Table 2: Standard loading

<i>Variables</i>	<i>Standard loading</i>
<i>CET</i> $\alpha=0.758$, CR=0.853, AVE=0.505	
<i>CET1</i>	0.840
<i>CET2</i>	0.737
<i>CET3</i>	0.809
<i>CET4</i>	0.902
<i>CET5</i>	0.765
<i>CPEC</i> $\alpha=0.867$, CR=0.805, AVE=0.611	
<i>CPEC1</i>	0.901
<i>CPEC2</i>	0.886
<i>CPEC3</i>	0.742
<i>CPEC4</i>	0.878
<i>CDPR</i> $\alpha=0.767$, CR=0.765, AVE=0.561	
<i>CDPR1</i>	0.702
<i>CDPR2</i>	0.820
<i>CDPR3</i>	0.784
<i>CDPR4</i>	0.771
<i>PDT</i> $\alpha=0.860$, CR=0.895, AVE=0.567	
<i>PDT1</i>	0.888
<i>PDT2</i>	0.796
<i>PDT3</i>	0.725
<i>PDT4</i>	0.809
<i>PDT5</i>	0.901

Source: author's field data (2023)

Table 3: Fornell-Larcker's criterion

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
<i>CET</i>	0.7106			
<i>CPEC</i>	0.6734	0.7816		
<i>CDPR</i>	0.5654	0.4347	0.7490	
<i>PDT</i>	0.6892	0.3876	0.5654	0.7530

Note- Square root of AVEs in bold on the diagonal

Source: author's field data (2023)

Table 4: Scale Items

<i>Variable</i>	<i>Reference</i>	<i># of scale items</i>
<i>CPEC</i>	Siamagka and Balabanis, 2015	5
<i>CDPR</i>	Karoui & Khemakhem, 2019	6
<i>PDT</i>	Strizhakova and Coulter, 2015	5
<i>CET</i>	Shimp & Sharma, 1987	6

Source: author's field data (2023)

4.3 Testing for Direct Effect

Hypotheses 1 and 2 posit that consumer perception of economic crisis (CPEC) and consumers' domestic product responsibility (CDPR) would have direct influence on consumer ethnocentrism (CET). These hypotheses were tested using structural equation modelling (SEM) in Amos 26

software using latent values of the construct. SEM allows these hypothesized relationships to be analyzed simultaneously in a two-part process; a confirmatory factor analysis (CFA) of the model (i.e. causal relationships) and an estimate of the structural integrity of the model. The results of the CFA affirm *goodness of fit* in the data; $\chi^2_{(288)} = 737.280, p = 0.001, \chi^2/df = 2.56, RMSEA = 0.046, RMR = 0.016, CFI = 0.9814, NFI = 0.974, GFI = 0.968,$ additionally, each of the regression values showed statistical significance ($p < 0.05$) and adequacy. Proceeding to the second part of the SEM process, the estimate of the structural model, tests on common method bias and multicollinearity were done to avoid misleading conclusions from the research data (Ranaweera & Jayawardhena, 2014). To minimize common method variance bias, measures were taken in the questionnaire design to reduce acquiescence bias (Kreitchmann et al., 2019). To detect multicollinearity, the study used a metric known as the variance inflation factor (VIF) and results showed a highest VIF value of 1.979, which is below the recommended threshold value of 3 (Hair et al. 2020). Consequently, the data did not violate the assumption of multicollinearity.

Following the above preliminary tests, the structural equation model (SEM) was estimated to test the hypothesized relationship in fig.1. The SEM affirmed *goodness of fit* ($\chi^2_{(23)} = 66.240, p = 0.001, \chi^2/df = 2.88, RMSEA = 0.049, RMR = 0.018, CFI = 0.9684, NFI = 0.982, GFI = 0.988$) and showed support for the hypotheses.

Table 5 reveals that consumer perception of economic crisis is positively associated with consumer ethnocentrism ($\beta = 0.61, t = 6.39, p < 0.05$), and similarly consumers' domestic product responsibility is also positively associated with consumer ethnocentrism ($\beta = 0.60, t = 6.36, p < 0.05$). These associations are significant implying that hypotheses 1 and 2 are supported.

Table 5: Direct effect

<i>Variable</i>	β	t	p
<i>CPEC</i>	0.61	6.39	<0.05
<i>CDPR</i>	0.60	6.36	<0.05

Source: author's field data (2023)

4.4 Moderating Effect Analysis

In line with established statistical practice (Ranaweera & Jayawardhena, 2014), moderation analysis was done by creating new variables through the process of mean centering and using a simple stepwise regression process. In effect, independent variable 'consumer perception of economic crisis' and the moderating variable were adapted to create a new interactive term (H3a), consumer perception of economic crisis X product category. Similarly, a new interactive term (H3b) was created, consumers' domestic product responsibility X product category.

The results (Table 6) show that product categories significantly enhanced the predictive effect of consumer perception of economic crisis ($\beta = 0.63, t = 6.40, p < 0.05$) and consumers' domestic product responsibility ($\beta = 0.61, t = 6.38, p < 0.05$) on consumer ethnocentric intent.

Table 6: Moderating effect

<i>Variable</i>	β	t	p
<i>CPEC^PDT</i>	0.63	6.40	<0.05
<i>CDPR^PDT</i>	0.61	6.38	<0.05

Source: author's field data (2023)

5.0 DISCUSSION AND CONCLUSION

Every economic activity operates within a set framework and consumer decisions primarily involve choices that operate within the framework. In situations of economic crisis, consumers are forced to respond with an adjustment process that involves identification, perception and evaluation of the changes, and the direction of consumer influence in the marketplace that tends to cope with the crisis. The outcome of this research shows that changes in the market triggered by economic crisis do influence consumer behavior. The consequence is the number of adaptive steps taken by consumers and the creation of ethnocentric intent.

5.1 Theoretical Implications

Massive decline in the global economy is not regular occurrence and so knowledge of potential mitigating factors are not widely researched especially in transitional economies. This research makes an attempt to address this gap by highlighting relevant issues in this regard taking advantage of the recent weakening of the global economy prompted by the covid-19 pandemic and the Russian military conflict with Ukraine. Given the integrated nature of the global economy, such economic turmoil easily transmits to various parts of the world. The unique characteristics of transitional economies makes the applications of established mitigating measures not comprehensive enough to have optimum effect. Thus in contributing to extant literature, this research employs intangible and inexpensive characteristics in social identity to gain a clearer understanding on the motivations for particular consumer behaviors to adapt and to further promote growth and development in transitional economies. Therefore, this study presents a conceptual model of consumer behavior in times of economic crisis and an empirical validation of the model provides unique contributions to academic literature in the field of consumer behavior in transition economies in circumstances of unprecedented global economic crisis.

First, the study provides support for a new way to understand consumer ethnocentrism through the identification of antecedents drawn out of characteristics of social identity. We find that consumers are motivated by (1) perception of economic crisis and (2) responsibility for domestic products, to demonstrate consumer ethnocentric intent in times of economic crisis. Accordingly, this elaborates the essence of social identity in consumer behavior as the antecedents clearly constitute a social group that act to protect its (in-group) interests. These results expand the assertions of Karoui and Khemakhem (2019) and Siamagka and Balabanis (2015) on variables that influence consumer ethnocentric intents. However, the results reject assertions by that foreign products are preferred because of the perception of higher quality. Consumers appear to opt for domestic products to protect domestic production and the domestic economy. The results further shows that ethnocentric intent is most common among young consumers (79% of respondents under 40 years) who are relatively well educated (75% of respondents graduates and post graduates).

The second major contribution of this research addresses the moderating role of product categories. Prior research has indicated varying influence of product categories on consumer ethnocentric intent such that some differing influences have been recorded depending on whether the products are hedonic or utilitarian (Davvetas & Diamantopoulos 2019; Strizhakova and Coulter, 2015), in this research respondents had the opportunity to select their preferred products and this clarified the phenomenon. That is, the product categories have positive influence on consumer ethnocentric intent. It should be understood that respondents indicated their preferred product categories which means that some other products may negate the findings.

5.3 Practical Implications

Managers and organizations can elicit favorable consumer behaviors by subtly influencing consumer social identities to stimulate consumer purchase of domestic especially in times of economic crisis. Focusing on tapping into favorable consumer reactions will likely increase consumers preference for domestic products. Managers should consider positioning strategies that focus on consumer ethnocentric tendencies as that may be more appropriate in persuading especially young ethnocentric consumers with high levels of education to purchase domestic products.

The findings of this research indicate that consumers are motivated to demonstrate ethnocentric intent if there is perception of economic crisis. This is an indication that perception of economic crisis, recognized as social category, is able to stimulate consumers to endeavor to demonstrate in-group bias. Similarly, the findings also show that consumers' responsibility for products is enough to enhance consumer ethnocentric intent. Thus, individuals who take responsibility for domestic products are motivated to demonstrate consumer ethnocentrism. Therefore, in times of economic crisis, managers can package their products to present the feel of consumer ownership as part of

the coping strategies. The findings further show that product categories have compounding influence on consumer ethnocentric intent. Managers and organizations can therefore identify specific products that enhance ethnocentric intents and leverage on that for optimum consumer patronage.

5.4 Limitations and Avenues for Future Research

The study used the convenience sampling approach where respondents were intercepted to undertake the study. This approach has its shortcomings and impairs the generalizability of the findings. Future studies could employ probabilistic sampling frame to reduce the risk of systemic bias thereby reducing the risk of over- or under-representation to ensure a much better representation of the population. Furthermore, to enhance the generalizability of the findings, future research could consider multiple country studies across Africa or the emerging markets to generate a holistic outlook of the study. Future studies could consider a longitudinal research approach to consolidate causality. Respondents were allowed to select own product category for the study. This would not allow uniform assessment of findings. Future studies could introduce standard products for assessment.

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